



Education Loan Forgiveness Programs

Assumption Program of Loans for Education - APLE

Assumption Program of Loans for Education (APLE) a loan forgiveness program

The APLE is a competitive teacher incentive program designed to encourage students to become teachers and serve in critical teacher shortage areas. Students who qualify for the APLE may have up to \$11,000 in outstanding educational loan balances assumed by the California Student Aid Commission for four years of teaching service. In addition, participants who teach math, science or special education in the lowest performing schools may have an additional \$8,000 of education loan debt assumed; a total of \$19,000 for four years of teaching.

Applicants must also:

- Be legal residents of California
- Have received or have been approved to receive student loans through institutions of higher education
- Not be in default on any state or federally insured educational loan
- Not have completed the coursework necessary to obtain an initial teaching credential

Applications will be available in late September/early October from the Education Department

- Applications and application instructions will be mailed to students accepted into the UCSC Teaching Credential by the Education Department when applications for 2009-2010 are available (approximately June 1, 2009).
- Students must complete their portion of the APLE application including listing outstanding loan amounts and lender information. Applicants can review their federal student loan history on the National Student Loan Data System (NSLDS) on the web at: <http://www.nsls.ed.gov/>
- To access NSLDS, you will need your FAFSA PIN (Personal Identification Number)
- You can get help remembering your PIN or request a PIN at <http://www.pin.ed.gov/>
- Return your application to the Education Department for verification of acceptance into the Teaching Credential Program.
- The Education Department will verify your enrollment status, evaluate and rank applications then forward recommendations and applications to the California Student Aid Commission by the deadline.

Federal Loan Forgiveness Programs

The federal government sponsors a variety of loan forgiveness programs for service such as volunteer work, military service, and teaching or practicing medicine in certain communities. A good reference for these programs is found at: <http://www.finaid.org/loans/forgiveness.phtml>.