

Minnesota Teacher Shortage Student Loan Repayment Program

**Frequently Asked Questions (FAQ)**

2020 Application Year (2019-2020 Academic Year)

**Q1: What are the designated teacher shortage areas?**

**A1: Designated teacher shortage areas** are identified by the Minnesota Professional Educator Licensing and Standards Board (PELSB) on an annual basis. Teacher shortage areas are identified in 4 ways:

1. Economic Development Regions (EDR) within the state;
2. Statewide teacher license fields;
3. Teacher license fields within an economic development region; or
4. Statewide racial or ethnic groups underrepresented in the teacher workforce.

For 2020 (2019-2020 academic year) the teacher shortage areas identified by PELSB are:

**Economic Development Region Shortage Areas ([Map](#)):**

- Region 1 – Northwest
- Region 2 – Headwaters
- Region 3 – Arrowhead
- Region 5 – North Central
- Region 6E – Southwest Central
- Region 6W – Upper Minnesota Valley
- Region 7E – East Central
- Region 8 – Southwest
- Region 9 – South Central

**Statewide License Fields Shortage Areas:**

Licensure Area Description	Licensure Area Code
ACADEMIC AND BEHAVIORAL STRATEGIST	199810
ACCOUNTING	140100
AGRICULTURAL EDUCATION	010100
AMERICAN INDIAN LANGUAGE AND CULTURE	150110
AMERICAN SIGN LANGUAGE	060200
ARABIC	060201
AUTISM SPECTRUM DISORDERS	190202
AUTO MECHANICS	170302
BANKING & FINANCE	140120
BILINGUAL/BICULTURAL EDUCATION	060301
BLIND OR VISUALLY IMPAIRED	190498
BUSINESS	140050
BUSINESS	140000
BUSINESS ED - SECRETARIAL	140700
CHEMISTRY	130301

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CHINESE	060203
COMMUNICATIONS TECHNOLOGY CAREERS	300000
COMMUNICATIONS/MEDIA OCCUPATIONS	171515
TEACHERS OF COMPUTER, KEYBOARDING, AND RELATED TECHNOLOGY APPLICATIONS	149999
CONSTRUCTION CAREERS	300100
COSMETOLOGY	092602
CREATIVE DESIGN CAREERS	300400
DAKOTA	060222
DANCE	050800
DANCE AND THEATRE	050700
DEAF OR HARD OF HEARING	190497
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	060206
FAMILY AND CONSUMER SCIENCES	090100
GEN SEC/CLERICAL OCC WI SHORTHAND	140730
GEOGRAPHY	150700
GERMAN	060209
HEALTH AND PHYSICAL EDUCATION	080088
HEBREW	060212
HISTORY	150800
HMONG	060400
HOME ECONOMICS	090000
HOSPITALITY SERVICE CAREERS	300600
INSTRUMENTAL (BAND/ORCHESTRA) AND CLASSROOM MUSIC	120500
JAPANESE	060214
KOREAN	060401
LATIN	060105
LAW ENFORCEMENT	092603
LIFE SCIENCES	130200
MANUFACTURING CAREERS	300200
MEDICAL CAREERS	300300
MILD TO MODERATE MENTALLY HANDICAPPED	199801

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MODEL OFFICE	140505
MODERATE TO SEVERE MENTALLY HANDICAPPED	199802
OJIBWE	060221
ORAL/AURAL DEAF EDUCATION	190490
PHYSICAL EDUCATION	080300
PHYSICAL SCIENCES: PHYSICS & CHEM	130300
PHYSICS	130302
PRE KINDERGARTEN ASSOCIATE	180104
SCIENCE 5-8	130600
SCIENCE 5-8	130601
SCIENCE 5-9	130500
SOMALI	060402
SPANISH	060219
SPEECH & THEATRE ARTS	050575
TEACHER/COORDINATOR WORK BASED LRNG	160000
TEACHER-COORD AG CO-OP PROG/NONFARM	019090
TEACHER-COORD TRADE & INDUS CO-OP PR	179090
TECHNOLOGY	100100
THEATRE ARTS	050600
TRANSPORTATION CAREERS	300700
VISUAL ARTS	020000
VOCAL AND CLASSROOM MUSIC	120400

**License Field Shortage Areas within each Economic Development Region:**

<b>Region 1 - Northwest</b>	
<b>License Field</b>	<b>License Field Code</b>
Academic and Behavioral Strategist	199810
Agriculture Education	010100
Autism Spectrum Disorders	190202
Communication Arts/Literature	050100
Construction Careers	300100
Early Childhood Education	180150
Early Childhood Special Education	190500
Elementary Education	180100
Emotional Behavior Disorders	190200
English/Language Arts	050000
Family and Consumer Sciences	090100
Health and Physical Education	080088

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Home Economics	090000
Learning Disabilities	190201
Life Sciences	130200
Physical Education	080300
Pre-Primary	180105
Social Studies	150000
Visual Arts	020000

<b>Region 2 – Headwaters</b>	
<b>License Field</b>	<b>License Field Code</b>
Academic and Behavioral Strategist	199810
Autism Spectrum Disorders	190202
Communication Arts/Literature	050100
Developmental Disabilities	199800
Early Childhood Education	180150
Early Childhood Special Education	190500
Emotional Behavior Disorders	190200
English/Language Arts	050000
Health and Physical Education	080088
Health Education	080100
Instrumental and Classroom Music	120500
Learning Disabilities	190201
Mild to Moderate Mentally Handicapped	199801
Moderate to Severe Mentally Handicapped	199802
Science 5-8 (130600)	130600
Science 5-8 (130601)	130601
Science 5-9	130500
Social Studies	150000
Visual Arts	020000

<b>Region 3 – Arrowhead</b>	
<b>License Field</b>	<b>License Field Code</b>
Academic and Behavioral Strategist	199810
Business	140050
Communication Arts/Literature	050100
Developmental Disabilities	199800
Early Childhood Education	180150
Early Childhood Special Education	190500
Emotional Behavior Disorders	190200

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English/Language Arts	050000
Family and Consumer Sciences	090100
Health and Physical Education	080088
Home Economics	090000
Library Media Specialist	941000
Life Sciences	130200
Manufacturing Careers	300200
Mild to Moderate Mentally Handicapped	199801
Moderate to Severe Mentally Handicapped	199802
Physical Education	080300
Science 5-8 (130600)	130600
Science 5-8 (130601)	130601
Science 5-9	130500
Spanish	060219

<b>Region 4 – West Central</b>	
<b>License Field</b>	<b>License Field Code</b>
Academic and Behavioral Strategist	199810
Business	140050
Early Childhood Education	180150
Early Childhood Special Education	190500
English as a Second Language	060206
Family and Consumer Sciences	090100
Home Economics	090000
Life Sciences	130200
Science 5-8 (130600)	130600
Science 5-8 (130601)	130601
Science 5-9	130500
Spanish	060219
Visual Arts	020000

<b>Region 5 – North Central</b>	
<b>License Field</b>	<b>License Field Code</b>
Academic and Behavioral Strategist	199810
Autism Spectrum Disorders	190202
Communication Arts/Literature	050100
Construction Careers	300100
Developmental Disabilities	199800
Early Childhood Special Education	190500

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Earth and Space Science	130400
Emotional Behavior Disorders	190200
English/Language Arts	050000
Health and Physical Education	080088
Instrumental and Classroom Music	120500
Learning Disabilities	190201
Life Sciences	130200
Mild to Moderate Mentally Handicapped	199801
Moderate to Severe Mentally Handicapped	199802
Physical Education	080300
Physical Sciences: Physics & Chem	130300
Physics	130302
Science 5-8 (130600)	130600
Science 5-8 (130601)	130601
Science 5-9	130500
Social Studies	150000

<b>Region 6E – Southwest Central</b>	
<b>License Field</b>	<b>License Field Code</b>
Academic and Behavioral Strategist	199810
Communication Arts/Literature	050100
Developmental Disabilities	199800
Early Childhood Education	180150
Early Childhood Special Education	190500
Emotional Behavior Disorders	190200
English as a Second Language	060206
English\Language Arts	050000
Health and Physical Education	080088
Health Education	080100
Mild to Moderate Mentally Handicapped	199801
Moderate to Severe Mentally Handicapped	199802
Physical Education	080300
Social Studies	150000
Spanish	060219

<b>Region 6W – Upper MN Valley</b>	
<b>License Field</b>	<b>License Field Code</b>
Academic and Behavioral Strategist	199810
Communication Arts/Literature	050100

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Early Childhood Education	180150
English as a Second Language	060206
English\Language Arts	050000
Health and Physical Education	080088
Instrumental and Classroom Music	120500
Learning Disabilities	190201
Physical Education	080300
Science 5-8 (130600)	130600
Science 5-8 (130601)	130601
Science 5-9	130500
Social Studies	150000

<b>Region 7E – East Central</b>	
<b>License Field</b>	<b>License Field Code</b>
Academic and Behavioral Strategist	199810
Autism Spectrum Disorders	190202
Business	140050
Communication Arts/Literature	050100
Construction Careers	300100
Developmental Disabilities	199800
Early Childhood Education	180150
Emotional Behavior Disorders	190200
English\Language Arts	050000
Learning Disabilities	190201
Life Sciences	130200
Manufacturing Careers	300200
Mathematics	110000
Mild to Moderate Mentally Handicapped	199801
Moderate to Severe Mentally Handicapped	199802
Science 5-8 (130600)	130600
Science 5-8 (130601)	130601
Science 5-9	130500
Social Studies	150000
Technology	100100

<b>Region 7W – Central</b>	
<b>License Field</b>	<b>License Field Code</b>
Academic and Behavioral Strategist	199810
Autism Spectrum Disorders	190202

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Business	140050
Communications Technology Careers	300000
Emotional Behavior Disorders	190200
English as a Second Language	060206
Family and Consumer Sciences	090100
Home Economics	090000
Manufacturing Careers	300200
Medical Careers	300300
Parent and Family Education	180401
Pre-Primary	180105
Spanish	060219
Teacher/Coordinator Work Based Learning	160000
Teachers of Computer, Keyboarding, and Related Technology Applications	149999
Technology	100100

<b>Region 8 – Southwest</b>	
<b>License Field</b>	<b>License Field Code</b>
Academic and Behavioral Strategist	199810
Autism Spectrum Disorders	190202
Communication Arts/Literature	050100
Developmental Disabilities	199800
Early Childhood Education	180150
Early Childhood Special Education	190500
Emotional Behavior Disorders	190200
English as a Second Language	060206
English\Language Arts	050000
Health and Physical Education	080088
Health Education	080100
Instrumental (Band/Orchestra) and Classroom Music	120500
Learning Disabilities	190201
Mathematics	110000
Mild to Moderate Mentally Handicapped	199801
Moderate to Severe Mentally Handicapped	199802
Physical Education	080300
Pre-Primary	180105
Social Studies	150000
Vocal and Classroom Music	120400

<b>Region 9 – South Central</b>
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<b>License Field</b>	<b>License Field Code</b>
Academic and Behavioral Strategist	199810
Agriculture Education	010100
Autism Spectrum Disorders	190202
Communication Arts/Literature	050100
Developmental Disabilities	199800
Early Childhood Education	180150
Early Childhood Special Education	190500
Emotional Behavior Disorders	190200
English as a Second Language	060206
Learning Disabilities	190201
Life Sciences	130200
Mathematics	110000
Mild to Moderate Mentally Handicapped	199801
Moderate to Severe Mentally Handicapped	199802
Science 5-8 (130600)	130600
Science 5-8 (130601)	130601
Science 5-9	130500
Social Studies	150000
Visual Arts	020000

<b>Region 10 – Southeast</b>	
<b>License Field</b>	<b>License Field Code</b>
Academic and Behavioral Strategist	199810
Autism Spectrum Disorders	190202
Chemistry	130301
Deaf or Hard of Hearing	190497
Developmental Disabilities	199800
Early Childhood Special Education	190500
Emotional Behavior Disorders	190200
English as a Second Language	060206
Health and Physical Education	080088
Learning Disabilities	190201
Life Sciences	130200
Mathematics	110000
Mild to Moderate Mentally Handicapped	199801
Moderate to Severe Mentally Handicapped	199802
Oral/Aural Deaf Education	190490
Physical Education	080300

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Science 5-8 (130600)	130600
Science 5-8 (130601)	130601
Science 5-9	130500
Spanish	060219
Technology	100100

<b>Region 11 – Twin Cities Area</b>	
<b>License Field</b>	<b>License Field Code</b>
Academic and Behavioral Strategist	199810
Autism Spectrum Disorders	190202
Chemistry	130301
Developmental Disabilities	199800
Early Childhood Education	180150
Early Childhood Special Education	190500
Emotional Behavior Disorders	190200
Health and Physical Education	080088
Instrumental and Classroom Music	120500
Life Sciences	130200
Mild to Moderate Mentally Handicapped	199801
Moderate to Severe Mentally Handicapped	199802
Physical Education	080300
Science 5-8 (130600)	130600
Science 5-8 (130601)	130601
Science 5-9	130500
Spanish	060219
Teacher/Coordinator Work Based Learning	160000
Visual Arts	020000
Vocal and Classroom Music	120400

**Statewide Racial and Ethnic Groups Shortage Area:**

Fully licensed teachers providing classroom instruction who belong to any racial or ethnic group other than White (non-Hispanic/Latino) meet this shortage area.

**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.”

Applicants are eligible to apply if:

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1. Providing classroom instruction in any license field in a designated Economic Development Region teacher shortage area; OR
2. Providing classroom instruction in a designated statewide license field teacher shortage area anywhere in the state; OR
3. Providing classroom instruction in a designated license field teacher shortage in the Economic Development Region in which they teach; OR
4. Providing classroom instruction in any license field and belonging 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 (either statewide or in a specific Economic Development Region) but my teaching assignment was administrative or did not include providing classroom instruction during the 2019-2020 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

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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 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:

- Financial need of an applicant, considering the applicant's income, household size, and total qualified educational loan debt; and
- Previous awards to the applicant from the teacher shortage loan repayment program;
- Employment location and licensure field in which applicant is currently providing classroom instruction; and
- Racial or ethnic group of an applicant which is underrepresented in the Minnesota teacher workforce.

#### **Q7: What is the application deadline?**

**A7:** The 2020 application deadline is **September 30<sup>th</sup>, 2020**. 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:** A qualified student loan is a government, commercial, or foundation loan for actual costs paid for tuition and reasonable educational and living expenses related to a teacher's (applicant) preparation or further education including student loans taken out for graduate and masters programs. This includes:

- Direct/Stafford Subsidized and Unsubsidized Loans
- Federal Family Education Loan (FFEL) Program Loans
- Federal Perkins Loans

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- 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:

- 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?**

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**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>.

#### **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 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.”

#### **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.

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**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.