OMB No. 1845-0059
Form Approved
Exp. Date 11/30/2007

TEACHER LOAN FORGIVENESS FORBEARANCE FORM

Federal Family Education Loan Program/William D. Ford Federal Direct Loan Program

TLFF

YOU MAY QUALIFY FOR LOAN FORGIVENESS ONLY IF YOU HAD NO OUTSTANDING BALANCE ON A FEDERAL FAMILY EDUCATION LOAN (FFEL) PROGRAM LOAN OR A WILLIAM D. FORD FEDERAL DIRECT LOAN (DIRECT LOAN) PROGRAM LOAN ON OCTOBER 1, 1998, OR HAD NO OUTSTANDING BALANCE ON A FFEL PROGRAM LOAN OR A DIRECT LOAN ON THE DATE YOU OBTAINED A LOAN AFTER OCTOBER 1, 1998.

WARNING: Any person who knowingly makes a false statement or misrepresentation on this application or on any accompanying documents will be subject to penalties which may include fines, imprisonment or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

SECTION 1: BORROWER IDENTIFICATION

Please enter or correct the following information.

SSN ___ ___ ___ - ___ ___ - ___ ___ ___ ___

Name _____

Address _____

City, State, Zip _____

Telephone - Home ( ) _____

Telephone - Other ( ) _____

E-mail (optional) _____

SECTION 2: TEACHER LOAN FORGIVENESS FORBEARANCE REQUEST AND CERTIFICATION

Before completing this section, please read the entire application, including the General Information and Instructions, Terms and Conditions, Definitions, and Eligibility Requirements in Sections 3, 4, 5, 6, and 7 of this form. Please check the box that applies to you.

I request forbearance of payments on my eligible FFEL and/or Direct Loan program loan(s) while I am performing qualifying teaching service as a teacher in an eligible elementary or secondary school. During the period that qualifies me for this forbearance (check any box that applies to you):

- ❑ I taught full time in an elementary school and have demonstrated knowledge and teaching skills in reading, writing, mathematics, and other areas of the elementary school curriculum.
- ❑ I taught full time in a secondary school in a subject area that is relevant to my academic major.
- ❑ I taught full time in an elementary or secondary school, and I was a highly qualified elementary or secondary school teacher as defined in Section 6.

I request forbearance of payments on my eligible FFEL and/or Direct Loan program loan(s) based on my employment as a teacher in an eligible elementary or secondary school. During the period that qualifies me for loan forgiveness (check any box that applies to you):

- ❑ I taught mathematics or science on a full-time basis in a secondary school and I was a highly qualified mathematics or science teacher.
- ❑ I taught special education on a full-time basis to children with disabilities in either an elementary school or a secondary school and I was a highly qualified special education teacher. The children's disabilities correspond to my special education training, and I have demonstrated knowledge and teaching skills in the content areas of the elementary or secondary school curriculum.

The current academic year of teaching service for which I am requesting forbearance begins/began on |___|___|-|___|___|-|___|___|___|___| and ends on |___|___|-|___|___|-|___|___|___|___|. I anticipate completing my fifth year of qualifying teaching service on |___|___|-|___|___|-|___|___|___|___|. I am/will be performing my qualifying teaching service at the following location:

_____ ( ) _____
School Name Telephone

_____ _____
School Address (Street, City, State, Zip) County

By my signature, **I certify that:**

- I have read and understand the terms and conditions, definitions, and eligibility criteria for the Teacher Loan Forgiveness Program in Sections 4, 5, 6, and 7.
- If I am past due on payments not covered by this forbearance, my loan holder may grant me a separate forbearance to resolve the delinquency on these payments at the time my request is processed. Upon termination of the forbearance, I agree to repay the loan(s) according to the terms of my promissory note(s) and repayment schedule(s).
- I understand that I qualify for this forbearance only if my loan holder determines that the expected forgiveness amount, for which I am performing qualifying service (i.e. up to $5,000 or up to $17,500, as applicable), will satisfy the anticipated outstanding balance of my eligible loan(s) at the end of my fifth year of qualifying service.
- I understand that this forbearance will be granted for 12 months and that I must reapply for forbearance each year during the five years of required service.
- I understand that any unpaid interest that accrues during the forbearance period may be capitalized, as permitted by law.
- I will notify my loan holder immediately if my teaching service at an eligible school ends or I otherwise become ineligible for the Teacher Loan Forgiveness Program.
- The information that I provided in this section is true and accurate to the best of my knowledge and belief.

_____ _____
Borrower's Signature **Date**

SECTION 3: GENERAL INFORMATION AND INSTRUCTIONS FOR FORBEARANCE REQUEST

- The Teacher Loan Forgiveness Program is intended to encourage individuals to enter and continue in the teaching profession. Under this program, individuals who teach full time for five consecutive complete academic years in certain elementary and secondary schools that serve low-income families and meet other qualifications may be eligible for forgiveness of up to a combined total of $17,500 in principal and interest on their FFEL and/or Direct Loan program loans. Your loan holder will not return any payments you make during the period in which you meet the qualifications for this loan forgiveness. This forbearance is intended to assist borrowers who are expected to qualify for forgiveness of their total loan amounts, by allowing them to not make payments during this period.
- If you do not qualify for this forbearance this year, you may contact your loan holder(s) for other forbearance options or reapply for this forbearance in a year when you are completing five consecutive complete years of teaching service.
- Type or print using dark ink. Provide all requested information. Show dates as MM-DD-YYYY (for example, "January 1, 2005" = "01-01-2005").
- Return the completed form to the address shown in Section 9. If you are applying for forbearance of loans that are held by different loan holders, you must submit a separate Teacher Loan Forgiveness Forbearance Form to each loan holder.

SECTION 4: TERMS AND CONDITIONS

- If you are in default on a FFEL and/or Direct Loan program loan(s), you are not eligible for forgiveness of that loan(s) unless you have made satisfactory repayment arrangements with the holder of the defaulted loan(s).
- Your loan holder will not refund any payments that you made or that were made on your behalf before you were determined to be eligible for loan forgiveness under this program.
- You are not eligible to receive forgiveness for more than a combined total of $17,500 of principal and interest of your FFEL and/or Direct Loan program loan(s). You are responsible for repaying any loan balance that remains after the forgiveness has been granted.
- Unless you instruct your loan holder otherwise, the forgiveness amount will be applied to your loans in the following order: (1) unsubsidized Federal Stafford Loan(s) or Direct Unsubsidized Loan(s), (2) subsidized Federal Stafford Loan(s) or Direct Subsidized Loan(s), and (3) Direct Subsidized Consolidation Loan, Federal Consolidation Loan, or Direct Unsubsidized Consolidation Loan.
- If you receive loan forgiveness based on any false, fictitious, or fraudulent statements that you make on this application or on any accompanying documents, you may be subject to civil and criminal penalties under applicable federal law.

SECTION 5: DEFINITIONS

- An **academic year** is:
  - One complete school year at the same school, or
  - Two complete and consecutive half years at different schools, or
  - Two complete and consecutive half years from different school years at either the same school or different schools.

  Half years exclude summer sessions and generally fall within a 12-month period. For schools that have a year-round program of instruction, a minimum of nine months is considered an academic year.
- **Capitalization** is the addition of unpaid interest to the principal balance of a loan. This will increase the principal and total cost of the loan.
- The **Chief Administrative Officer** is the official in your school (such as a principal or an assistant principal) who is responsible for supervising your employment as a teacher and who has access to records relating to your experience and qualifications for teaching.
- A **child with a disability** is a child who needs special education and related services because the child has mental retardation, a hearing impairment (including deafness), a speech or language impairment, a visual impairment (including blindness), a serious emotional disturbance, an orthopedic impairment, autism, a traumatic brain injury, another health impairment, or a specific learning disability. For a child age 3 through 9, the term a child with disability may, at the discretion of the State and the local educational agency, include a child who needs special education and related services because the child is experiencing developmental delays, as defined by the State and as measured by appropriate diagnostic instruments and procedures, in one or more of the following areas: physical development, cognitive development, communication development, social or emotional development, or adaptive development.
- An **elementary school** is a public or nonprofit private school that provides elementary education as determined by State law or, if the school is not in a State, by the U.S. Department of Education.
- A **forbearance** is a temporary cessation of payments, an extension of time for making payments, or temporary acceptance of smaller payments than previously scheduled. The borrower is responsible for any interest that accrues on a loan during forbearance. If the borrower does not pay the interest that accrues on the loan, the interest may be capitalized.
- **Full-time** means the standard used by a State in defining full-time employment as a teacher. If you teach in more than one school, full time is based on the combination of all of your qualifying employment.
- The **holder of a Direct Loan Program** loan is the U.S. Department of Education. The **holder of a FFEL Program** loan may be a lender, guaranty agency, or the U.S. Department of Education.
- **Loans that are eligible for forgiveness** are Federal Stafford Loans (subsidized and unsubsidized), Federal Direct Stafford/Ford Loans (Direct Subsidized Loans), Federal Direct Unsubsidized Stafford/Ford Loans (Direct Unsubsidized Loans), and any portion of a Federal Consolidation Loan or Federal Direct Consolidation Loan that was used to pay off an eligible Federal Stafford Loan, Direct Subsidized Loan, or Direct Unsubsidized Loan.
- A **secondary school** is a public or nonprofit private school that provides secondary education as determined by State law or, if the school is not in a State, by the U.S. Department of Education.
- **Special education** means specially designed instruction, at no cost to parents, to meet the unique needs of a child with a disability, including instruction conducted in the classroom, in the home, in hospitals and institutions, and in other settings; and instruction in physical education, i.e., physical therapy.
- A **teacher** is a person who provides direct classroom teaching or classroom-type teaching in a non-classroom setting, including special education teachers. A school librarian or guidance counselor is not considered a teacher for the purposes of this loan forgiveness program.

SECTION 6: DEFINITION of HIGHLY QUALIFIED

- Any public elementary or secondary school teacher is highly qualified if the teacher:
  1. Has obtained full State certification as a teacher (including certification obtained through alternative routes to certification) or passed the State teacher licensing examination, and holds a license to teach in that State, except that when used with respect to any teacher teaching in a public charter school, the term means that the teacher meets the requirements set forth in the State's public charter school law; and
  2. The teacher has not had certification or licensure requirements waived on an emergency, temporary, or provisional basis.

In addition--

- An elementary school teacher who is new to the profession is highly qualified if the teacher also:
  1. Holds at least a bachelor's degree; and
  2. Has demonstrated, by passing a rigorous State test, subject knowledge and teaching skills in reading, writing, mathematics, and other areas of the basic elementary school curriculum (which may consist of passing a State-required certification or licensing test or tests in reading, writing, mathematics, and other areas of the basic elementary school curriculum).
- A middle or secondary school teacher who is new to the profession is highly qualified if the teacher also:
  1. Holds at least a bachelor's degree, and
  2. Has demonstrated a high level of competency in each of the academic subjects in which the teacher teaches by—
     - Passing a rigorous State academic subject test in each of the academic subjects in which the teacher teaches (which may consist of a passing level of performance on a State-required certification or licensing test or tests in each of the academic subjects in which the teacher teaches); or
     - Successful completion, in each of the academic subjects in which the teacher teaches, of an academic major, a graduate degree, coursework equivalent to an undergraduate academic major, or advanced certification or credentialing.
- An elementary, middle, or secondary school teacher who is not new to the profession is highly qualified if the teacher also:
  1. Holds at least a bachelor's degree; and
  2. Meets the applicable standards of an elementary, middle, or secondary school teacher who is new to the profession; or
  3. Demonstrates competence in all the academic subjects in which the teacher teaches based on a high objective uniform State standard of evaluation that—
     - Is set by the State for both grade appropriate academic subject matter knowledge and teaching skills;
     - Is aligned with challenging State academic content and student academic achievement standards and developed in consultation with core content specialists, teachers, principals, and school administrators;
     - Provides objective, coherent information about the teacher's attainment of core content knowledge in the academic subjects in which a teacher teaches;
     - Is applied uniformly to all teachers in the same academic subject and the same grade level throughout the State;
     - Takes into consideration, but is not based primarily on, the time the teacher has been teaching in the academic subject;
     - Is made available to the public upon request; and
     - May involve multiple, objective measures of teacher competency.
- Private, non-profit school teacher who is not a "highly qualified" teacher as defined above, may qualify for teacher loan forgiveness benefits as a "highly qualified" private school teacher, if the private school teacher—
  1. Is permitted to and does satisfy rigorous subject knowledge and skills tests by taking competency tests in applicable grade levels and subject areas;
  2. Takes a competency test that is recognized by five or more States for the purposes of fulfilling the highly qualified teacher requirements of the Elementary and Secondary Education Act; and
  3. Achieves a score on each test that equals or exceeds the average passing score for those five States.

SECTION 7: ELIGIBILITY REQUIREMENTS

- To qualify for up to $5,000 loan forgiveness under this program, you must not have had an outstanding balance on a FFEL or Direct Loan program loan as of October 1, 1998, or on the date that you obtained a Direct Loan Program loan or a FFEL Program loan after October 1, 1998. To qualify for the increased amount of loan forgiveness available of up to $17,500 for certain mathematics, science, and special education teachers, you must not have had an outstanding balance on a FFEL or Direct Loan program loan as of October 1, 1998, or on the date that you obtained a Direct Loan or an FFEL Program loan after October 1, 1998.
- The loan(s) for which you are seeking forgiveness was made prior to the end of your five academic years of qualifying teaching service.
- You have not received loan forgiveness benefits through the AmeriCorps Program under Subtitle D of Title I of the National and Community Service Act of 1990 for the same teaching service for which you are seeking forgiveness on your FFEL and/or Direct Loan program loan(s).
- You must have been employed as a full-time teacher for five consecutive complete academic years, at least one of which was after the 1997-1998 academic year, in an elementary or secondary school that--
  1. Is in a school district that qualifies for funds under Title I of the Elementary and Secondary Education Act of 1965, as amended;
  2. Has been selected by the U.S. Department of Education based on a determination that more than 30 percent of the school's total enrollment is made up of children who qualify for services provided under Title I; and
  3. Is listed in the *Annual Directory of Designated Low-Income Schools for Teacher Cancellation Benefits* (See website address at http://studentaid.ed.gov/PORTALSWebApp/students/english/cancelstaff.jsp). If this directory is not available before May 1 of any year, the previous year's directory may be used.

  Note that the US Department of Education considers all elementary and secondary schools operated by the Bureau of Indian Affairs (BIA) or operated on Indian reservations by Indian tribal groups under contract with the BIA to qualify as schools servicing low-income students.
- If your school meets the above requirements for at least one year of your teaching service, but does not meet these requirements during subsequent years, the subsequent years of teaching at the school may be counted toward the required five consecutive complete academic years of teaching.
- If your five consecutive complete years of qualifying teaching service began *before October 30,2004*:

  --You may receive up to $5,000 in loan forgiveness if, as certified by the Chief Administrative Officer of the school where you were employed, you were:
  - A full-time elementary school teacher who demonstrated knowledge and teaching skills in reading, writing, mathematics, and other areas of the elementary school curriculum; or

SECTION 7: ELIGIBILITY REQUIREMENTS (continued)

- A full-time secondary school teacher who taught in a subject area that was relevant to your academic major.

--You may receive up to $17,500 in loan forgiveness if, as certified by the Chief Administrative Officer of the school where you were employed, you were:

- A highly qualified full-time mathematics or science teacher in an eligible secondary school; or

- A highly qualified special education teacher whose primary responsibility was to provide special education to children with disabilities, and you were teaching children with disabilities that corresponded to your area of special education training and have demonstrated knowledge and teaching skills in the content areas of the curriculum that you were teaching.

- If your five consecutive complete years of qualifying teaching service began *on or after October 30, 2004*:

--You may receive up to $5,000 in loan forgiveness if you were a highly qualified full-time elementary or secondary school teacher.

--You may receive up to $17,500 in loan forgiveness if, as certified by the Chief Administrative Officer of the school where you were employed, you were:

- A highly qualified full-time mathematics or science teacher in an eligible secondary school; or
- A highly qualified special education teacher whose primary responsibility was to provide special education to children with disabilities, and you were teaching children with disabilities that corresponded to your area of special education training and have demonstrated knowledge and teaching skills in the content areas of the curriculum that you were teaching.

- If you were unable to complete an academic year of teaching, that year may still be counted toward the required five consecutive complete academic years if --

1. You completed at least one-half of the academic year; and
2. Your employer considers you to have fulfilled your contract requirements for the academic year for the purposes of salary increases, tenure, and retirement; and
3. You were unable to complete the academic year because:
   - You returned to postsecondary education, on at least a half-time basis, in an area of study directly related to the performance of the teaching service described above; or
   - You had a condition that is covered under the Family and Medical Leave Act of 1993 (FMLA); or
   - You were called or ordered to active duty status for more than 30 days as a member of a reserve component of the Armed Forces.

   The period of postsecondary education, absence due to a condition covered under the FMLA, or active duty service, including the time needed for you to resume teaching no later than the beginning of the next regularly scheduled academic year, does not constitute a break in the required five consecutive complete years of qualifying teaching service.

SECTION 8: IMPORTANT NOTICES

Privacy Act Disclosure Notice: The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authorities for collecting the requested information from and about you are 428(b)(2)(A) *et seq*. and 451 *et seq*. of the Higher Education Act of 1965, as amended (20 U.S.C. 1078(b)(2)(A) *et seq*. and 20 U.S.C. 1087a *et seq*.) and the authority for collecting and using your Social Security Number (SSN) is 484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)). Participating in the Federal Family Education Loan (FFEL) Program or the William D. Ford Federal Direct Loan (Direct Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the FFEL Program and/or Direct Loan Program, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect on your loan(s) if your loan(s) becomes delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed to third parties as authorized under routine uses in the appropriate systems of records. The routine uses of this information include its disclosure to federal, state, or local agencies, to other federal agencies under computer matching programs, to agencies that we authorize to assist us in administering our loan programs, to private parties such as relatives, present and former employers, business and personal associates, to credit bureau organizations, to financial and educational institutions, to guaranty agencies, and to contractors in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loan(s), to counsel you in repayment efforts, to enforce the terms of the loan(s), to investigate possible fraud and to verify compliance with federal student financial aid program regulations, to locate you if you become delinquent in your loan payments or if you default, to provide default rate calculations, to provide financial aid history information, to assist program administrators with tracking refunds and cancellations, or to provide a standardized method for educational institutions efficiently to submit student enrollment status.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may also be made to qualified researchers under Privacy Act safeguards.

Paperwork Reduction Notice: According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a currently valid OMB control number. The valid OMB control number for this information collection is 1845-0059. The time required to complete this information collection is estimated to average 0.33 hours (20 minutes) per response, including the time to review instructions, search existing data resources, gather and maintain the data needed, and complete and review the information collection. **If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this application, please write to:** U.S. Department of Education, Washington, DC 20202-4651.

If you have questions regarding the status of your individual submission of this application, contact your loan holder (see Section 9).

SECTION 9: WHERE TO SEND THE COMPLETED TEACHER LOAN FORGIVENESS FORBEARANCE FORM

Return the completed forbearance request and any attachments to: ***(If no address is shown, return to your loan holder.)***	***If you need help completing this form, call:*** ***(If no telephone number is shown, call your loan holder.)***