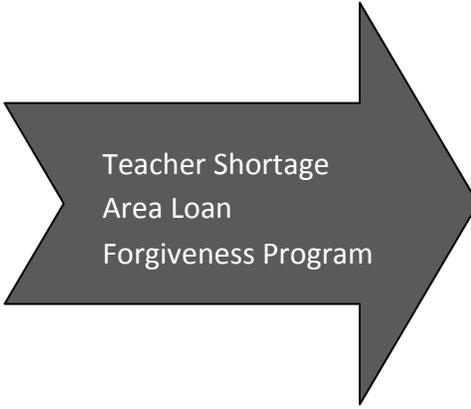


TEACHER SHORTAGE AREA LOAN FORGIVENESS PROGRAM INFORMATION SHEET



Teacher Shortage
Area Loan
Forgiveness Program

- Full-time teachers who teach in designated teacher shortage/subject matter shortage areas may qualify for loan forgiveness, deferment or cancellation
- Shortage areas are determined annually in each state by the state education agency
- NSHA/NV Coalition assists the Nevada Department of Education in gathering statewide shortage information
- An annual listing of designated teacher shortage areas is available from the ***Teacher Shortage Areas Nationwide Listing*** on the U.S. Department of Education's website

Background: The U.S. Department of Education (USED/USDoED) Teacher Loan Forgiveness Programs are intended to encourage individuals to enter and continue in the teaching profession. Borrowers of certain USED loans may qualify for deferment, forbearance or cancellation of all or part of their loans for teaching service in a designated low-income school or in a designated **teacher shortage area/subject-matter shortage area**, depending on the type of loans and when the loans were made.

What & Why

Every year the Nevada Department of Education (NDE) submits a list of teacher shortage areas to the U.S. Department of Education (USED). The NSHA/NV Coalition assists NDE in gathering teacher shortage information from each school district, charter schools (District 18), private and parochial schools. This information is used to complete the written documentation requested by the U.S. Department of Education in order to submit Nevada's "**teacher shortage area**" proposal for designation by the USED.

Teachers with certain types of student loans may qualify for partial loan forgiveness, forbearance, deferment or cancellation benefits. **Deferment** is a temporary postponement of payments (principal and, in some cases, interest) on the loan. **Forbearance** is a temporary postponement or reduction on the loan. **Cancellation** means that the borrower will no longer be responsible for repaying all or a portion of the loan, including interest, once he or she has performed qualifying teaching service.

If Nevada does not submit the required written documentation proposing teacher shortage areas, Family Federal Education Loan program (FFEL), Federal Supplemental Loans for Students program (SLS), and Federal Perkins Loan program borrowers; and Teacher Education Assistance for College & Higher Education Grant program (TEACH) recipients who teach in Nevada may not receive Federal program benefits to which they may be entitled.

Who

Eligibility for these benefits depends on the type of loan the teacher has, the date of his/her first loan, and whether the teacher serves in a designated teacher shortage area.

The federal government has very strict guidelines on granting loan forgiveness causing eligibility for loan forgiveness difficult to obtain.

How

Borrowers with FFEL, SLS, Perkins Loans, and/or TEACH Grants:

To find out more about the eligibility requirements for teacher loan forgiveness, go to www.studentaid.ed.gov and follow this sequence of steps Select Repaying or Repayment Information.

To find the current listing of Nevada's designated teacher shortage area/subject-matter shortage area go to <http://www2.ed.gov/about/offices/list/ope/pol/tsa.html>

To find a tutorial on Teacher Shortage Area Loan forgiveness, go to www.nvcoalition.com

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Websites

USED/USDoED

www.ed.gov

NDE

www.doe.nv.gov search "Teacher Shortage Area"

NSHA

www.nvsha.org

NSHA/NV Coalition

www.nvcoalition.com