



## Minnesota Teacher Shortage Student Loan Repayment Program Frequently Asked Questions (FAQ) 2017 Application Year (2016-2017 Academic Year)

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

**A1: Designated teacher shortage areas** are identified by the Minnesota Department of Education (MDE) on an annual basis. Teacher shortage areas are identified in 3 ways:

1. Economic Development Regions (EDR) within the state;
2. Statewide teacher license fields; or
3. Teacher license fields within an economic development region.

For 2017 (2016-2017 academic year) the teacher shortage areas identified by MDE are:

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

- Region 1 – Northwest
- Region 3 – Arrowhead
- Region 5 – North Central
- Region 6E – Southwest Central
- Region 7E – East Central
- Region 8 – Southwest
- Region 9 – South Central
- Region 10 – Southeast

### **Statewide License Fields Shortage Areas:**

<b>Statewide License Fields Shortage Areas</b>	<b>License Fields Codes</b>
Academic and Behavioral Strategist	199810
Agricultural Education	010100
American Indian Language and Culture	150110
American Sign Language	060200
Arabic	060201
Autism Spectrum Disorders	190202
Bilingual/Bicultural Education	060301
Blind or Visually Impaired	190498
Business	140050
Chemistry	130301
Chinese	060203
Communication Arts/Literature	050100
Communication Technology Careers	300000
Construction Careers	300100
Creative Design Careers	300400
Dakota	060222
Dance	050800

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<b>Statewide License Fields Shortage Areas</b>	<b>License Fields Codes</b>
Dance and Theatre	050700
Deaf or Hard of Hearing	190497
Developmental Disabilities	199800
Developmental/ Adapted Physical Education	190302
Driver Education	210000
Early Childhood Careers	300500
Early Childhood Education	180150
Early Childhood Special Education	190500
Earth and Space Science/ Earth Science	130400
Elementary Education	180100
Emotional Behavior Disorders	190200
English as a Second Language	060206
Family and Consumer Sciences	090100
French	060208
German	060209
Greek	060106
Health Education	080100
Hebrew	060212
Hmong	060400
Hospitality Service Careers	300600
Instrumental (Band/Orchestra) and Classroom Music	120500
Italian	060213
Japanese	060214
Latin	060105
Learning Disabilities	190201
Library Media Specialist	941000
Life Sciences	130200
Manufacturing Careers	300200
Mathematics	110000
Medical Careers	300300
Norwegian	060215
Ojibwa	060221
Parent and Family Education	180401
Physical and Health Disabilities	190310
Physical Education	080300
Physics	130302

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<b>Statewide License Fields Shortage Areas</b>	<b>License Fields Codes</b>
Polish	060216
Pre-Primary	180105
Reading	050196
Reading Leader	050195
Russian	060218
Science 5-8 (130600)	130600
Science 5-8 (130601)	130601
Social Studies -All-	150000
Spanish	060219
Swedish	060220
Teacher/Coordinator Work Based Learning	160000
Teachers of Computer, Keyboarding, and Related Technology Applications	149999
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
Autism Spectrum Disorders	190202
Chemistry	130301
Construction Careers	300100
Development Disabilities	199800
Elementary Education	180100
Emotional Behavior Disorders	190200
English as a Second Language	060206
Family and Consumer Sciences	090100
Learning Disabilities	190201
Life Sciences	130200
Science 5-8 (130600)	130600
Science 5-8 (130601)	130601
Technology	100100
Vocal and Classroom Music	120400

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<b>Region 2 – Headwaters</b>	
<b>License Field</b>	<b>License Field Code</b>
Autism Spectrum Disorders	190202
Communication Arts and Literature	050100
Construction Careers	300100
Development Disabilities	199800
Early Childhood Education	180150
Early Childhood Special Education	190500
Emotional Behavior Disorders	190200
Health Education	080100
Learning Disabilities	190201
Mathematics	110000
Teachers of Computer, Keyboarding, and Related Technology Applications	149999
Visual Arts	020000

<b>Region 3 – Arrowhead</b>	
<b>License Field</b>	<b>License Field Code</b>
Academic and Behavioral Strategist	199810
Autism Spectrum Disorders	190202
Business	140050
Communications Technology Careers	300000
Construction Careers	300100
Development Disabilities	199800
Early Childhood Education	180150
Early Childhood Special Education	190500
Emotional Behavior Disorders	190200
Learning Disabilities	190201
Manufacturing Careers	300200
Mathematics	110000
Physical and Health Disabilities	190310
Science 5-8 (130600)	130600
Science 5-8 (130601)	130601
Spanish	060219
Teachers of Computer, Keyboarding, and Related Technology Applications	149999

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## **Minnesota Teacher Shortage Student Loan Repayment Program** **Frequently Asked Questions (FAQ)** **2017 Application Year (2016-2017 Academic Year)**

<b>Region 4 – West Central</b>	
<b>License Field</b>	<b>License Field Code</b>
Academic and Behavioral Strategist	199810
Agricultural Education	010100
Autism Spectrum Disorders	190202
Communication Arts and Literature	050100
Construction Careers	300100
Development Disabilities	199800
Developmental/ Adapted Physical Education	190302
Early Childhood Education	180150
Early Childhood Special Education	190500
Elementary Education	180100
Emotional Behavior Disorders	190200
English as a Second Language	060206
Learning Disabilities	190201
Mathematics	110000
Physics	130302
Teacher/Coordinator Work Based Learning	160000
Transportation Careers	300700

<b>Region 5 – North Central</b>	
<b>License Field</b>	<b>License Field Code</b>
Academic and Behavioral Strategist	199810
Autism Spectrum Disorders	190202
Chemistry	130301
Development Disabilities	199800
Developmental/ Adapted Physical Education	190302
Early Childhood Education	180150
Early Childhood Special Education	190500
Elementary Education	180100
Emotional Behavior Disorders	190200
Learning Disabilities	190201
Mathematics	110000
Parent and Family Education	180401
Physics	130302

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<b>Region 6E – Southwest Central</b>	
<b>License Field</b>	<b>License Field Code</b>
Academic and Behavioral Strategist	199810
Autism Spectrum Disorders	190202
Chemistry	130301
Communication Arts and Literature	050100
Developmental/ Adapted Physical Education	190302
Early Childhood Education	180150
Early Childhood Special Education	190500
Elementary Education	180100
Emotional Behavior Disorders	190200
English as a Second Language	060206
Learning Disabilities	190201

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

<b>Region 7E – East Central</b>	
<b>License Field</b>	<b>License Field Code</b>
Autism Spectrum Disorders	190202
Construction Careers	300100
Development Disabilities	199800
Developmental/ Adapted Physical Education	190302
Early Childhood Education	180150
Early Childhood Special Education	190500
Elementary Education	180100
Emotional Behavior Disorders	190200
Family and Consumer Sciences	090100
Learning Disabilities	190201
Manufacturing Careers	300200
Parent and Family Education	180401
Teacher/Coordinator Work Based Learning	160000
Teachers of Computer, Keyboarding, and Related Technology Applications	149999

**Minnesota Teacher Shortage Student Loan Repayment Program**  
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<b>Region 7W – Central</b>	
<b>License Field</b>	<b>License Field Code</b>
Academic and Behavioral Strategist	199810
Autism Spectrum Disorders	190202
Business	140050
Communication Arts and Literature	050100
Communications Technology Careers	300000
Construction Careers	300100
Development Disabilities	199800
Developmental/ Adapted Physical Education	190302
Early Childhood Special Education	190500
Elementary Education	180100
Emotional Behavior Disorders	190200
English as a Second Language	060206
Learning Disabilities	190201
Manufacturing Careers	300200
Teachers of Computer, Keyboarding, and Related Technology Applications	149999
Transportation Careers	300700

<b>Region 8 – Southwest</b>	
<b>License Field</b>	<b>License Field Code</b>
Academic and Behavioral Strategist	199810
Autism Spectrum Disorders	190202
Blind or Visually Impaired	190498
Chemistry	130301
Communication Arts and Literature	050100
Development Disabilities	199800
Developmental/ Adapted Physical Education	190302
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
Parent and Family Education	180401
Physical Education	080300
Physics	130302
Science 5-8 (130600)	130600
Science 5-8 (130601)	130601

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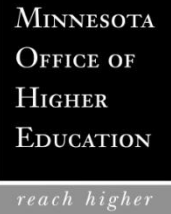
<b>Region 9 – South Central</b>	
<b>License Field</b>	<b>License Field Code</b>
Academic and Behavioral Strategist	199810
Autism Spectrum Disorders	190202
Business	140050
Chemistry	130301
Communication Arts and Literature	050100
Construction Careers	300100
Development Disabilities	199800
Developmental/ Adapted Physical Education	190302
Early Childhood Education	180150
Early Childhood Special Education	190500
Elementary Education	180100
Emotional Behavior Disorders	190200
English as a Second Language	060206
Learning Disabilities	190201
Life Sciences	130200
Mathematics	110000
Physics	130302
Spanish	060219
Teacher/Coordinator Work Based Learning	160000
Teachers of Computer, Keyboarding, and Related Technology Applications	149999
Visual Arts	020000



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## **Minnesota Teacher Shortage Student Loan Repayment Program** **Frequently Asked Questions (FAQ)** **2017 Application Year (2016-2017 Academic Year)**

<b>Region 10 – Southeast</b>	
<b>License Field</b>	<b>License Field Code</b>
Academic and Behavioral Strategist	199810
Autism Spectrum Disorders	190202
Communication Arts and Literature	050100
Construction Careers	300100
Deaf or Hard of Hearing	190497
Development Disabilities	199800
Developmental/ Adapted Physical Education	190302
Early Childhood Education	180150
Early Childhood Special Education	190500
Elementary Education	180100
Emotional Behavior Disorders	190200
English as a Second Language	60206
Learning Disabilities	190201
Manufacturing Careers	300200
Mathematics	110000
Parent and Family Education	180401
Science 5-8 (130600)	130600
Science 5-8 (130601)	130601
Transportation Careers	300700

## **Minnesota Teacher Shortage Student Loan Repayment Program** **Frequently Asked Questions (FAQ)** **2017 Application Year (2016-2017 Academic Year)**

<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
Communication Arts and Literature	050100
Communications Technology Careers	300000
Dance	050800
Development Disabilities	199800
Early Childhood Special Education	190500
Elementary Education	180100
Emotional Behavior Disorders	190200
English as a Second Language	060206
Learning Disabilities	190201
Mathematics	110000
Science 5-8 (130600)	130600
Science 5-8 (130601)	130601
Social Studies	150000
Spanish	060219
Teacher/Coordinator Work Based Learning	160000
Theatre Arts	050600
Visual Arts	020000

### **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 licensing division in the Department of Education on behalf of the Board of Teaching who is employed by a school district to provide classroom instruction in a teacher shortage area.”

Applicants are eligible to apply if:

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.

## **Minnesota Teacher Shortage Student Loan Repayment Program** **Frequently Asked Questions (FAQ)** **2017 Application Year (2016-2017 Academic Year)**

### **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 Department of Education on behalf of the Board of Teaching 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:

- Teachers providing classroom instruction under only a Variance, Special Permission, or waiver
- Fully licensed teachers assigned only to principal, supervisor, director, coordinator, or other 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

See Question 5 for more information about how eligible applicants are selected for awards.

### **Q5: How are applicants selected for an award?**

**A5:** 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; and
- Employment location and licensure field in which applicant is currently providing classroom instruction.

### **Q6: What is the application deadline?**

**A6:** The 2017 application deadline is June 30, 2017.

## **Minnesota Teacher Shortage Student Loan Repayment Program** **Frequently Asked Questions (FAQ)** **2017 Application Year (2016-2017 Academic Year)**

### **Q7: Is there a service commitment?**

**A7:** There is no service commitment. The only service required is service during the 2016-2017 academic year in a designated teacher shortage area as a fully licensed teacher providing classroom instruction.

### **Q8: What are qualified student loans?**

**A8:** 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 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
- Minnesota SELF Loans
- Other federal or state student loans
- Private or commercial student loans
- Consolidation loan that combined federal and/or private student loans

Student loans in default and parent PLUS loans made under the FFEL and Direct programs to parents of dependent undergraduate students and Federal Consolidation Loans and Direct Consolidation Loans that repaid a parent PLUS loan are **disqualified**.

### **Q9: What if an applicant needs to update information provided on the application?**

**A9:** If an applicant would like to update education loan or income information provided on the original application, please contact:

Megan FitzGibbon

State Financial Aid Manager

[megan.fitzgibbon@state.mn.us](mailto:megan.fitzgibbon@state.mn.us)

(651)355-0606 or (800)657-3866

### **Q10: What if my federal student loans have been consolidated with private student loans into a private consolidation loan?**

**A10:** 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.

### **Q11: Are there tax consequences associated with receipt of Teacher Shortage Loan Repayment Awards?**

**A11:** 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.

## **Minnesota Teacher Shortage Student Loan Repayment Program** **Frequently Asked Questions (FAQ)** **2017 Application Year (2016-2017 Academic Year)**

### **Q12: Am I still eligible for Federal Public Service Loan Forgiveness if I receive a Minnesota Teacher Shortage Loan Repayment Program award?**

**A12:** 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>

### **Q13: Am I still eligible for Federal Teacher Loan Forgiveness or Teacher Loan Cancellation if I receive a Minnesota Teacher Shortage Loan Repayment Program award?**

**A13:** 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>.

### **Q14: Where can I find more information about how to repay my student loans?**

**A14:** 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>.

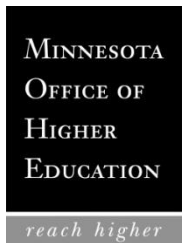
### **Q15: Who is considered a teacher?**

**A15:** The statute that governs this program defines an eligible teacher as: “an individual holding a teaching license issued by the licensing division in the Department of Education on behalf of the Board of Teaching who is employed by a school district to provide classroom instruction in a teacher shortage area.”

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## **Minnesota Teacher Shortage Student Loan Repayment Program** **Frequently Asked Questions (FAQ)** **2017 Application Year (2016-2017 Academic Year)**

**Q15: Are licensed non-educator school professionals like Licensed School Counselors eligible to apply?**

**A15: 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.

**Q16: Are current postsecondary students eligible to apply?**

**A16:** 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.