

# The Education Degree **Answer Key**



Scholarships, Student Loans,  
And Repayment Resources  
To Help Pay For College On  
A Teacher's Salary

Last Updated: September 16, 2014

[saltmoney.org](http://saltmoney.org)

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## **Part One: Introduction**

## So, What Is This Thing?

In short, we like to think of this eBook as an answer key. To what question, you ask? “How can teachers manage the cost of a college education despite potentially low salaries after graduation?”

Our response is multiple choice: scholarships, student loans, and repayment options designed to help you pay for your education degrees. Altogether, these options total almost \$1 million. (Technically, \$945,214 without any savings from forgiveness programs, if you want to check our math—and since you’re teachers, we imagine you will.)

## Why We Created It

Salt™ aspires to help every student who wants a college degree to get it in a financially responsible way. Few populations have a trickier time with this than potential and current teachers do.

Student debt totals continue to rise, reaching [an average of \\$33,000 for the class of 2014](#). That’s a scary number, but what’s even more daunting is this: It’s just \$3,000 less than the average starting teacher salary was in 2012-2013, according to [the most recent data from the National Educator Association](#). You don’t have to teach calculus to understand that big debts plus small incomes can equal trouble, as well as fewer students who decide to pursue careers in education.

Of course, our country needs teachers—good teachers. And something like student debt shouldn’t keep them from the classroom. Federal and state governments know this, as do many scholarship providers. So, they offer programs or awards to incent students to join this profession, by either cutting the cost of their degree upfront or finding ways to decrease their loan payments after the fact.

Unfortunately, someone won’t just leave these gifts on your desk like an apple. You have to find them. That’s where this eBook comes in.

## Using This eBook

OK, as you probably guessed by now, you won’t be eligible for that entire \$1 million—and, in fact, you might not qualify for any of it. But that doesn’t mean you shouldn’t at least investigate your options, and we designed this resource with that in mind.

To help you quickly discover, access, and learn about the answers that may be available to you, we broke down each by how much it’s worth and whom it is for (English teachers, that “whom” is right, right?). We also included external links that can tell you more about each potential option, as well as links to additional resources and state teacher associations.

Where available, we listed application deadlines for scholarships or loan programs. It's possible these have changed since this eBook's publication. It's also possible that the deadlines have already passed for this academic year. In that case, bookmark the page and put a reminder in your planner for next year—you're a teacher, so we know you live by your planner.

Other terms for the programs listed here may change as well. We will review this book periodically (check the cover for the date of our most recent update); however, visit the sites we link to for current information.

## One Final Note

Please keep in mind that this book may not be all-inclusive. We included all the options we could identify, but there certainly could be others. If you find them, please let us know at [ebook@saltmoney.org](mailto:ebook@saltmoney.org), and we'll try to incorporate them for our next version.

Now that all of that is out of the way, class is in session! (Insert your own bell-ringing noise here.)

**If you like this book and want to learn more about paying for college or search for even more scholarship options, check us out at [saltmoney.org](http://saltmoney.org).**

## **Part Two: Paying For School**



# Chapter One: National Scholarships And Grants

## Federal Teacher Education Assistance For College And Higher Education (TEACH) Grant

### Who's It For?

Students who complete or plan to complete coursework needed to begin a career in teaching.

Students must be eligible for federal student aid and:

- Complete a Free Application for Federal Student Aid (FAFSA).
- Be enrolled as an undergraduate, post-baccalaureate, or graduate student at a school that participates in the TEACH Grant program.
- Be enrolled in a TEACH Grant eligible program.
- Meet certain academic requirements (see your school's financial aid office for details).
- Receive [TEACH Grant counseling](#) and sign a TEACH Grant Agreement to Serve.

**Note:** By accepting a TEACH Grant, you agree to serve as a teacher in a high-need field at an elementary, secondary, or educational service agency serving low-income families for at least 4 complete academic years out of the first 8 years after you leave college. If you do not do this, the grant will become an unsubsidized Stafford loan—and interest on it will accrue retroactively from the time you accepted it.

### How Much Is It Worth?

Up to \$4,000 per year

[Learn More >>](#)

## National Teacher Scholarship

### Who's It For?

All full-time educators who have not received a scholarship or grant from the Association of American Educators in the previous three grant cycles (or 18 months)

### How Much Is It Worth?

Up to \$500

### What Can I Use It For?

Books, travel, conferences, workshops, registration fees, and other expenses you incur as a teacher.

[Learn More >>](#)

## **National Classroom Grant**

### **Who's It For?**

All full-time educators who have not received a scholarship or grant from the Association of American Educators in the previous three grant cycles (or 18 months)

### **How Much Is It Worth?**

Up to \$500

### **What Can I Use It For?**

Books, software, calculators, lab materials, art supplies, and other materials you use in your classroom.

[Learn More >>](#)

## **NEA Foundation Grants**

### **Who's It For?**

Practicing K-12 public school teachers, education support professionals, and higher education faculty and staff at public colleges and universities.

### **How Much Is It Worth?**

\$2,000 or \$5,000

### **What Can I Use It For?**

The NEA Foundation awards grants to public school educators who seek to enhance teaching and learning by deepening student knowledge. Grants cannot be used to pursue degrees, support travel costs or conference fees for more than one person, or acquire classroom materials.

### **When's The Deadline?**

February 1, June 1, and October 15

[Learn More >>](#)

## **Institute For Recruitment Of Teachers Interns Program**

**Who's It For?**

Rising or graduating college seniors (for the Intern Summer Workshop). For the Associate Program, applicants must be rising college seniors or graduates/graduate students.

**How Much It's Worth?**

As part of an intense 4-week program, participants receive help refining their writing, analytical, and oral skills for the graduate school application process, as well as a \$1,200 stipend, travel expenses if traveling by plane or train, and room and board.

**When's The Deadline?**

April 1

[Learn More >>](#)

**NFB Scholarships****Who's It For?**

Applicants who are legally blind in both eyes, residing in the United States, the District of Columbia, or Puerto Rico, and pursuing or planning to pursue a full-time, postsecondary course of study in a degree program at a United States institution.

**How Much It's Worth**

Thirty scholarships and other gifts totaling \$150,000 or more.

**When's The Deadline?**

March 31

[Learn More >>](#)

**Ford Motor Company Tribal Scholars Program****Who's It For?**

Native students at a tribal college studying teacher training, math, science, engineering, business, or environmental science.

**How Much Is It Worth?**

Up to \$3,000 annually

**When's The Deadline?**

May 31

[Learn More >>](#)

## **Catching The Dream MESBEC Program**

### **Who's It For?**

Native students who are paraprofessionals in Indian schools, and who plan to complete their degree in education, counseling, or school administration.

### **How Much Is It Worth?**

Awards range from \$500 to \$5,000 per academic year.

### **When's The Deadline?**

March 15, April 15, or September 15.

[Learn More >>](#)

## **TKE Educational Foundation Francis J. Flynn Memorial Scholarship**

### **Who's It For?**

Active members of Tau Kappa Epsilon Fraternity who have a grade point average of 2.75 or higher and are pursuing an undergraduate degree in mathematics or education.

### **How Much Is It Worth?**

\$800

### **When's The Deadline?**

March 15

[Learn More >>](#)

## **The Renshaw Fellowship**

### **Who's It For?**

Students pursuing doctoral study so that they may become superintendents, curriculum developers, or influential scholars teaching, writing, and lecturing on educational issues.

### **How Much Is It Worth?**

\$12,000

### **When's The Deadline?**

January 16

[Learn More >>](#)

## **Phi Delta Kappa International Scholarship For Prospective Educators**

**Who's It For?**

Prospective educators who have a connection to PDK (e.g., a family member or teacher who is a PDK member) or membership in the Future Educators Association®.

**How Much Is It Worth?**

Varies (PDK offers more than 30 scholarships each year).

**When's The Deadline?**

April 1

[Learn More >>](#)

**Presbyterian Church-U.S.A. Student Opportunity Scholarships****Who's It For?**

Presbyterian Church (U.S.A.) college students in select majors (education, health service/science, religious studies, sacred music, social service/science) who have completed their first year of college.

**How Much Is It Worth?**

Up to \$2,000.

**When Are The Deadlines?**

Part 1: May 15; Part 2: June 15

[Learn More >>](#)

**Frank Kazmierczak Memorial Migrant Scholarship****Who's It For?**

Migrant students who wish to pursue a career in teaching.

**How Much Is It Worth?**

\$1,000

**When's The Deadline?**

February 1

[Learn More >>](#)

**Rudolph Dillman Memorial Scholarship****Who's It For?**

Blind or visually impaired undergraduate or graduate students who are studying in the field of rehabilitation and/or education of persons who are blind or visually impaired

**How Much Is It Worth?**

\$2,500

**When's The Deadline?**

May 31

[Learn More >>](#)

**UCT Scholarship Program**

**Who's It For?**

Students majoring in the fields of teaching people with intellectual disabilities. Applicants must be a college junior or above, including graduate school, and must also be enrolled in course-related classes.

**How Much Is It Worth?**

Up to \$2,500

**When's The Deadline?**

November 15

[Learn More >>](#)

**Richard M. Weaver Fellowship**

**Who's It For?**

Current graduate students or applicants to graduate schools who have an intention to teach at the college level.

**How Much Is It Worth?**

\$5,000 and payment of tuition at the school of your choice (either in the U.S. or abroad)

**When's The Deadline**

January 16

[Learn More >>](#)

**ASPRS Paul R. Wolf Memorial Scholarship**

**Who's It For?**

A graduate student member of the American Society for Photogrammetry and Remote Sensing (ASPRS) currently enrolled or intending to enroll in a college or university in the United States, who is pursuing a program of study in preparation for entering the teaching profession in the general area of surveying, mapping, or photogrammetry.

**How Much Is It Worth?**

\$3,500

**When's The Deadline?**

October 17

[Learn More >>](#)

**James Madison Foundation Graduate Fellowships\_**

**Who's It For?**

Individuals desiring to become outstanding teachers of the American Constitution at the secondary school level.

**How Much Is It Worth?**

\$24,000

**When's The Deadline?**

March 4

[Learn More >>](#)

## ***Chapter Two: State-By-State Scholarships, Grants, And Loans***

**Alabama**

**Teacher Education Scholarship Program Of The Alabama Space Grant Consortium**

**Who It's For?**

Students pursuing degrees that lead to becoming teachers of the sciences and mathematics, especially earth, space, and environmental science.

**How Much Is It Worth?**

Varies (but more than \$500,000 awarded each year)

**When's The Deadline?**

March 1

[Learn More >>](#)

### **JSU Alabama Mildred Sheppard Scholarship**

#### **Who's It For?**

JSU Alabama Education majors who commit, in writing, to teach K-12 for at least 2 years upon graduating.

#### **How Much Is It Worth?**

Varies

#### **When's The Deadline**

March 1

[Learn More >>](#)

### **Arizona**

### **Arizona Math, Science, Special Education Teacher Loan Forgiveness Program**

#### **Who's It For?**

Arizona residents who are juniors or seniors and are enrolled at least half time in a bachelor's degree program at an Arizona institution. Recipients must commit to teach in an Arizona public school equal to the number of years that they receive the loan, plus 1 year.

#### **How Much Is It Worth?**

This is a loan, not a scholarship or grant. You may receive up to \$7,000 a year for up to 3 years. However, if you meet the teaching commitment, your loan would be forgiven. If you do not meet the commitment, you would need to repay the loan plus interest.

#### **When's The Deadline?**

Varies. Loans are eligible on a first-come, first-served basis.

[Learn More >>](#)

### **California**

### **CSUB William And Laura Edwards Scholarship**

#### **Who's It For?**



Students enrolled in CSUB preparing to be teachers who plan to remain in Kern County after completing their teaching credential program.

**How Much Is It Worth?**

\$50 – \$2,500

**When's The Deadline?**

April 23

[Learn More >>](#)

**Delaware**

**Christa McAuliffe Teacher Incentive Program**

**Who's It For?**

Legal residents of Delaware who are U.S. citizens or eligible non-citizens. Full-time students must be enrolled at a Delaware college in an undergraduate program leading to teacher certification. High school seniors must rank in upper half of class and have a combined score of 1570 on the SAT.

**How Much Is It Worth?**

This is a loan, not a scholarship or grant. The loan's amount cannot exceed cost of tuition, mandatory fees, and other direct educational expenses. The loan can be forgiven at a rate of 1 year of teaching in a Delaware public school for 1 year of loan.

**When's The Deadline?**

March 20

[Learn More >>](#)

**Florida**

**Florida Minority Teacher Education Scholarship Program/Florida Fund For Teachers**

**Who's It For?**

Florida residents who meet the following conditions:

- Be a U.S. citizen or eligible noncitizen.
- Have earned 60 credit hours or an associate's degree.
- Be a junior and not have earned a bachelor's degree previously.

- Have not exceeded 18 hours of upper division education courses at the time of application.
- Maintain a 2.5 GPA.
- Be African American/black, Hispanic/Latino, Asian American/Pacific Islander, or American Indian/Alaskan native.
- Be newly admitted into a teacher education program at an eligible Florida institution.

### **How Much Is It Worth?**

Up to \$4,000 per year (\$2,000/semester)

### **When's The Deadline?**

July 1 and November 1

[Learn More >>](#)

## **Hawaii**

### **May And Hubert Everly HEA Scholarship**

#### **Who's It For?**

Education majors who intend to teach in the State of Hawaii at the K-12 level and are HEA members, children of HEA members, or grandchildren or legally adopted grandchildren of HEA members already enrolled in a 2- or 4-year state accredited institution in Hawaii.

#### **How Much Is It Worth?**

\$2,000

#### **When's The Deadline?**

April 1

[Learn More >>](#)

## **Illinois**

### **Illinois Special Education Teacher Tuition Waiver (SETTW) Program**

#### **Who's It For?**

Teachers or academically talented students pursuing a career in special education as a public, private, or parochial preschool, elementary, or secondary school teacher in Illinois.

### **How Much Is It Worth?**

Covers the payment of tuition and mandatory fees for up to 4 calendar years at any one of the 12 public 4-year colleges in Illinois.

### **When's The Deadline?**

March 1

[Learn More >>](#)

## **Minority Teachers Of Illinois (MTI) Scholarship Program**

### **Who's It For?**

Minority students who plan to teach in a nonprofit Illinois public, private, or parochial preschool, elementary, or secondary school that has no less than a 30% minority student enrollment.

### **How Much Is It Worth?**

Up to \$5,000 (your school will determine the amount). If you accept this scholarship but fail to teach according to its requirements, the scholarship will become a loan.

### **When's The Deadline?**

March 1

[Learn More >>](#)

## **Illinois Counties Association Scholarships**

### **Who's It For?**

U.S. citizens who are residents of the state of Illinois, enrolled full time (minimum 12 credit hours) at an accredited 4-year college in Illinois, have a cumulative 3.0 GPA on a 4.0 scale, and demonstrate financial need.

### **How Much Is It Worth?**

\$3,000

### **When's The Deadline?**

April 30

[Learn More >>](#)

## **Golden Apple Scholars Of Illinois**

**Who's It For?**

Incoming college freshmen, college sophomores attending specific Illinois universities, and community college students in Illinois.

**How Much Is It Worth?**

Golden Apple Scholars receive tuition assistance while they pursue an undergraduate education at one of 53 Illinois universities (\$2,500 per year for freshmen and sophomore years; \$5,000 per year for junior and senior years), as well as four teaching internships, ongoing academic and career mentoring, and coursework throughout their undergraduate years.

**When's The Deadline?**

December 1

[Learn More >>](#)

**Indiana****Indiana Minority Teacher/Special Education Services Scholarship****Who's It For?**

Minority students attending an eligible Indiana institution full time and pursuing a program that will enable them to become a teacher at an accredited Indiana school for at least 3 years.

**How Much Is It Worth?**

Up to \$1,000

**When's The Deadline?**

October 4

[Learn More >>](#)

**Kansas****Kansas Teacher Service Scholarship****Who's It For?**

Students pursuing bachelor's degree programs and currently licensed teachers pursuing endorsement in hard-to-fill disciplines, master's degrees in hard-to-fill disciplines, or either group planning to teach in an under-served geographic area with a service obligation of 1 year of service for each award.

**How Much Is It Worth?**

Up to \$5,514 (\$2,757/semester)

**When's The Deadline?**

May 1

[Learn More >>](#)

**Kentucky****Louis Edward Nicklies Scholarship****Who's It For?**

Full-time students of law, engineering, teaching, medicine, or the Christian ministry at any accredited college, university, or divinity school located in Jefferson County, Kentucky.

**How Much Is It Worth?**

Varies, but you can use funds toward tuition, books, and/or on-campus living expenses.

**When's The Deadline?**

March 29

[Learn More >>](#)

**Kentucky Teacher Scholarship Program****Who's It For?**

Kentucky residents pursuing initial teacher certification at participating Kentucky institutions and are enrolled full time (unless enrolled for the final term of a teacher certification program and less than full-time enrollment is required to complete the program).

**How Much Is It Worth?**

\$2,500/semester

**When's The Deadline?**

May 1

[Learn More >>](#)

**Kentucky Early Childhood Development Scholarships**

**Who's It For?**

Kentucky students pursuing a child development associate credential, associate's degree in early childhood education, bachelor's degree in interdisciplinary childhood education or a related approved program, or a Kentucky early childhood development director's certificate.

**How Much Is It Worth?**

Up to \$1,800

**When's The Deadline?**

Varies

[Learn More >>](#)

**Louisiana****Ruby J. Darensbourg-Cook Memorial Scholarship Fund****Who's It For?**

Graduating high school seniors majoring in education, with preference given to Elementary Education or Early Childhood Education, at an accredited Louisiana college or university.

**How Much Is It Worth?**

\$500/semester

**When's The Deadline?**

April 30

[Learn More >>](#)

**Maine****Educators For Maine Program****Who's It For?**

Maine students pursuing careers in teaching, which includes speech pathology, child development, and childcare.

**How Much Is It Worth?**

This is a loan, not a scholarship or grant. Undergraduate students can borrow up to \$3,000 annually; graduate students, up to \$2,000 annually. If you teach in Maine after completing your

education, you may be able to have this loan forgiven. Otherwise, you will have to repay the loan with interest. The interest rate is fixed at 5%.

#### **When's The Deadline?**

May 1

[Learn More >>](#)

#### **Massachusetts**

#### **Arc Of Cape Cod Lorraine O'Neill Scholarship**

##### **Who's It For?**

Barnstable County (Cape Cod, Massachusetts) high school graduate or college student who is pursuing a career as a teacher, therapist, or related field focused on helping children or adults who have developmental disabilities.

##### **How Much Is It Worth?**

Varies (but generally \$300 – \$600)

##### **When's The Deadline?**

April 16

[Learn More >>](#)

#### **GFWC Of Massachusetts Memorial Education Fellowship**

##### **Who's It For?**

Women who have maintained legal residence in Massachusetts for a minimum of 5 years and are entering graduate school in a program working toward a degree in education.

##### **How Much Is It Worth?**

\$3,000

##### **When's The Deadline?**

February 8

[Learn More >>](#)

#### **Massachusetts Early Childhood Educators Scholarship**

**Who's It For?**

Massachusetts residents enrolled in an undergraduate degree program in early childhood education or a related field (e.g., elementary education, sociology, psychology).

**How Much Is It Worth?**

Up to \$4,500/semester (amounts vary by school type). Recipients must repay funds if they do not continue employment as an early childhood educator or provider in Massachusetts upon completing their degree.

**When's The Deadline?**

May 1

[Learn More >>](#)

**Collaborative Teachers Tuition Waiver (Massachusetts)****Who's It For?**

Public school teachers who agree to mentor a student teacher from a state college or university in their classroom.

**How Much Is It Worth?**

A tuition waiver for up to one state-supported graduate-level course.

**When's The Deadline?**

Varies

[Learn More >>](#)

**Paraprofessional Teacher Preparation Grant****Who's It For?**

Massachusetts residents currently employed as paraprofessionals in Massachusetts public schools who wish to become full-time teachers.

**How Much Is It Worth?**

\$4,000 – \$7,500 (amounts vary by school type and enrollment status)

**When's The Deadline?**

Varies



[Learn More >>](#)

## **Michigan**

### **GRCF Audrey L. Wright Scholarship**

#### **Who's It For?**

Kent County residents who are pursuing an undergraduate degree in foreign language or education, demonstrate financial need, and have a minimum 3.0 GPA.

#### **How Much Is It Worth?**

Varies

#### **When's The Deadline?**

April 1

[Learn More >>](#)

### **GRCF John T. And Frances J. Maghielse Scholarship**

#### **Who's It For?**

Graduates of a Grand Rapids Public High School who are residents of Kent County and currently pursuing a full-time undergraduate degree in the field of education at any Michigan public or private college or university. Students must also have financial need and minimum 3.0 GPA.

#### **How Much Is It Worth?**

Varies

#### **When's The Deadline?**

April 1

[Learn More >>](#)

### **GRCF Roger And Jacquelyn Vander Laan Family Scholarship**

#### **Who's It For?**

Seniors at South Christian High School in Grand Rapids, Mich. who are entering a full-time program in the fall at any accredited college, university, vocational, or technical school and majoring in healthcare, education, or business. Applicants must also have financial need and a minimum 3.0 GPA.

**How Much Is It Worth?**

Varies

**When's The Deadline?**

April 1

[Learn More >>](#)

**GRCF Virginia Valk Fehsenfeld Scholarship****Who's It For?**

Full-time undergraduate students pursuing a degree in dietetics, nutrition, education or general human services. Applicants must also be residents of Kent County, have financial need, and possess a 3.4 minimum GPA.

**How Much Is It Worth?**

Averages \$1,000

**When's The Deadline?**

April 1

[Learn More >>](#)

**Minnesota****T.E.A.C.H. Early Childhood MINNESOTA****Who's It For?**

Early childhood or school-age professionals who have worked for at least 6 months in a licensed or regulated program.

**How Much Is It Worth?**

Varies, but covers the majority of tuition and textbook purchases for most scholarship recipients.

**When's The Deadline?**

Varies

[Learn More >>](#)

**Mississippi**

## **Critical Needs Alternate Route Teacher Loan/Scholarship Program**

### **Who's It For?**

Students who are at least juniors at a Mississippi 4-year institution and aspire to become classroom teachers and help address Mississippi's teacher shortage.

### **How Much Is It Worth?**

This is a loan, not a scholarship or grant. Its total amount can equal the total cost for tuition, room, and board as assessed by a state institution of higher learning. Your debt from each year of receiving the award may be discharged on the basis for 1 year's teaching service as a licensed classroom teacher in a Mississippi public school district located in a teacher or subject shortage area.

### **When's The Deadline?**

March 31

[Learn More >>](#)

## **Critical Needs Teacher Loan/Scholarship**

### **Who's It For?**

Students who are at least juniors at a Mississippi 4-year institution and aspire to become classroom teachers and help address Mississippi's teacher shortage.

### **How Much Is It Worth?**

This is a loan, not a scholarship or grant. Its total amount can equal the total cost for tuition, room, and board as assessed by a state institution of higher learning. Your debt from each year of receiving the award may be discharged on the basis for 1 year's teaching service as a licensed classroom teacher in a Mississippi public school district located in a teacher or subject shortage area.

### **When's The Deadline?**

March 31

[Learn More >>](#)

## **Robert Noyce Teachers For A New Tomorrow Forgivable Loan Program**

### **Who's It For?**

Science, technology, engineering, and math (STEM) majors at the University of Mississippi who wish to become secondary school math and science teachers.

### **How Much Is It Worth?**

This is a loan, not a scholarship or grant. You can borrow up to \$20,000 with an interest rate of 3%. If you graduate from the University of Mississippi and within 6 months are employed in a Mississippi public school or a high-need school district in any state, your loan can be forgiven. You would also need to complete 2 years of full-time service as a science or math teacher at one of these schools.

### **When's The Deadline?**

End of the award year

[Learn More >>](#)

## **Missouri**

### **Minority Teaching Scholarship**

#### **Who's It For?**

Minority students enrolled at a participating community college or 4-year college or university in Missouri who are interested in the teaching profession.

#### **How Much Is It Worth?**

\$3,000 each year—though \$2,000 is a forgivable loan, while the other \$1,000 is a scholarship. The loan may be reduced by one-fifth for each year that you teach math or science full time at a Missouri public elementary school. If you do not meet all of the obligations for this loan, you must repay it with 9.5% interest.

#### **When's The Deadline?**

June 1

[Learn More >>](#)

## **New Mexico**

### **Teacher Loan For Service Program**

#### **Who's It For?**

New Mexico residents enrolled at least half time in a teaching or alternative licensure teacher preparation program at a New Mexico public institution.

**How Much Is It Worth?**

This is a loan, not a scholarship or grant. The maximum annual amount is \$4,000.

**When's The Deadline?**

July 1

[Learn More >>](#)

**New York****Math For America New York Fellowships****Who's It For?**

Mathematically talented college graduates who are interested in improving mathematics and science education in U.S. public secondary schools.

**How Much Is It Worth?**

Varies depending on the fellowship. MfA NY offers the MfA Fellowship, MfA Early Career Fellowship, MfA Master Teacher Fellowship, and MfA School Leader Fellowship. Most feature \$60,000 in stipends over 4 years, among other benefits.

**When's The Deadline?**

January 12

[Learn More >>](#)

**Joseph T. Weingold Scholarship****Who's It For?**

Students enrolled full time in an education degree program leading to special education certification at a New York college or university.

**How Much Is It Worth?**

\$3,000

**When's The Deadline?**

December 5

[Learn More >>](#)

## **North Carolina**

### **Forgivable Education Loans For Service**

#### **Who's It For?**

Qualified North Carolina students enrolled in an eligible education program and committed to working in critical employment shortage professions in North Carolina.

#### **How Much Is It Worth?**

This is a loan, not a scholarship or grant. Annual amounts vary from \$3,000 to \$14,000 depending on type of program you're enrolled in.

#### **When's The Deadline?**

April 1

[Learn More >>](#)

### **Millennium Teacher Scholarship Loan Program**

#### **Who's It For?**

Graduating high school seniors who enroll full time in an eligible school in North Carolina and pursue a degree in teacher education.

#### **How Much Is It Worth?**

This is a loan, not a scholarship or grant. You may receive up to \$6,500; however, you may be able to have your loan forgiven by working in a qualified position for 1 full year for each loan you received.

#### **When's The Deadline?**

April 1

[Learn More >>](#)

## **North Dakota**

### **Janet Monroe Wendschlag And Bryan John Wendschlag Memorial Scholarship**

#### **Who's It For?**

Junior or senior Valley City State University students pursuing an art, music, or elementary education degree. The student must be a North Dakota resident and a graduate of a North Dakota high school.

**How Much Is It Worth?**

Varies

**When's The Deadline?**

February 15

[Learn More >>](#)

**Jean Evenstad Memorial Scholarship****Who's It For?**

Valley City State University juniors or seniors who are pursuing an English education degree.

**How Much Is It Worth?**

Two \$800 scholarships and three \$1,000 scholarships

**When's The Deadline?**

February 1

[Learn More >>](#)

**Elma And Albert Goeschel Memorial Scholarship****Who's It For?**

Incoming freshmen at Valley City State University with outstanding academic achievements who are intending to obtain a degree in education.

**How Much Is It Worth?**

\$500

**When's The Deadline?**

February 15

[Learn More >>](#)

**Hazel McBride Scholarship****Who's It For?**

Current undergraduate students at Valley City State University who are majoring in elementary or secondary education. Recipients must sign a declaration of intent to seek entry into the teaching program.

**How Much Is It Worth?**

\$1,000 or \$2,500

**When's The Deadline?**

February 1

[Learn More >>](#)

**Ohio****Ruth M. Aikey Memorial Scholarship****Who's It For?**

Students at Kent State University who are seeking a bachelor's degree in either their early childhood education or middle childhood education program major and are current residents of either the cities of Amherst, Avon, Avon Lake, Berea, Birmingham, Brookpark, Columbia Station, Elyria, Grafton, Kipton, LaGrange, Lorain, Middleburg Heights, North Ridgeville, Oberlin, Olmsted Falls, Rochester, Sheffield Lake, South Amherst, Strongsville or Wellington in the state of Ohio.

**How Much Is It Worth?**

Full 4-year tuition

**When's The Deadline?**

April 1

[Learn More >>](#)

**Vera DoLean Ginn Scholarship****Who's It For?**

Shelby County residents pursuing a career in elementary education.

**How Much Is It Worth?**

\$1,500

**When's The Deadline?**

March 22

[Learn More >>](#)



## **Oklahoma**

### **Oklahoma Future Teachers Scholarship Program**

#### **Who's It For?**

Residents of Oklahoma who agree to teach in a shortage area in Oklahoma public schools for a minimum of 3 consecutive years upon graduation and licensure as a teacher.

#### **How Much Is It Worth?**

Up to \$1,500

#### **When's The Deadline?**

Varies by institution

[Learn More >>](#)

## **Oregon**

### **Oregon PTA Teacher Education Scholarship**

#### **Who's It For?**

High school seniors or college students who are Oregon residents and want to teach in Oregon at an elementary or secondary school.

#### **How Much Is It Worth?**

\$500

#### **When's The Deadline?**

March 30

[Learn More >>](#)

## **South Carolina**

### **Furman University Teacher Education Scholarship**

#### **Who's It For?**

Incoming freshmen at Furman University who plan a career as an elementary or secondary school teacher.

#### **How Much Is It Worth?**

\$2,000

**When's The Deadline?**

January 20

[Learn More >>](#)

**South Carolina Teaching Fellows**

**Who's It For?**

High school seniors who agree to teach in South Carolina 1 year for every year they receive this fellowship.

**How Much Is It Worth?**

\$6,000

**When's The Deadline?**

December 1

[Learn More >>](#)

**South Carolina Teachers Loan Program**

**Who's It For?**

Residents of South Carolina who are enrolled in a program of teacher education or have expressed an intent to enroll in such a program.

**How Much Is It Worth?**

This is a loan, not a scholarship or grant. You can receive up to \$2,500 per year in your first 2 years of school and up to \$5,000 per year in your last 2 years of school and for graduate students. This loan may be forgiven at 20% or \$3,000, whichever is greater, for each full year you teach in a South Carolina public school in a critical subject or critical geographic area. If you teach in both, your forgiveness rate increases to 33 1/3% or \$5,000 per year.

**When's The Deadline?**

April 30

[Learn More >>](#)

**South Carolina PACE Loan Program**

**Who's It For?**

Residents of South Carolina who are enrolled in a program of teacher education or have expressed an intent to enroll in such a program.

**How Much Is It Worth?**

This is a loan, not a scholarship or grant. You may receive up to \$750 per year, and the loan is forgiven if you perform qualifying service within the same year.

**When's The Deadline?**

Varies

[Learn More >>](#)

**South Carolina Career Changers Loan Program****Who's It For?**

People who have been employed full time for at least 3 years and are interested in changing careers to become a teacher.

**How Much Is It Worth?**

This is a loan, not a scholarship or grant. You may receive up to \$15,000 per year. This loan may be forgiven at 20% or \$3,000, whichever is greater, for each full year you teach in a South Carolina public school in a critical subject or critical geographic area. If you teach in both, your forgiveness rate increases to 33 1/3% or \$5,000 per year.

**When's The Deadline?**

April 30

[Learn More >>](#)

**Tennessee****Tennessee Minority Teaching Fellows Program****Who's It For?**

Minority residents of Tennessee who wish to pursue a teacher certification at an eligible Tennessee institution.

**How Much Is It Worth?**

\$5,000; however, you must sign a promissory note agreeing to teach PreK-12 in a Tennessee public school 1 year for each year the award is received. If you fail to meet this obligation, you will need to repay the award at a 9% interest rate.

#### **When's The Deadline?**

April 15

[Learn More >>](#)

### **Tennessee Christa McAuliffe Scholarship**

#### **Who's It For?**

Tennessee residents who have demonstrated a commitment to a career in educating the youth of Tennessee.

#### **How Much Is It Worth?**

\$500

#### **When's The Deadline?**

April 1

[Learn More >>](#)

### **Tennessee Teaching Scholars Program**

#### **Who's It For?**

College juniors, seniors, and post-baccalaureate candidates admitted to a teacher education program in a Tennessee college or university.

#### **How Much Is It Worth?**

Amounts vary, depending on your year and school and the amount of credit hours you take. If you accept this award, you must agree to teach at a PreK-12 in a Tennessee public school 1 year for each year you received the award. If you fail to meet this obligation, you must repay the award with an interest rate of 9%.

#### **When's The Deadline?**

April 15

[Learn More >>](#)

### **Texas**

## **Texas Retired Teachers Foundation Student Scholarship**

### **Who's It For?**

Students who are relatives of a member of the Texas Retired Teachers Association (TRTA) and who are pursuing an undergraduate, masters, or doctoral degree in education at a Texas university or college.

### **How Much Is It Worth?**

\$500

### **When's The Deadline?**

February 23

[Learn More >>](#)

## **Texas Classical Association Scholarships**

### **Who's It For?**

Current and future teachers who reside in Texas.

### **How Much Is It Worth?**

TCAS offers four scholarships for teachers. The amounts range from \$500 to \$1,000, depending on the scholarship.

### **When's The Deadline?**

May 16 or December 7, depending on the scholarship.

[Learn More >>](#)

## **Vermont**

### **Dr. Marc Hull Special Education Leadership Scholarship**

### **Who's It For?**

Residents of Vermont who are pursuing a certificate or license in special education administration at an accredited school.

### **How Much Is It Worth?**

Up to \$1,250.

**When's The Deadline?**

March 9

[Learn More >>](#)

**Washington****Nellie Martin Carman Scholarship Fund****Who's It For?**

Seniors graduating from a public high school in the county of King, Pierce, or Snohomish in the state of Washington who plan to attend a college in the state of Washington on a full-time basis.

**How Much Is It Worth?**

\$2,000

**When's The Deadline?**

March 1

[Learn More >>](#)

**West Virginia****Greater Kanawha Valley Foundation Scholarships****Who's It For?**

West Virginia residents who are full-time students, demonstrate academic achievement (at least a 2.5 GPA), have a minimum score of 20 on the ACT, and demonstrate good moral character.

**How Much Is It Worth?**

Varies

**When's The Deadline?**

January 15

[Learn More >>](#)

## **Part Three: Repaying Student Loans**

# Chapter One: Postponing Payments

## Postponing Payments With Deferment

You may postpone your federal student loan payments temporarily if you meet specific criteria. Interest will not accrue on your federal subsidized loans during this period but will accrue on all of your other federal unsubsidized loans.

Note: You would need to check with your private student loan servicer if you have deferment options for your private student loans.

### In-School Deferment

You may postpone your federal student loan payments if you decide to go back to school at least half time at an accredited school. There is no time limit on this deferment as long as you meet the criteria.

If you borrowed your federal student loans before July 1, 1993, you may need to be enrolled full time to be eligible. Parent PLUS loan borrowers with loans first disbursed on or after July 1, 2008, can use this deferment based on the enrollment of the student benefitting from the loan. The student must be enrolled at least half time.

### **How To Apply**

You will need to complete the [In-School Deferment Request](#) and provide proof of your enrollment status to your loan servicer.

Note: Some schools will send your servicer this information automatically so you won't have to send this form yourself. If you are unsure if your school does this, ask your financial aid or registrar's office.

### Economic Hardship Deferment

You may postpone your federal student loan payments for up to 3 years if you're facing a period of economic difficulties. You must be either:

- Receiving federal or state welfare aid.
- Earning less than 150% of the federal poverty guidelines for your family size and state.
- Serving in the Peace Corps.

### **How To Apply**

You will need to complete the [Economic Hardship Deferment Request](#) and provide your recent pay stubs or tax documents to document your income, proof that you receive qualifying public assistance, or proof that you are in the Peace Corps to your loan servicer(s).



## **Teacher Shortage Area Deferment**

You may postpone your federal student loan payments for up to 3 years while working in a teacher shortage area. This is available if you have Federal Family Education Program (FFELP) loans disbursed on or after July 1, 1987, and before July 1, 1993, or had a balance on a loan from that time period when you borrowed a loan disbursed on or after July 1, 1993.

Direct Loan program (DL) loans disbursed prior to July 1, 1993, are also eligible for this deferment.

PLUS loans and consolidation loans repaying PLUS loans are not eligible.

### **How To Apply**

You will need to complete the [Education Related Deferment Request](#) and provide proof that you are employed in a qualified teacher shortage area to your loan servicer(s).

## **Unemployment Deferment**

If times get tough and you lose your job, you may postpone your federal student loan payments for up to 3 years (at 6-month intervals) if you are working less than full time (30 hours per week) and are trying to find a permanent, full-time position. You must also be doing one of the following:

- Receiving unemployment benefits.
- Registered with a job placement agency within at least 50 miles of your home. (Registering with your state employment agency fulfills this requirement but signing up with a temp agency or posting your resume online doesn't.)

### **How To Apply**

You will need to complete the [Unemployment Deferment Request](#) and provide proof that you are either receiving unemployment benefits or are registered with a job placement agency to your loan servicer.

## **Postponing Payments With Forbearance**

You may postpone your federal student loan payments for a limited period of time via forbearance if you are having difficulties making your payments and you are not eligible for a deferment. You would need to contact your loan holder and request the forbearance verbally. Interest will accrue on all federal student loans while they are in forbearance. You may receive this forbearance for up to 1-year increments for up to 3 years.

Note: You would need to speak to your private student loan servicer about your forbearance options for your private student loans.

### **Student Loan Debt Burden Forbearance**

You may postpone your federal student loan payments for up to 3 years if your federal student loan monthly payments are 20% or more of your total monthly gross income.

### **How To Apply**

You will need to request this from your loan holder and provide proof of your most recent total monthly gross income and your monthly federal student loan payment(s).

## **Chapter Two: Cancelling Your Loan Payments**

### **Perkins Loan Cancellation**

#### **To Be Eligible ...**

Federal Perkins loans have unique requirements for loan cancellation based on the field you work in.

Schools award these federal, low-interest loans to high-need students attending or planning to attend college. Approximately 1,700 participating schools offer Perkins loans.

Depending on the type of teaching that you perform (see list below), Perkins loan borrowers can have up to 100% of their loan cancelled over the course of 5 years for performing eligible teaching service. Here's how it works:

- 15% of your principal balance and accrued interest can be cancelled after your first and second year of qualifying service.
- 20% of your principal balance and accrued interest can be cancelled after your third and fourth year.
- 30% of your principal balance and accrued interest can be cancelled after your fifth year.

Perkins loans also offer concurrent deferment if you are performing qualifying service. Combining that postponement with these cancellation options means you could potentially never have to make payments on these loans.

#### ***Special Education Teacher***

You must be a full-time special education teacher of children with disabilities in a public school, nonprofit elementary or secondary school, or educational service agency. If your service is at an educational service agency, your service must include August 14, 2008, or have begun on or after that date. You may receive up to 100% forgiveness of your loans.

#### ***Teacher At An Educational Service Agency***

You must be a full-time teacher in a designated educational service agency that serves students from low-income families. Your service must include August 14, 2008, or have begun on or after that date. You may receive up to 100% forgiveness of your loans.

### ***Teacher In Shortage Area Field***

You must be a full-time teacher of math, science, foreign languages, bilingual education, or other fields designated as teacher shortage areas. You may receive up to 100% forgiveness of your loans.

#### **Next Steps**

Contact your loan servicer if you believe you are eligible for Perkins loan cancellation. You may want to look into [concurrent deferment](#) as well.

### **Public Service Loan Forgiveness**

#### **To Be Eligible ...**

You must make 120 eligible payments under the [standard](#), [income-based](#), [Pay As You Earn](#), or [income-contingent](#) repayment plans while you are performing eligible service. (Payments made before October 1, 2007, and payments made while in default, do not count.)

Eligible service means that you were working full time at a public service or nonprofit organization while you made the payments. Being a full-time teacher at any public or nonprofit school or teaching agency would qualify.

If you are eligible, you may have your remaining outstanding balance forgiven after 10 years or 120 eligible payments.

#### **Loans That Qualify**

- Direct Stafford loans
- Direct Parent or Grad PLUS loans
- Direct Consolidation loans

Note: Parent PLUS loans are only eligible for this program if consolidated into a Direct Consolidation loan and repaid under the income-contingent repayment plan. You may consolidate any federal non-Direct loan into Direct loans; however, the payments you made on the previous loans would not count towards the necessary 120 needed for forgiveness.

#### **Next Steps**

We recommend completing this [form](#) each year with your employer to document your qualified service and submitting it to your loan servicer. It is your responsibility to document your eligible service and many employers only keep employment records for a few years before destroying them.

### **Teacher Loan Forgiveness**

#### **To Be Eligible ...**

You must have had a zero-dollar federal student loan balance as of October 1, 1998, and teach full time for 5 consecutive years at an [eligible elementary or secondary school or educational service agency serving low-income families](#).

If you began teaching before October 30, 2004, you may be eligible for up to:

- \$5,000 of forgiveness if you are a full-time elementary school teacher and demonstrate knowledge in reading, writing, mathematics, and other areas of the elementary school curriculum.
- \$5,000 of forgiveness if you are a full-time secondary school teacher in a subject area relevant to your major.
- \$17,500 of forgiveness if you are a full-time highly qualified mathematics or science teacher in a qualifying secondary school or as a highly qualified special education teacher.
- \$17,500 of forgiveness if you are a full-time highly qualified special education teacher.

If you began teaching on or after October 30, 2004, you may be eligible for up to:

- \$5,000 of forgiveness if you are a highly qualified, full-time elementary or secondary school teacher.
- \$17,500 of forgiveness if you are a highly qualified, full-time special education, mathematics, or science teacher at an eligible secondary school.

### **Loans That Qualify**

- Stafford loans
- Consolidation loans

Any of these eligible loans made before the end of your eligible 5 years of teaching service qualify. For Consolidation loans, only the portion consolidated you used to repay Stafford loans qualifies.

If you had a loan balance as of October 1, 1998, you are not eligible.

### **Next Steps**

You can apply for forgiveness with your loan servicer using this [application](#).

# State-By-State Loan Forgiveness Programs

## Arkansas

### Arkansas State Teacher Assistance Resource Program

#### **To Be Eligible ...**

You must be a full-time teacher who graduated from a teacher education program after April 1, 2004. You must be a resident of Arkansas for at least 6 months before applying. You must teach in an Arkansas public school located in a geographical area designated as having a critical shortage of teachers, and/or in a subject matter area designated as having a critical shortage of teachers.

You can receive up to \$6,000 per year for up to 3 years if you satisfy both criteria. You are eligible to receive up to \$3,000 per year for up to 3 years if you only work in a critical shortage area.

#### **Loans That Qualify**

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans

#### **Next Steps**

Go to [www.adhe.edu](http://www.adhe.edu) to download an application and to learn more.

## Illinois

### Illinois Teachers And Child Care Providers Loan Repayment Program

#### **To Be Eligible ...**

You must have received loan forgiveness through the federal [Teacher Loan Forgiveness Program](#) and be a U.S. citizen and resident of Illinois. You must work for 5 years teaching in an [elementary or secondary school designated as a low-income school](#), or you must work full time for 2 years in a child care facility that serves a low-income area in Illinois.

If you qualify, you may receive up to \$5,000.

## **Loans That Qualify**

- Stafford loans

## **Next Steps**

You can download the application [here](#) and learn more about how to apply to this forgiveness plan at the link above.

## **Iowa**

### **Iowa Teacher Loan Forgiveness**

#### **To Be Eligible ...**

You must be a fully licensed instructional teacher whose first teaching position in Iowa began no earlier than July 1, 2007. You must teach in a shortage subject area designated by the Iowa Department of Education.

If you're eligible, you can receive up to 20% of your total eligible student loan balance (including principal and interest) per year. The maximum you can apply for is determined annually, but it cannot exceed the average resident tuition rate established for students attending Iowa's Regent Universities for the first year following graduation. The maximum for 2013 graduates is \$6,658.

## **Loans That Qualify**

- Stafford loans
- Consolidation loans

All of your federal student loans must be in good standing.

## **Next Steps**

You must complete the [Iowa Financial Aid Application](#) to be considered.

## **Maryland**

### **Janet L. Hoffman Loan Assistance Program**

#### **To Be Eligible ...**

You must be a Maryland resident who graduated from a Maryland institution or received a resident teacher certificate from the Maryland State Department of Education. You must also

work full time in public service in Maryland state or local government or nonprofit agencies in Maryland.

You must work to serve low-income or underserved residents and must gross less than \$60,000 per year (if married, your combined gross cannot be more than \$130,000). Lawyers, nurses, nurse faculty members, physical and occupational therapists, social workers, speech pathologists, physician assistants, and certain teachers who teach in [Federal Title I schools](#) are eligible.

You must have one of the following areas of certification to be an eligible teacher for this program:

#### Elementary

- English for Speakers of other Languages (ESOL)
- Dance
- Reading specialist

#### Secondary

- Technology education
- Chemistry
- Computer science
- English for Speakers of other Languages (ESOL)
- Health occupations
- Latin
- Mathematics
- Physics
- Earth/space science
- Physical science
- Dance
- Reading specialist
- Spanish

#### Special education

- Generic – infant to grade 3
- Generic – Grades 1 through 8
- Generic – Grades 6 to adult
- Hearing impaired
- Severely and profoundly disabled
- Visually impaired

#### Educational service area

- Speech language pathology

If your total debt is \$15,000 or less, you may receive up to \$1,500 per year. If your total debt is \$15,001 to \$40,000, you may receive up to \$3,000 per year. If your total debt is \$40,001 to \$75,000, you may receive up to \$6,000 per year. And if your total debt is over \$75,000, you may receive up to \$10,000 per year. No matter your total debt, you can receive the indicated amount for up to 3 years.

#### Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- Private student loans
- Institutional loans
- State loans

You are not eligible if you are in default on a student loan.

#### Next Steps

You must create an [MDCAPS account](#) online to apply. If you already have one, you can access it [here](#).

#### Nancy Grasmick Teacher Award

This award provides loan repayment to eligible teachers who have taught in Maryland for the past two years. You will need to meet the general requirements of the Janet L. Hoffman Loan Assistance Program and teach in science, engineering, or math, OR teach in a school in which



at least 75% of students are in the free meal program for two years AND have received the highest performance evaluation rating for the most recent year.

### **Loans That Qualify**

- Stafford Loans
- Grad PLUS
- Perkins
- Consolidation Loans
- Private student loans

### **Next Steps**

You can find application forms on the website linked in the title of this section. You can also contact their office for paper applications and to learn about how much you may be eligible for.

## **Mississippi**

### **Mississippi Teacher Loan Repayment Program**

#### **To Be Eligible ...**

You must be currently holding a Mississippi Alternate Route Teaching License and a teaching position in a Mississippi public school district located in a [critical teacher or subject shortage area](#). You must not currently be in default or delinquent on any federal, state, or local educational loan and not have received funds from the Critical Needs Teacher Loan Scholarship Program or the William Winter Teacher Scholar Loan Program.

You may receive up to \$3,000 annually for up to 4 years.

### **Loans That Qualify**

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Private student loans

Your loans must be for your undergraduate education.

### **Next Steps**

You must complete the online [application](#). See the link above for more details.

## **New Mexico**

## **New Mexico Teacher Loan Repayment Program**

### **To Be Eligible ...**

This program provides funds to repay your principal and reasonable interest accrued on loans obtained from the federal government for teacher education purposes. If you are eligible, you will be required to sign a contract to commit to serve at eligible employment sites for two school years.

You must be a US citizen and New Mexico resident for at least 12 consecutive months, be a licensed New Mexico teacher, and be employed at a public school not meeting acceptable academic proficiency levels.

### **Loans That Qualify**

- Stafford loans
- Consolidation loans
- Perkins loans

### **Next Steps**

You can find the application online [here](#) or contact the New Mexico Higher Education Department at 800.279.9777.

## **North Dakota**

## **North Dakota Teacher Shortage Loan Forgiveness Program**

### **To Be Eligible ...**

You must teach in North Dakota at a grade level and/or in a content area identified as having teacher shortages and be licensed by the Education Standards and Practices Board in North Dakota. Eligible borrowers can receive up to \$1,000 per year, with a maximum total of \$3,000.

### **Loans That Qualify**

- Stafford loans
- Consolidation loans
- Perkins loans
- Dakota Education Alternative Loans from the Bank of North Dakota

None of the loans eligible for repayment can be in default.

### **Next Steps**

You can find the application online [here](#) or contact the North Dakota University System office at 701.224.2541.

## **Oklahoma**

### **Oklahoma Teacher Shortage Employment Incentive Program**

#### **To Be Eligible ...**

You must have completed an approved professional teacher education program from an Oklahoma-accredited teacher education unit and hold a valid certificate to teach math or science at the secondary level. You must provide full-time teaching service at the secondary level for 5 consecutive years in the math or science area to be eligible for a set amount of funds to be used to repay your student loans or an equivalent cash benefit if you do not have student loans.

#### **Loans That Qualify**

- Stafford Loans
- Perkins
- National Direct Student Loans
- Supplemental Loans for Students
- Federal Consolidation Loans
- Institutional Loans

Parent PLUS loans are not eligible.

#### **Next Steps**

You must complete a [participation agreement form](#) no later than your graduation from a four-year college in Oklahoma.

## **Texas**

### **Teach For Texas Loan Repayment Assistance Program**

#### **To Be Eligible ...**

You must be a Texas teacher in a teacher shortage subject at a school that has been identified as having the [most acute shortage of teachers](#) or a teacher teaching another subject at one of these schools.

#### **Loans That Qualify**

- Stafford Loans

- Grad PLUS loans
- Perkins
- Federal Consolidation Loans

**Next Steps**

You must complete an [application](#) to be considered.

# Appendix A: Additional Resources For Teachers

[American Association of Physics Teachers](#)

[American Educational Research Association](#)

[American Federation of Teachers](#)

[American Society of Engineering Education](#)

[Association of American Educators](#)

[Association for Science Teacher Education](#)

[The Association of Teacher Educators](#)

[Council of the Great City Schools](#)

[Education Resources](#) (Compiled by the New York Times)

[Federal Education Association](#)

[Future Educators Association](#)

[GetEdFunding](#)

[International Higher Education Teaching and Learning Center](#)

[Maine Teacher Resources](#)

[Music Teacher National Association](#)

[National Association for the Education of Young Children](#)

[National Council for the Social Studies](#)

[National Council of Teachers of English](#)

[National Council of Teachers of Mathematics](#)

[National Education Association](#)

[National Rural Education Association](#)

[National Science Teachers Association](#)

[NEA Foundation Grants to Educators](#)

[New Hampshire Teacher Resources](#)

[New York Teacher Resources](#)

[North American Montessori Teachers' Association](#)

[North Dakota Teacher Resources](#)

[Simon & Schuster](#)

[Teachers Without Borders](#)

[Utah Education Network](#)

[Websites for Educators](#) (Compiled by the Harvard Graduate School of Education)

# Appendix B: State Teacher Associations

[Alabama Education Association](#)

[NEA Alaska](#)

[Arizona Education Association](#)

[Arkansas Education Association](#)

[California Teachers Association](#)

[Colorado Education Association](#)

[Connecticut Education Association](#)

[Delaware State Education Association](#)

[Florida Education Association](#)

[Georgia Association of Educators](#)

[Hawai'i State Teachers Association](#)

[Idaho Education Association](#)

[Illinois Education Association](#)

[Indiana State Teachers Association](#)

[Iowa State Education Association](#)

[Kansas National Education Association](#)

[Kentucky Education Association](#)

[Louisiana Association of Educators](#)

[Maine Education Association](#)

[Maryland State Education Association](#)

[Massachusetts Teachers Association](#)

[Michigan Education Association](#)

[Education Minnesota](#)

[Mississippi Association of Educators](#)

[Missouri National Education Association](#)

[Montana Education Association and the Montana of Federation of Teachers](#)

[Nebraska State Education Association](#)

[Nevada State Education Association](#)

[NEA New Hampshire](#)

[New Jersey Education Association](#)

[National Education Association New Mexico](#)

[New York State United Teachers](#)

[North Carolina Association of Educators](#)

[North Dakota United](#)

[North Dakota Teacher Support System](#)

[Ohio Education Association](#)

[Oklahoma Education Association](#)

[Oregon Education Association](#)

[Pennsylvania State Education Association](#)

[National Education Association Rhode Island](#)

[South Carolina Education Association](#)

[Palmetto State Teachers Association \(South Carolina\)](#)

[South Dakota Education Association](#)

[Tennessee Education Association](#)

[Texas State Teachers Association](#)

[Association of Texas Professional Educators](#)

[Texas Classroom Teachers Association](#)

[Utah Education Association](#)

[Vermont NEA](#)

[Virginia Education Association](#)

[Washington Education Association](#)

[West Virginia Education Association](#)

[Wisconsin Education Association Council](#)

[Wyoming Education Association](#)



## About Salt

Salt<sup>®</sup> works with students, alumni, and our partners to help remove financial barriers to higher education and let you freely and confidently pursue your dreams. Powered by the nonprofit [American Student Assistance<sup>®</sup> \(ASA\)](#), Salt features an easy online platform and one-on-one counseling to help you plan for, pay for, and repay the cost of a degree. Learn more at [saltmoney.org](http://saltmoney.org).



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