

Minnesota Teacher Shortage Student Loan Repayment Program

Frequently Asked Questions

2023 Application Year (2022-2023 Academic Year)

Q1: What are the license shortage areas?

A1: "License shortage area" means a licensure area that is identified by the Professional Educator Licensing and Standards Board in coordination with the commissioner using data collected for the teacher supply and demand report under MN Statute 122A.091, subdivision 5. Only licensure areas within the following fields may be identified as a license shortage area:

1. English as a second language;
2. Early childhood;
3. Special education;
4. Career and technical education;
5. Science, technology, engineering, arts, and math, and
6. World languages

For 2023 (2022-2023 academic year), the license shortage areas identified by PELSB are:

Statewide License Fields Shortage Areas

License Code	Licensure Field Description
140103	Accounting/ Data Processing
140100	Accounting/Accounting and Data Processing
140710	Administrative Support Occupations
010100	Agricultural Education
170100	Air Conditioner/ Heating/ Refrigeration Service
150110	American Indian Language and Culture
060200	American Sign Language
019910	Animal Care Occupations
020103	Art-Humanities
170301	Auto Body Repair Occupations
170302	Auto Mechanics
170322	Auto/ Truck Dismantling Occupations
170400	Aviation Occupations
140120	Banking and Finance

License Code	Licensure Field Description
060301	Bilingual/ Bicultural Education
171510	Broadcast/ Media Occupations
140050	Business
140000	Business (non-vocational)
142300	Business Education – Basic and Econ
140300	Business Education - Clerical
140700	Business Education - Secretarial
149995	Business Education (except bookkeeping)
149991	Business Education (except shorthand and typing)
149992	Business Education (except shorthand)
149993	Business Education (except typing)
140500	Business Simulation Occupations
173601	Cabinet Making
171001	Carpentry
090201	Child Care/ Guidance and Education Occupations
090402	Childhood Education Aide
120100	Classroom Music
170900	Commercial Photography
171515	Communications/ Media Occupations
171502	Communications/ Media Technician
149996	Computer Science
171000	Construction Occupations
171016	Construction Occupations/ Finishing Trades
171020	Construction Occupations/ Planning and Management
090101	Consumer and Homemaking Occupations
090112	Consumer and Homemaking/ Family Life
171740	Control Technology Occupations
092602	Cosmetology/Cosmetology Occupations
300000	CTE: Communications Technology Careers
300100	CTE: Construction Careers
300400	CTE: Creative Design Careers
300500	CTE: Early Childhood Careers
300600	CTE: Hospitality Service Careers

License Code	Licensure Field Description
300200	CTE: Manufacturing Careers
300300	CTE: Medical Careers
300700	CTE: Transportation Careers
050800	Dance
050700	Dance and Theatre
140292	Data Entry Occupations
140200	Data Processing Occupations
070101	Dental Assisting
070103	Dental Laboratory Technician
190302	Developmental/ Adapted Physical Education (DAPE)
171300	Drafting Occupations
180150	Early Childhood Education
171310	Electromechanical Technology Occupations
171500	Electronics Occupations
070907	Emergency Medical Technician
060206	English as a Second Language
070701	Environmental Health Occupations
090100	Family and Consumer Sciences
180402	Family Education/ Early Childhood Educator
090121	Family Life Education
040200	Fashion Merchandising
092902	Food Occupations
130100	General Science
140730	General Secretarial/ Clerical Occupations with Shorthand
140731	General Secretarial/ Clerical Occupations without Shorthand
171900	Graphic Arts
090207	Grooming Services Occupations
070300	Health Care Careers
070208	Health Laboratory Occupations
070801	Health Unit Coordinator
070307	Home Health Aide
010500	Horticulture or Specialty Crops
090204	Housing Occupations

License Code	Licensure Field Description
100000	Industrial Arts
171705	Industrial Design Technology Occupations
130099	Jr. High Science
149997	Keyboarding for Computer Applications
092603	Law Enforcement
140715	Legal Secretarial Occupations
941000	Library Media Specialist
172302	Machine Shop Operations
171710	Manufacturing Technology
040800	Marketing Occupations
119913	Math/ Science Core
110000	Mathematics
171303	Mechanical Drafting
171730	Mechanical Technology Occupations
070203	Medical Laboratory Technician
170321	Metal Fabrication Occupations
172300	Metal/ Material Processing Occupations
172350	Metals Fabrication
199801	Mild to Moderate Mentally Handicapped
199803	Mildly Handicapped
140505	Model Office
199802	Moderate to Severe Mentally Handicapped
120000	Music
120500	Music: Instrumental (Band/ Orchestra) and Classroom Music
120400	Music: Vocal and Classroom Music
070303	Nursing Assisting
070402	Orthotics/ Prosthetics Technician
171005	Painting and Decorating
180401	Parent and Family Education
170308	Parts Sales and Services Occupations
071300	Pharmacy Technician
130300	Physical Sciences (Physics and Chemistry)
190300	Physically Handicapped

License Code	Licensure Field Description
172700	Plastics/ Lamination Occupations
180102	Pre-Kindergarten
180103	Pre-Kindergarten and Kindergarten
180105	Pre-Primary
171720	Principles of Technology
041200	Professional/ Industrial/ Wholesale Marketing
070002	Public Affairs/ Community Service Occupations
041220	Purchasing/ Industrial Arts and Institution Buying
171506	Radio and Television Production
173101	Recreational Vehicle Repair
130601	Science 5-8 (endorsement)
130500	Science 5-9
130301	Science: Chemistry
130400	Science: Earth and Space Science
130200	Science: Life Science
130302	Science: Physics
130600	Science: Science 5-8
130000	Sciences - All -
170312	Service Station Mechanics
172305	Sheet Metal Working and Fabrication
173100	Small Engine Mechanics
199810	Special Education: Academic and Behavioral Strategist
190202	Special Education: Autism Spectrum Disorders
190498	Special Education: Blind or Visually Impaired
190497	Special Education: Deaf or Hard of Hearing
199800	Special Education: Developmental Disabilities
190500	Special Education: Early Childhood Special Education
190200	Special Education: Emotional Behavior Disorders
190201	Special Education: Learning Disabilities
190490	Special Education: Oral/ Aural Deaf Education
190310	Special Education: Physical and Health Disabilities
050575	Speech and Theatre Arts
019090	Teacher-Coordinator Agriculture Co-Op Programs/ Nonfarm

License Code	Licensure Field Description
149090	Teacher-Coordinator Business Occupations Co-op Programs
099096	Teacher-Coordinator Child Care Occupations Co-Op
099093	Teacher-Coordinator Clothing Occupations Co-Op
099094	Teacher-Coordinator Foods Occupation Co-Op
079090	Teacher-Coordinator Health Occupations Co-Op Programs
099091	Teacher-Coordinator Housing Occupations Co-Op
049090	Teacher-Coordinator Marketing Occupations Co-Op Programs
019090	Teacher-Coordinator Marketing Occupations Co-Op Programs/Non Farm
079091	Teacher-Coordinator Public Affairs/ Community Service
099090	Teacher-Coordinator Service Occupations Co-Op
099092	Teacher-Coordinator Tourism Occupations Co-Op
179090	Teacher-Coordinator Trade and Industrial Co-Op
160000	Teacher-Coordinator Work Based Learning
000745	Teacher-Coordinator Work Experience Disadvantaged
000740	Teacher-Coordinator Work Experience Disadvantaged/ Handicapped
000750	Teacher-Coordinator Work Experience Handicapped
149999	Teachers of Computer, Keyboarding, and Related Technology Application
100100	Technology
050600	Theatre Arts
041900	Traffic/ Transportation Management
178803	Truck/ Bus Driving Occupations
171200	Truck/ Diesel Mechanics
093500	Upholstery Occupations
170303	Vehicle Services Occupations
020000	Visual Arts
120401	Vocal Music
010000	Vocational Agriculture/Agriculture (non-vocational)
092904	Waiter or Waitress Occupations
172306	Welding Occupations
060201	World Languages and Cultures: Arabic
060203	World Languages and Cultures: Chinese
060222	World Languages and Cultures: Dakota
060208	World Languages and Cultures: French

License Code	Licensure Field Description
060209	World Languages and Cultures: German
060106	World Languages and Cultures: Greek
060212	World Languages and Cultures: Hebrew
060400	World Languages and Cultures: Hmong
060213	World Languages and Cultures: Italian
060214	World Languages and Cultures: Japanese
060401	World Languages and Cultures: Korean
060105	World Languages and Cultures: Latin
060215	World Languages and Cultures: Norwegian
060221	World Languages and Cultures: Ojibwa
060216	World Languages and Cultures: Polish
060218	World Languages and Cultures: Russian
060402	World Languages and Cultures: Somali
060219	World Languages and Cultures: Spanish
060225	World Languages and Cultures: Swahili
060220	World Languages and Cultures: Swedish

Q2: Who is eligible to apply?

A2: The statute that governs this program defines an eligible teacher as: “an individual holding a teaching license issued by the Professional Educator Licensing and Standard Board who is employed by a school district to provide classroom instruction in a teacher shortage area.”

In general, applicants must currently:

- Hold a teaching license issued by the Professional Educator Licensing and Standards Board.
- Be employed by a school district to provide classroom instruction
- Have outstanding qualified educational loan debt; and
- Teach in a license field shortage area, teach in a rural school district, or belong to a racial or ethnic group underrepresented in the Minnesota teacher workforce.

Q3: Do previous recipients have to reapply?

A4: Yes. Previous recipients must reapply each year they wish to be considered for an award. However, previous recipients must still meet one of the shortage area requirements for the academic year to be eligible to apply.

Recipients can receive up to 5 annual awards but they do not have to be in consecutive years. Previous recipients are prioritized in the award selection process but are not guaranteed to receive an award each year they apply, especially if there is limited funding.

Q4: Who isn't eligible to apply?

A4: The statute that governs this program defines an eligible teacher as: “an individual holding a teaching license issued by the licensing division in the Professional Educator Licensing and Standard Board who is employed by a school district to provide classroom instruction in a teacher shortage area.”

Teachers who do not meet the minimum eligibility requirements are not eligible to apply including:

- Applicant/teacher who solely taught on a variance or special permission during fall or spring of the application period. At least a portion of the teaching assignments must have been under their license.
- Fully licensed teachers assigned only to principal, supervisor, director, coordinator, or other administrative and non-instructional assignments
- Licensed non-educator school professionals like nurses, social workers, counselors, psychologists, speech-language pathologists and career and technical education accommodation specialists for students with disabilities
- Current postsecondary students unless the student is also currently providing classroom instruction in a license field in which he or she is fully licensed

Q5: What if my license field is listed as a shortage area but my teaching assignment was administrative or did not include providing classroom instruction during the 2022-2023 academic year?

A5: The statute that governs this program defines an eligible teacher as: “an individual holding a teaching license issued by the Professional Educator Licensing and Standard Board who is employed by a school district to provide classroom instruction in a teacher shortage area.” If your teaching assignment (as reported by your school district via STAR) is considered administrative or non-instructional by PELSB then you did not provide classroom instruction and are not eligible to apply.

For example, a teacher who holds a Library Media Specialist (License Field 941000) license who's only teaching assignment was under Media Generalist (Assignment Code 941000) is not eligible to apply. This is because the Media Generalist assignment is considered administrative or non-instructional by PELSB.

Other examples of administrative or non-instructional assignments include, but are not limited to, Behavior Specialist/Interventionist (Assignment Code 990360), Librarian (Assignment Code 940400), and Coordinator, School Readiness (Assignment Code 950200).

For more information regarding STAR and assignment reporting to PELSB, visit:

<https://mn.gov/pelsb/districts/data-submissions/star/>

Q6: How are applicants selected for an award?

A6: Awards for this program are **not** made on a first-come, first-served basis. The Office of Higher Education adopted [administrative rules¹](#) addressing the criteria for how participant awards will be prioritized. If there are insufficient funds available to award all eligible applicants, applications are prioritized based on the following:

- the financial need of an applicant, considering the applicant's income, household size, and total qualified educational loan;
- previous awards to the applicant from the Teacher Shortage Loan Repayment Program;
- whether or not the applicant taught in a license field shortage area;
- whether or not the applicant taught in a rural school district;
- whether or not the applicant belongs to a racial or ethnic group underrepresented in the Minnesota teacher workforce; and
- the statewide distribution of funds

Q7: What is the application deadline?

A7: The 2023 application deadline is **August 31, 2023**. The Office of Higher Education will not make exceptions or accept late applications.

Q8: Is there a service commitment?

A8: There is no service commitment. The only service required is service during the 2022-2023 academic year in a designated teacher shortage area as a fully licensed teacher providing classroom instruction.

Q9: What are qualified student loans?

A9: "Qualified educational loan" means 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, only if the further education will result in the teacher decreasing the gap in a new shortage area. 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

Disqualified loans include:

¹ <https://www.revisor.mn.gov/rules/?id=4830>

- Student loans in default
- Student loans currently included in a bankruptcy
- Parent PLUS loans made under the FFEL and Direct programs to parents of dependent undergraduate students (this includes Parent PLUS loans taken out by a parent of an applicant/teacher)
- Federal and Direct Consolidation Loans that repaid a disqualified Parent PLUS loan
- Federal and Direct Consolidation Loans that repaid any portion of a student loan for a borrower other than the applicant/teacher

Q10: What if an applicant needs to update information provided on the application?

A10: If an applicant would like to update education loan or income information provided on the original application, please contact:

Joanna Moua
 Financial Aid Administrator
Joanna.moua@state.mn.us
 (651)355-0613 or (800)657-3866

Q11: What if my federal student loans have been consolidated with private student loans into a private consolidation loan?

A11: 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 a qualified loan to which the repayment award can be paid. In addition, the consolidated educational loan must not have been used to repay educational loans taken out to fund a spouse's education in order for it to be a qualified loan to which the repayment award can be paid.

Q12: Are there tax consequences associated with receipt of Teacher Shortage Loan Repayment Awards?

A12: 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.

Q13: Am I still eligible for Federal Public Service Loan Forgiveness if I receive a Minnesota Teacher Shortage Loan Repayment Program award?

A13: 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: [Federal Student Aid](https://studentaid.gov) (<https://studentaid.gov>)

Q14: Am I still eligible for Federal Teacher Loan Forgiveness or Teacher Loan Cancellation if I receive a Minnesota Teacher Shortage Loan Repayment Program award?

A14: 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.gov/manage-loans/forgiveness-cancellation/teacher>.

Q15: Where can I find more information about how to repay my student loans?

A15: 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://studentaid.gov/manage-loans/repayment/plans>

Additional information about repayment plans: <https://studentaid.gov/loan-simulator/>.

Q16: Who is considered a teacher?

A16: The statute that governs this program defines an eligible teacher as: “an individual holding a teaching license issued by the Professional Educator Licensing and Standards Board who is employed by a school district to provide classroom instruction”.

Q17: Are licensed non-educator school professionals like Licensed School Counselors eligible to apply?

A17: Licensed non-educator school professionals like nurses, social workers, counselors, psychologists, 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.

Q18: Are current postsecondary students eligible to apply?

A18: Unless a student is also currently providing classroom instruction in a license field in which he or she is fully licensed, a current postsecondary student is not eligible to apply for this program.

Q19: What defines a “school district?”

A19: A school district means an independent school district, special school district, intermediate district, education district, special education cooperative, service cooperative, a cooperative center for vocational education, or a charter school located in Minnesota. Unfortunately, teachers employed at non-public schools are not eligible for this program.

Q20: What license Tier must a teacher hold in order to be eligible?

A20: A teacher can have a tier 1 to tier 4 license but must be providing classroom instruction in a teacher shortage area.