

Burdened by student loans?

You may be eligible for student loan forgiveness for all or part of your debt.

Teachers in Texas are eligible for student loan programs to cancel all or part of their debt. Depending on what you teach, you may qualify for a cancellation of as much as 100% of your student loan burden. The loan forgiveness programs do not apply to any private loans you received. To determine your eligibility for a one of these programs, visit:

<http://www.nsls.ed.gov/>.

Always contact your loan provider with any questions you have regarding your eligibility as loan forgiveness programs are complicated and complex.

Perkins loan recipients are eligible to cancel varying amounts of student loan debt depending on how many years they have taught (1) in a school serving students from low income families; (2) special education; **OR** (3) in a state-determined content shortage area.

6,590 campuses meet the requirements as a school serving students from low income families and the state determined content shortage areas are:

- Bilingual/ESL
- Career and Technical Education
- Computer Science/Technology Applications
- Mathematics
- Science
- Special Education
 - Elementary
 - Secondary

For more information on Perkins Loan Cancellation Program:

<https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/perkins#cancellation-chart>

Other types of student loan programs allow you to have up to \$17,500 of student loans forgiven. To be eligible for loan forgiveness up to \$17,500, you must meet the following criteria:

- You must not have had an outstanding balance on Direct Loans or *Federal Family Education Loan (FFEL) Program* loans as of Oct. 1, 1998, or on the date that you obtained a *Direct Loan* or *FFEL Program* loan after Oct. 1, 1998.
- You must have been employed as a full-time, highly qualified teacher for five complete and consecutive academic years, and at least one of those years must have been after the 1997–98 academic year.

- You must have been employed at an elementary school, secondary school, or educational service agency that serves low-income students.
- The loan(s) for which you are seeking forgiveness must have been made before the end of your five academic years of qualifying teaching service.

You may receive up to \$17,500 in loan forgiveness if you were

- a highly qualified full-time mathematics or science teacher who taught students at the secondary school level; or
- a highly qualified special education teacher (at either the elementary or secondary level) whose primary responsibility was to provide special education to children with disabilities, and you taught children with disabilities that corresponded to your area of special education training and demonstrated knowledge and teaching skills in the content areas of the curriculum that you taught.

If you didn't teach mathematics, science, or special education, you may receive up to \$5,000 in loan forgiveness if you were a highly qualified full-time elementary or secondary education teacher.

To learn more about student loan forgiveness for teachers, visit:

<https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/teacher#eligibility>.

To see if your campus meets the criteria for schools serving low children from low income families, visit: <https://www.tcli.ed.gov/CBSWebApp/tcli/TCLIPubSchoolSearch.jsp> and scroll down to Texas.

To access applications for different types of loan repayment and forgiveness, visit:

https://studentloans.gov/myDirectLoan/formLibrary.action?_ga=2.154913144.1361372683.1510913410-934681474.1500566162.