



TLFA

TEACHER LOAN FORGIVENESS APPLICATION

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

OMB No. 1845-0059
Form Approved
Exp. Date 10/31/2004

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 OR DIRECT LOAN PROGRAM 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 shall 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. If you make a correction, check this box:

SSN [] [] [] - [] [] - [] [] [] []

Name _____

Address _____

City, State, Zip _____

Telephone - Home () _____

Telephone - Other () _____

E-mail (optional) _____

SECTION 2: BORROWER'S LOAN FORGIVENESS REQUEST AND CERTIFICATIONS

This section must be completed by the borrower.

Before completing this section, please read the entire application, including the General Information and Instructions, Definitions and Eligibility Requirements, and Terms and Conditions in Sections 4, 5, and 6.

■ I request forgiveness of my FFEL and/or Direct Loan program loan(s), up to the maximum amount for which I am eligible, based on my employment as a full-time teacher in an eligible elementary or secondary school.

Check the appropriate box:

I have not previously applied for nor received forgiveness of my FFEL and/or Direct Loan program loan(s) under this Teacher Loan Forgiveness Program.

I have applied for or received forgiveness of my FFEL and/or Direct Loan program loan(s) under this Teacher Loan Forgiveness Program with the loan holder(s) listed below. (If you have applied for forgiveness but have not yet received forgiveness, leave "Forgiveness Amount" blank.)

_____	()	\$ _____
Loan Holder's Name	Loan Holder's Telephone	Forgiveness Amount

_____	()	\$ _____
Loan Holder's Name	Loan Holder's Telephone	Forgiveness Amount

■ Unless I notify my loan holder otherwise, I understand that a forbearance of principal and accrued interest will be applied on the qualifying loan(s) from the date my loan holder receives my completed loan forgiveness application through the date the loan forgiveness request is either approved or denied. I understand that any unpaid interest that accrues during the forbearance period may be capitalized.

■ **I certify that:** (1) I did not have an outstanding balance on a FFEL and/or Direct Loan program loan on October 1, 1998, or on the date that I obtained a FFEL or Direct Loan program loan after October 1, 1998; (2) I received the loan(s) for which I am seeking forgiveness before the end of my fifth academic year of qualifying teaching service; (3) I 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 I am seeking forgiveness of my FFEL and/or Direct Loan program loan(s); (4) I have read, understand, and meet all of the definitions and eligibility requirements for loan forgiveness as described in Section 5; (5) The information that I have provided on this application is true and correct.

Borrower's Signature _____

Date _____

SECTION 3: CHIEF ADMINISTRATIVE OFFICER'S CERTIFICATION

This section must be completed by the Chief Administrative Officer.

Before completing this section, please read the General Information and Instructions and Definitions and Eligibility Requirements in Sections 4 and 5. More than one Chief Administrative Officer's certification may be required. Return the completed application to the borrower.

I certify, to the best of my knowledge and belief, that the borrower named above: (1) has taught full-time for (circle one) 1 2 3 4 5 or Other _____ consecutive complete academic year(s) from [] [] - [] [] - [] [] [] [] to [] [] - [] [] - [] [] [] [] at an eligible Title I school(s) as an elementary school teacher who demonstrated knowledge and teaching skills in reading, writing, mathematics, and other areas of the elementary school curriculum, or as a secondary school teacher in a subject area that is relevant to his or her academic major, and (2) has met the teaching service requirements for loan forgiveness as specified under Definitions and Eligibility Requirements in Section 5.

School's Name _____

County _____

School's Address (Street, City, State, Zip) _____

()

Telephone _____

Chief Administrative Officer's Name and Title (Printed) _____

Chief Administrative Officer's Signature _____

Date _____

SECTION 4: GENERAL INFORMATION AND INSTRUCTIONS

- 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 \$5,000 in principal and interest of their FFEL and/or Direct Loan program loans. For complete eligibility requirements and terms and conditions, see Sections 5 and 6.
- Before completing Section 2, carefully read Section 5. Be sure to provide all requested information. Type or print using dark ink. Show dates as MM-DD-YYYY (for example, show "January 1, 2001" as "01-01-2001").
- The Chief Administrative Officer of the school at which you performed your qualifying teaching service must complete Section 3. If you taught at more than one school during the same academic year, the Chief Administrative Officer from one of the schools involved may complete Section 3. If you taught at different schools during different academic years, the Chief Administrative Officers from each of the schools involved must certify your eligibility. If you need more than one Chief Administrative Officer's certification, you may provide the additional certifications, containing the information in Section 3, on a separate piece of paper and submit that information with your completed application.
- **Return the completed application to the address shown in Section 8.** If you are applying for forgiveness of loans that are held by different loan holders, you must submit a separate application to each loan holder.

SECTION 5: DEFINITIONS AND ELIGIBILITY REQUIREMENTS

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 assistant principal) with responsibility for supervising your employment as a teacher and who has access to records relating to your experience and qualifications for teaching.
- 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 FFEL Program** loan may be a lender, guaranty agency, or the U.S. Department of Education. The **holder of a Direct Loan Program** loan is 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.
- 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.

ELIGIBILITY REQUIREMENTS

- To qualify for 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 FFEL or a Direct Loan program loan after October 1, 1998.
- The loan(s) for which you are seeking forgiveness was made prior to the end of your fifth academic year 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 of 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*. If this directory is not available before May 1 of any year, the previous year's directory may be used.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 you are/were employed as an **elementary school teacher**, you must demonstrate knowledge and teaching skills in reading, writing, mathematics, and other areas of the elementary school curriculum, as certified by the Chief Administrative Officer of the school where you are/were employed.
- If you are/were employed as a **secondary school teacher**, you must teach/have taught in a subject area that is relevant to your academic major, as certified by the Chief Administrative Officer of the school where you are/were employed.
- 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 6: 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 \$5,000 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) Federal Consolidation Loan, Direct Unsubsidized Consolidation Loan, or Direct Subsidized 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 7: IMPORTANT NOTICES

Privacy Act 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 educational institutions, 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 any comments or concerns regarding the status of your individual submission of this application, write directly to the address shown below.

SECTION 8: WHERE TO SEND THE COMPLETED LOAN FORGIVENESS APPLICATION

Return the completed loan forgiveness application and any attachments to:
(If no address is shown, return to your loan holder.)

If you need help completing this application, call:
(If no phone number is shown, call your loan holder.)