

Minnesota Teacher Shortage Student Loan Repayment Program

Frequently Asked Questions (FAQ)

2022 Application Year (2021-2022 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 2022 (2021-2022 academic year), the license shortage areas identified by PELSB are:

Statewide License Fields Shortage Areas:

| Licensure Area Description | Licensure Area Code |
|--------------------------------------|---------------------|
| ACADEMIC AND BEHAVIORAL STRATEGIST | 199810 |
| ACCOUNTING | 140100 |
| AGRICULTURAL EDUCATION | 10100 |
| AMERICAN INDIAN LANGUAGE AND CULTURE | 150110 |
| AMERICAN SIGN LANGUAGE | 60200 |
| ARABIC | 60201 |
| AUTISM SPECTRUM DISORDERS | 190202 |
| AUTO MECHANICS | 170302 |



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| BANKING & FINANCE | 140120 |
| BLIND OR VISUALLY IMPAIRED | 190498 |
| BUSINESS | 140000 |
| BUSINESS | 140050 |
| BUSINESS ED - SECRETARIAL | 140700 |
| CHEMISTRY | 130301 |
| CHINESE | 60203 |
| COMMUNICATIONS TECHNOLOGY CAREERS | 300000 |
| COMMUNICATIONS/MEDIA OCCUPATIONS | 171515 |
| CONSTRUCTION CAREERS | 300100 |
| COSMETOLOGY | 92602 |
| CREATIVE DESIGN CAREERS | 300400 |
| DAKOTA | 60222 |
| DANCE | 50800 |
| DANCE AND THEATRE | 50700 |
| DEAF OR HARD OF HEARING | 190497 |

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| DEVELOPMENTAL/ADAPTED PHYSICAL EDUCATION | 190302 |
| DEVELOPMENTAL DISABILITIES | 199800 |
| EARLY CHILDHOOD CAREERS | 300500 |
| EARLY CHILDHOOD EDUCATION | 180150 |
| EARLY CHILDHOOD SPECIAL EDUCATION | 190500 |
| EARTH AND SPACE SCIENCE | 130400 |
| EMOTIONAL BEHAVIOR DISORDERS | 190200 |
| ENGLISH AS A SECOND LANGUAGE | 60206 |
| FAMILY AND CONSUMER SCIENCES | 90100 |
| FRENCH | 60208 |
| GEN SEC/CLERICAL OCC WI SHORTHAND | 140730 |
| GREEK | 60106 |
| GERMAN | 60209 |
| HEBREW | 60212 |
| HMONG | 60400 |
| HOME ECONOMICS | 90000 |

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| ITALIAN | 60213 |
| HOSPITALITY SERVICE CAREERS | 300600 |
| JAPANESE | 60214 |
| KAREN | 60403 |
| KOREAN | 60401 |
| LATIN | 60105 |
| LAW ENFORCEMENT | 92603 |
| LIFE SCIENCES | 130200 |
| MANUFACTURING CAREERS | 300200 |
| MEDICAL CAREERS | 300300 |
| MILD TO MODERATE MENTALLY HANDICAPPED | 199801 |
| MODEL OFFICE | 140505 |
| MODERATE TO SEVERE MENTALLY HANDICAPPED | 199802 |
| NORWEGIAN | 60215 |
| OJIBWE | 60221 |
| ORAL/AURAL DEAF EDUCATION | 190490 |

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| PHYSICAL SCIENCES: PHYSICS & CHEM | 130300 |
| PHYSICS | 130302 |
| POLISH | 60216 |
| PRE-KINDERGARTEN ASSOCIATE | 180104 |
| RUSSIAN | 60218 |
| SCIENCE 5-8 | 130600 |
| SCIENCE 5-8 (Endorsement) | 130601 |
| SCIENCE 5-9 | 130500 |
| SOMALI | 60402 |
| SPANISH | 60219 |
| SPEECH & THEATRE ARTS | 50575 |
| SWEDISH | 60220 |
| TEACHER/COORDINATOR WORK BASED LRNG | 160000 |
| TEACHER-COORD AG CO-OP PROG/NONFARM | 19090 |
| TEACHER-COORD TRADE & INDUS CO-OP PR | 179090 |
| TEACHERS OF COMPUTER, KEYBOARDING, AND RELATED TECHNOLOGY APPLICATIONS | 149999 |

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| TECHNOLOGY | 100100 |
| THEATRE ARTS | 50600 |
| TRANSPORTATION CAREERS | 300700 |
| VISUAL ARTS | 20000 |

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

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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 2021-2022 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/>

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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 rules](#) 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 2022 application deadline is **August 31, 2022**. 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 2019-2020 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

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Disqualified loans include:

- 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.

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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:

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

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.ed.gov/sa/repay-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://studentloans.gov/myDirectLoan/repayOptions.action>.

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

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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.