

## Minnesota Teacher Shortage Student Loan Repayment Program Frequently Asked Questions (FAQ)

### **Q1: What are the designated teacher shortage areas?**

**A1: Designated teacher shortage areas** are identified by the Minnesota Department of Education (MDE) on an annual basis. Teacher shortage areas can be a statewide teacher license field, an economic development region within the state or a teacher license field within an economic development region. All teacher shortage areas are identified by the Minnesota Department of Education (MDE). For fiscal year 2016 (2015-2016 award year) the teacher shortage areas identified by MDE are:

#### Economic Development Region Shortage Areas ([Map](#)):

Region 1 – Northwest	Region 6E – Southwest Central	Region 10 – Southeast
Region 2 – Headwaters	Region 6W – Upper MN Valley	Region 11 – Twin Cities Area
Region 3 – Arrowhead	Region 8 – Southwest	
Region 5 – North Central	Region 9 – South Central	

#### Statewide License Fields Shortage Areas:

Agricultural Education	Medical Careers	Theatre Arts
Bilingual/Bicultural Education	Middle Level Science (Grades 5 - 8)	Transportation Careers
Business Education	Parent and Family Education	Visual Arts
Chemistry	Physical and Health Disabilities	Vocal and Classroom Music
Communication Arts and Literature	Physical Education	World Languages and Cultures –
Communication Technology	Physics	American Sign Language
Careers	Pre-Primary	Arabic
Computers/Keyboarding	Reading	Chinese
Construction Careers	Reading Leader	Dakota
Dance	Social Studies	French
Dance and Theatre	Special Education –	German
Deaf or Hard of Hearing	Academic and Behavioral Strategist	Greek
Driver Education	Autism Spectrum Disorders	Hebrew
Early Childhood Education	Blind or Visually Impaired	Hmong
Earth and Space Science	Deaf and Hard of Hearing (Oral- Aural Deaf Education)	Italian
Elementary Education	Developmental and Adapted	Japanese
English as a Second Language	Physical Education	Latin
Family and Consumer Science	Developmental Disabilities	Norwegian
Health Education	Early Childhood	Ojibwa
Hospitality Service Careers	Emotional Behavioral Disorders	Polish
Instrumental and Classroom Music	Learning Disabilities	Russian
Library Media Specialist	Teacher Coordinator: Work-Based Learning	Spanish
Life Sciences	Technology Education	Swedish
Manufacturing Careers		
Mathematics		

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License Field Shortage Areas within each Economic Development Region:

Region 1 - Northwest		
Academic and Behavioral Strategist	Elementary Education	Mathematics
Autism Spectrum Disorders	Emotional Behavior Disorders	Physical Education
Business	English as a Second Language	Technology
Chemistry	Health Education	Vocal and Classroom Music
Construction Careers	Learning Disabilities	
Development Disabilities	Life Sciences	

Region 2 – Headwaters		
Autism Spectrum Disorders	Emotional Behavior Disorders	Teachers of Computer, Keyboarding, and Related Technology Applications
Business	Health Education	
Development Disabilities	Learning Disabilities	Visual Arts
Early Childhood Special Education	Mathematics	Vocal and Classroom Music

Region 3 – Arrowhead		
Academic and Behavioral Strategist	Early Childhood Special Education	Physical Education
Autism Spectrum Disorders	Emotional Behavior Disorders	Teacher/Coordinator Work Based Learning
Construction Careers	Learning Disabilities	
Development Disabilities	Manufacturing Careers	Vocal and Classroom Music
Early Childhood Education	Mathematics	

Region 4 – West Central		
Academic and Behavioral Strategist	Early Childhood Education	Mathematics
Autism Spectrum Disorders	Early Childhood Special Education	Physics
Chemistry	Elementary Education	Transportation Careers
Construction Careers	Emotional Behavior Disorders	
Developmental/Adapted Physical Ed	Health Education	
	Learning Disabilities	

Region 5 – North Central		
Academic and Behavioral Strategist	Elementary Education	Physics
Autism Spectrum Disorders	Emotional Behavior Disorders	Science 5-8
Development Disabilities	Learning Disabilities	
Early Childhood Education	Mathematics	
Early Childhood Special Education	Parent and Family Education	

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Region 6E – Southwest Central and Region 6W – Upper MN Valley		
Academic and Behavioral Strategist	English as a Second Language	Science 5-8
Autism Spectrum Disorders	Learning Disabilities	Teachers of Computer, Keyboarding, and Related Technology Applications
Communication Arts and Literature	Mathematics	
Developmental/Adapted Physical Ed	Parent and Family Education Physical Education	
Early Childhood Education	Physics	
Emotional Behavior Disorders	Social Studies	

Region 7E – East Central and Region 7W – Central		
Academic and Behavioral Strategist	Emotional Behavior Disorders	Science 5-8
Autism Spectrum Disorders	English as a Second Language	Teachers of Computer, Keyboarding, and Related Technology Applications
Construction Careers	Learning Disabilities	
Development Disabilities	Library Media Specialist	
Early Childhood Special Education	Manufacturing Careers	Transportation Careers
Elementary Education	Parent and Family Education	

Region 8 – Southwest		
Academic and Behavioral Strategist	Early Childhood Education	Parent and Family Education
Autism Spectrum Disorders	Early Childhood Special Education	Physics
Business	Elementary Education	Science 5-8
Communication Arts and Literature	Emotional Behavior Disorders	Vocal and Classroom Music
Development Disabilities	English as a Second Language	Vocational Agriculture
Developmental/Adapted Physical Ed	Learning Disabilities	
	Life Sciences	

Region 9 – South Central		
Autism Spectrum Disorders	Early Childhood Education	Spanish
Business	Elementary Education	Visual Arts
Chemistry	Emotional Behavior Disorders	
Communication Arts and Literature	English as a Second Language	
Development Disabilities	Learning Disabilities	
Developmental/Adapted Physical Ed	Library Media Specialist	
	Mathematics	

Region 10 – Southeast		
Autism Spectrum Disorders	Early Childhood Special Education	Manufacturing Careers
Communication Arts and Literature	Elementary Education	Mathematics
Construction Careers	Emotional Behavior Disorders	Parent and Family Education
Development Disabilities	English as a Second Language	Science 5-8
Early Childhood Education	Learning Disabilities	

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Region 11 – Twin Cities Area		
Academic and Behavioral Strategist	Emotional Behavior Disorders	Science 5-8
Autism Spectrum Disorders	English as a Second Language	Social Studies
Communication Arts and Literature	Health Education	Spanish
Communications Technology Careers	Learning Disabilities	Visual Arts
	Library Media Specialist	
Elementary Education	Mathematics	

Applicants are eligible to apply if:

1. Providing classroom instruction in a designated statewide license field teacher shortage area anywhere in the state; OR
2. Providing classroom instruction in any license field in a designated Economic Development Region teacher shortage area; OR
3. Providing classroom instruction in a designated license field teacher shortage in the Economic Development Region in which they teach.

Also, applicants must be currently licensed (e.g. not using a Special Permission) in the license field(s) in which they are providing classroom instruction.

Also see Question 2 for more information about how eligible applicants are selected for awards.

### **Q2: How are applicants selected for an award?**

**A2:** The Office of Higher Education has proposed permanent rules that address the criteria for how participants are prioritized for awards. The permanent rules for this program have not yet been adopted but will be prior to any applicants being selected for awards.

The proposed rules state that if there are insufficient funds available to award all eligible applicants, applications are prioritized based on the following, in general:

- Financial need of an applicant, considering the applicant's income, household size, and total qualified educational loan debt; and
- Previous awards to the applicant from the teacher shortage loan repayment program; and
- Employment location and licensure field in which applicant is currently providing classroom instruction.

For more information about the Office of Higher Education rulemaking process visit:

<http://www.ohe.state.mn.us/mPg.cfm?pageID=2128>

### **Q3: What is the application deadline?**

**A3:** The 2015-2016 application deadline is June 30, 2016.

### **Q4: Is there a service commitment?**

**A4:** There is no service commitment. The only service required is current service in a designated teacher shortage area.

## **Minnesota Teacher Shortage Student Loan Repayment Program Frequently Asked Questions (FAQ)**

### **Q5: What are qualified student loans?**

**A5:** A **Qualified Student Loan** is a government, commercial, or foundation loan for actual costs paid for tuition and reasonable educational and living expenses related to a teacher's preparation or further education including student loans taken out for graduate and masters programs. This includes:

- Direct/Stafford Subsidized and Unsubsidized Loans
- Federal Family Education Loan (FFEL) Program Loans
- Federal Perkins Loans
- Minnesota SELF Loans
- Other federal or state student loans
- Private or commercial student loans
- Consolidation loan that combined federal and/or private student loans

Student loans in default and parent PLUS loans made under the FFEL and Direct programs to parents of dependent undergraduate students and Federal Consolidation Loans and Direct Consolidation Loans that repaid a parent PLUS loan are **disqualified**.

### **Q6: What if an applicant needs to update information provided on the application?**

**A6:** If an applicant would like to update education loan or income information provided on the original application, please contact:

Megan FitzGibbon

Manager of State Scholarship Programs

[megan.fitzgibbon@state.mn.us](mailto:megan.fitzgibbon@state.mn.us)

(651)355-0606 or (800)657-3866

### **Q7: What if my federal student loans have been consolidated with private student loans into a private consolidation loan?**

**A7:** If an applicant has a private consolidated educational loan it must be listed on the application as a private educational loan regardless of whether or not some federal student debt was included in the consolidation. If an applicant is selected for an award, the consolidated educational loan must not have been used to repay Parent PLUS loans taken out to fund your child's education in order for it to be an qualified loan to which the repayment award can be paid.

### **Q8: Are there tax consequences associated with receipt of Teacher Shortage Loan Repayment Awards?**

**A8:** The Minnesota Office of Higher Education does not provide legal advice on possible tax obligations resulting from receipt of a Teacher Shortage Loan Repayment Program award. Recipients of Teacher Shortage Loan Repayment Program awards are responsible for, and should consult with their tax advisors for advice on, any tax obligations resulting from awards.

## **Minnesota Teacher Shortage Student Loan Repayment Program Frequently Asked Questions (FAQ)**

### **Q9: Am I still eligible for Federal Public Service Loan Forgiveness if I receive a Minnesota Teacher Shortage Loan Repayment Program award?**

**A9:** Yes, however it is important to remember **Federal Public Service Loan Forgiveness (PSLF)** requires 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. You cannot complete the 120 qualifying monthly payments requirement faster by making larger payments. If you receive a Minnesota Teacher Shortage Loan Repayment Program award, be sure to provide payment instructions when you use your award to make a lump-sum payment to a qualified student loan.

Specifically, you should state that the excess is not intended to cover future installments, which will ensure you continue to be obligated to make future payments over subsequent months. Each loan servicer provides, on the billing statement, information regarding how you must provide payment instructions.

For more information about Federal Public Service Loan Forgiveness visit:

<https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service>

### **Q10: Am I still eligible for Federal Teacher Loan Forgiveness or Teacher Loan Cancellation if I receive a Minnesota Teacher Shortage Loan Repayment Program award?**

**A10:** Being selected for a Minnesota Teacher Shortage Loan Repayment Program award does not necessarily make you ineligible for the Federal Teacher Loan Forgiveness or Teacher Loan Cancellation programs. It is important to remember that only certain federal loans are eligible for these two federal programs. Thus, if you are selected for a Minnesota Teacher Shortage Loan Repayment Program award and you have non-federal loans, you may want to use the funds to repay a non-federal loan instead of a federal loan which is eligible for these programs.

Information about the Federal Teacher Loan Forgiveness and Teacher Loan Cancellation programs is available at: <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/teacher>.

### **Q11: Where can I find more information about how to repay my student loans?**

**A11:** The US Department of Education provides a tool to help you find out about what repayment plan options are available to you. It can be accessed at: <https://studentloans.gov/myDirectLoan/repayOptions.action>.

Additional information about repayment plans may be found at: <https://studentaid.ed.gov/sa/repay-loans/understand/plans>.

### **Q12: Who is considered a teacher?**

**A12:** The statute that governs this program defines an eligible teacher as: “an individual holding a teaching license issued by the licensing division in the Department of Education on behalf of the Board of Teaching who is employed by a school district to provide classroom instruction in a teacher shortage area.”

## **Minnesota Teacher Shortage Student Loan Repayment Program Frequently Asked Questions (FAQ)**

**Q13: Are licensed non-educator school professionals like Licensed School Counselors eligible to apply?**

**A13:** Licensed non-educator school professionals like nurses, social workers, counselors, psychologist, speech-language pathologists and career and technical education accommodation specialists for students with disabilities are not eligible to apply for this program because they do not provide classroom instruction.

**Q14: Are current postsecondary students eligible to apply?**

**A14:** Unless a student is also currently providing classroom instruction in the field in which he or she is fully licensed, a current postsecondary student is not eligible to apply for this program.