

## FINANCIAL AID AND LOAN FORGIVENESS OPPORTUNITIES FOR FUTURE TEACHERS

All students at the University of Kansas may apply for Title IV federal financial aid by submitting a Free Application for Federal Student Aid (FAFSA) at [www.fafsa.gov](http://www.fafsa.gov). You must also complete a FAFSA to be considered for need-based scholarships. Undergraduate students may qualify for Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Kansas Comprehensive Grant, Federal Work-Study, and/or loans, such as Federal Perkins, Subsidized, Unsubsidized, and/or Parent Loans for Undergraduate Students (PLUS). Graduate students may qualify for Federal Work-Study, and/or loans, such as Federal Perkins, Unsubsidized and/or Graduate PLUS. For additional information about these programs, please review the Financial Aid Programs at a Glance available at [affordability.ku.edu/forms](http://affordability.ku.edu/forms).

Note: All award ranges and terms list below are subject to change by federal, state, and/or institutional guidelines. For more information, please contact the Financial Aid and Scholarships (FAS) office.

**Scholarships:** Financial need and/or meritorious achievement may be required to qualify for programs in this category.

Program	Amount	Eligibility	Service Requirement	How to apply
KU School of Education Scholarships	Varies	<ul style="list-style-type: none"> <li>Must be an undergraduate, graduate student completing 5<sup>th</sup> year of the five-year program, graduate licensure program student, master's student, specialist and/or doctoral student.</li> <li>Undergraduates must be enrolled in at least 12 hours, graduate/professional students must be enrolled in at least 6 credit hours.</li> <li>Visit <a href="http://www.soe.ku.edu/scholarships">http://www.soe.ku.edu/scholarships</a> for more information and frequently asked questions</li> </ul>	Students who receive donor-based scholarships are required to attend the annual Scholarship Tea.	<ol style="list-style-type: none"> <li>Complete the online application available at <a href="http://www.soe.ku.edu/scholarships">http://www.soe.ku.edu/scholarships</a> by the deadline (typically in February).</li> <li>To be considered for any scholarship based on financial need, you must file a FAFSA (except for international students, who must file an International Student Need Analysis Worksheet available at <a href="http://www.affordability.ku.edu/forms">www.affordability.ku.edu/forms</a>).</li> <li>Graduate students must submit a completed letter of reference form from any School of Education faculty member.</li> </ol>
Kansas Teacher Service Scholarship	<ul style="list-style-type: none"> <li>\$5,514 per year for up to four years</li> <li>Reduced for enrollment of less than 12 hours</li> </ul>	<p>Student must be a resident of the State of Kansas and enrolled in a course of instruction leading to licensure as a teacher in one of the hard-to-fill disciplines or one of the underserved geographic areas of Kansas, or currently licensed as a teacher and enrolled in a course of instruction leading to a master's degree in a field of education as a teacher in one of the hard-to-fill disciplines.</p> <p>For more information on which programs and geographic areas qualify, visit: <a href="http://bit.ly/KBOR_ScholarshipsGrants">bit.ly/KBOR_ScholarshipsGrants</a>.</p>	<ul style="list-style-type: none"> <li>Obtain and maintain necessary licensure and endorsement as specified in your teaching agreement.</li> <li>Engage in teaching one of the specified curricular areas or in an underserved geographic area in an accredited public or private elementary or secondary school for at least one year for each year the scholarship is received.</li> <li>If you are unable to fulfill the service requirement, you will be subject to repayment of the amount of the scholarship received plus accrued interest (from the date the funds were released by the Board of Regents) at a rate equal to the Federal PLUS loan (at the time in which the agreement was first entered) plus an additional 5%.</li> </ul>	<ol style="list-style-type: none"> <li>Complete the State of Kansas Student Aid Application online by the May 1<sup>st</sup> scholarship deadline at: <a href="http://bit.ly/KBOR_ScholarshipsGrants">bit.ly/KBOR_ScholarshipsGrants</a></li> <li>File the FAFSA at <a href="http://www.fafsa.gov">www.fafsa.gov</a> (it is recommended that you file the FAFSA by the March 1<sup>st</sup> KU priority date to be considered for limited funded financial aid programs).</li> <li>If awarded, recipients receive a renewal agreement and promissory note from the Board of Regents, which must be signed and returned each year.</li> </ol>

**Grants:** Awards in this category do not have to be repaid if the service obligations are met.

Program	Amount	Eligibility	Service Requirement	How to apply
Teacher Education Assistance for College and Higher Education (TEACH) Grant	Maximum award of \$4,000 per year	<ul style="list-style-type: none"> <li>Student must be enrolled in a KU eligible program: UKanTeach, 5-Year Teacher Education Program, Graduate Licensure Program, and Curriculum &amp; Instruction Master's Program.</li> <li>Student must pursue licensure in a high-need subject area and must score in the top 75<sup>th</sup> percentile on a college admissions test OR maintain a 3.25 GPA.</li> <li>More information available online at <a href="http://www.affordability.ku.edu/forms">www.affordability.ku.edu/forms</a>:</li> </ul>	<ul style="list-style-type: none"> <li>Engage in teaching full-time as a highly-qualified secondary or elementary teacher for at least four years within eight years of finishing your program; must teach in a designated high-need area at a designated low-income school.</li> <li>If you are unable to fulfill the service obligation, the grant will convert to a Federal Direct Unsubsidized Loan plus accrued interest from the date of the first disbursement. Once the grant converts to a loan, it cannot be converted back to a grant.</li> </ul>	<ol style="list-style-type: none"> <li>File the FAFSA at <a href="http://www.fafsa.gov">www.fafsa.gov</a> and notify the Financial Aid and Scholarships (FAS) office of your interest via email at <a href="mailto:financialaid@ku.edu">financialaid@ku.edu</a>.</li> <li>If awarded, you must complete TEACH Grant counseling for each award period.</li> <li>If awarded, you must sign a TEACH Grant "Agreement to Serve" each year with the U.S. Department of Education.</li> </ol>

**Loan Forgiveness:** Please contact your lender for additional details regarding your eligibility for loan forgiveness.

Program	Amount	Program Description	Service Requirement	How to apply
Perkins Loan Forgiveness	Up to 100% of your loan amount	<ul style="list-style-type: none"> <li>You may be entitled to have up to 100% of the original principal loan amount canceled if you perform qualifying service in the approved areas.</li> <li>Qualifying service must be performed after you receive the loan.</li> </ul>	<ul style="list-style-type: none"> <li>Engage in teaching full-time in a public or private non-profit elementary or secondary school with a high concentration of students from low-income families, OR</li> <li>Engage in teaching full-time in special education at a public or private non-profit elementary or secondary school, OR</li> <li>Engage in teaching full-time in a high-need subject area at a public or private non-profit elementary or secondary school.</li> </ul>	Cancellation forms can be downloaded at <a href="http://www.ecsi.net">www.ecsi.net</a> . Choose "borrower," then "forms," then "request for cancellation." Contact the KU Student Account Services at 785-864-3322 for further instructions. If you borrowed while at a different school, contact the applicable school for instructions.
Federal Direct Loan Forgiveness	Up to \$5,000 OR Up to \$17,500 (total)	<ul style="list-style-type: none"> <li>Loans that were disbursed through the Federal Direct Loan (DL) and the Federal Family Education Loan (FFEL) Programs may qualify.</li> <li>You must be a new Federal student loan borrower as of 10/1/98 OR have had no outstanding balance on 10/1/98 on DL/ FFEL loan(s) obtained before that date.</li> <li>You must have received the loan to be forgiven before completing the final year of qualifying service.</li> <li>Only the outstanding principal and interest may be forgiven. You will not receive a refund of payments that have already been made.</li> <li>You may qualify for forbearance during the required five-year period of teaching.</li> </ul>	<ul style="list-style-type: none"> <li>Engage in teaching full-time at a qualifying public or private non-profit elementary or secondary school that has been designated as a "low-income" school by the U.S. Department of Education for five complete and consecutive academic years.</li> <li>At least one of the years of teaching must be after the 1997-98 academic year.</li> <li>You must not have received benefits for the same teaching service through the AmeriCorps program of Subtitle D of Title 1 of the NCSA Act of 1990.</li> </ul> <p>You may be eligible for up to \$17,500 in loan forgiveness if you meet the following service requirements in addition to those above:</p> <ul style="list-style-type: none"> <li>Engage in teaching full-time in special education, OR</li> <li>Engage in teaching full-time in math or science, OR</li> <li>Engage in teaching full-time as a highly qualified teacher.</li> </ul>	<ul style="list-style-type: none"> <li>Once you have completed the five year teaching agreement, you can apply for loan cancellation by completing the application provided by your lender.</li> <li>Once you have completed the application, you must have it certified by the Chief Administrative Officer at the school in which you are teaching.</li> <li>Submit the completed application with certification to your lender. Your lender will determine your eligibility for loan forgiveness.</li> </ul>

**Other Programs:** Programs below are available for future teachers.

Program	Amount	Program Description	Additional Information	How to apply
UKanTeach	Stipends for paid internships are available and may vary	<ul style="list-style-type: none"> <li>Prepares and supports students intending to teach secondary mathematics and science.</li> <li>UKanTeach is a four-year program that leads to a four-year degree in a Math or Science field as well as a secondary teaching license.</li> </ul>	Many UKanTeach students considering a career in math or science education must also work to support their studies. UKanTeach offers a unique internship program to financially assist its participants. With the help of generous foundation support, UKanTeach has formed partnerships with many non-profit organizations around the Lawrence and Kansas City area that provide educational services.	For more information and to apply, contact the UKanTeach Program at 785-864-0337 or visit <a href="http://ukanteach.ku.edu">ukanteach.ku.edu</a>
AmeriCorps	Up to \$4,725 awarded for each year of service	<ul style="list-style-type: none"> <li>AmeriCorps is an independent federal agency whose mission is to improve lives, strengthen communities, and foster civic engagement through service and volunteering.</li> <li>AmeriCorps consists of three main programs: AmeriCorps State and National, AmeriCorps VISTA, and AmeriCorps NCCC.</li> </ul>	Members serve full or part time over a 10- to 12-month period. Upon successful completion of service, members can receive an AmeriCorps Education Award of up to \$4,725. This may be received in the form of a year-end stipend, or it may be used to pay for college or graduate school, or to pay back qualified student loans. During service, members receive health coverage, training, and may apply for student loan deferment/forbearance. About half the members also receive a modest annual living allowance. Members who serve part time receive a partial AmeriCorps Education Award.	For more information or to apply online, visit <a href="http://www.americorps.gov">http://www.americorps.gov</a>

**Additional Resources:** The following websites contain information on scholarships, grants, loans, internships, jobs, etc.

KU Scholarships: <a href="http://www.affordability.ku.edu">www.affordability.ku.edu</a>	KU School of Education: <a href="http://www.soe.ku.edu">www.soe.ku.edu</a>	KU Office of Admissions: <a href="http://www.admissions.ku.edu">www.admissions.ku.edu</a>
Hall Center for the Humanities: <a href="http://www.hallcenter.ku.edu">www.hallcenter.ku.edu</a>	Higher Education Internships: <a href="http://www.vpss.ku.edu">www.vpss.ku.edu</a>	Kansas Department of Education: <a href="http://www.ksde.org">www.ksde.org</a>
Kansas Board of Regents: <a href="http://www.kansasregents.org">www.kansasregents.org</a>	KU Office of the Registrar: <a href="http://www.registrar.ku.edu">www.registrar.ku.edu</a>	U.S. Department of Education: <a href="http://www.ed.gov">www.ed.gov</a>
KU Student Account Services: <a href="http://student-account-services.ku.edu">student-account-services.ku.edu</a>	KU University Career Center: <a href="http://www.kucareerhawk.com">www.kucareerhawk.com</a>	Direct Loan Servicing Center: <a href="http://www.dl.ed.gov">www.dl.ed.gov</a>