

Seeking...

Florida Financial Aid Programs  
for Publicly-Funded  
**School Employees**



CRITICAL TEACHER SHORTAGE  
STUDENT LOAN FORGIVENESS &  
TUITION REIMBURSEMENT

2010 - 11

## State of Florida Programs

The Florida Department of Education, Office of Student Financial Assistance currently administers two programs to assist employees of Florida publicly-funded schools working in critical teacher shortage (CTS) areas:

- **The Critical Teacher Shortage Student Loan Forgiveness Program (CTSLF)** provides assistance with loan repayment to certified teachers who are teaching for their first year in a Florida publicly-funded school and who are both certified in and teaching in the same critical teacher shortage area for their first year. Endorsements are not eligible and teachers **must apply their first year of eligibility**.
- **The Critical Teacher Shortage Tuition Reimbursement Program (CTSTR)** provides certified employees of Florida publicly-funded schools assistance to become certified in a critical teacher shortage area.

## Apply for CTSLF or CTSTR

The 2010-11 *Initial Teacher Florida Financial Aid Application* for CTSLF and CTSTR opens January 1, 2010. See the last page of this brochure for application information.

**Annual award amounts may be prorated depending upon the number of eligible applicants and program funding.**

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## Federal Student Aid (FSA) Programs

- **Teacher Loan Forgiveness Program** provides assistance with loan repayment for full-time teachers teaching five consecutive years in a (Title I) designated low-income school in a CTS area. Go to [www.studentaid.ed.gov](http://www.studentaid.ed.gov). From the left column, select **Applying for Financial Aid, Repaying Your Loans**, and then **Cancellation and Deferment Options for Teachers**.
- **Loan Forgiveness for Public Service Employees** provides assistance with loan repayment for eligible *Direct Loan* borrowers who are not in default and who make 120 monthly payments on the loan after October 1, 2007. Go to [www.studentaid.ed.gov](http://www.studentaid.ed.gov). From the left column, select **Applying for Financial Aid, Repaying Your Loans**, and then **Loan Forgiveness for Public Service Employees**.

## Additional Information

- **Teach for America** is a highly competitive program that offers loan forbearance and interest payment on qualified student loans during the first two years of service and an education award at the end of each year of service. Visit [www.teachforamerica.org](http://www.teachforamerica.org) for more information.

## To Qualify for CTSLF

- Teach full-time for at least 90 days during the 2009-10 academic year at a publicly-funded school (K-12) in the same critical teacher shortage area of certification; and,
- Hold a valid *Florida Teacher's Certificate* (Temporary or Professional) or *Florida Department of Health License* (Provisional or Permanent) issued by **July 15, 2010**, following the **first year** employed in the same critical teacher subject area as certified or licensed.

Note: Endorsements are not eligible for loan forgiveness.

## Apply Now...

Submit a completed *Initial Teacher Florida Financial Aid Application* (with all required documentation) to the Florida Department of Education, Office of Student Financial Assistance by **July 15, 2010** of the first year certified and teaching in the same critical shortage area.

## Eligible Teachers Receive...

A lifetime maximum of \$10,000 toward repayment of their educational loans.

- Awards may be prorated, and vary each year, depending upon the number of eligible applicants and annual funding.
- For the 2009-10 award year, the maximum award was:
  - \$447.50 for undergraduate loans.
  - \$895.00 for graduate loans.

## Critical Teacher Shortage Program Areas for CTSLF

### 2010-11 Critical Teacher Shortage Areas for the Critical Teacher Shortage Student Loan Forgiveness Program for the 2009-10 Academic/Employment year

#### Certification Areas for Loan Forgiveness (endorsements are not eligible)

#### English for Speakers of Other Languages Exceptional Student Education Programs (ESE)

This ESE certification area also includes:

- Autism
- Emotionally Handicapped
- Hearing Impaired
- Mentally Handicapped
- Physically Impaired
- Specific Learning Disabled
- Speech and Language Impaired
- Varying Exceptionalities
- Visually Impaired

#### Foreign Languages

Middle and High School Level English/Language Arts

Middle and High School Level Mathematics

Middle and High School Level Science

Reading

Technology Education - Industrial Arts

## To Qualify for CTSTR

- Be employed full-time at a publicly-funded school (K-12) during the 2009-10 academic year and by **July 15, 2010**, of the application year have been issued a valid *Florida Teacher's Certificate* (Temporary or Professional) or *Florida Department of Health License* (Provisional or Permanent).
- Enroll in **college credit** courses that are:
  - State-approved undergraduate or graduate-level courses leading to certification or endorsement at a grade level and in a subject area designated as a critical teacher shortage subject area; or,
  - State-approved undergraduate or graduate-level courses leading to a master's, specialist, or doctoral degree at a grade level and in a subject area designated as a critical teacher shortage subject area.
- Pass approved courses with a minimum GPA of 3.0 on a 4.0 scale.

## Apply Now...

Submit a completed *Initial Teacher Florida Financial Aid Application* (with all required documentation) to the Florida Department of Education, Office of Student Financial Assistance by **September 15, 2010**, for relevant coursework completed during the 2009-10 academic year - fall, winter/spring, and summer 2009-10 terms.

## Eligible Employees May Receive...

- Tuition reimbursement for up to 9 semester hours, or the equivalent in quarter hours per academic year, for a program maximum of 36 cumulative semester hours or the equivalent.
- Tuition reimbursement at a rate not to exceed \$78 per semester hour or the equivalent in quarter hours.
  - Awards may be prorated, and vary each year, depending upon the number of eligible applicants and annual funding.
  - For the 2009-10 award year, the maximum award was \$14 per semester hour.

## Critical Teacher Shortage Program Areas for CTSTR

### 2010-11 Critical Teacher Shortage Areas for the Critical Teacher Shortage Tuition Reimbursement Program for the 2009-10 Academic/Employment year

Certification, Endorsement, or Advanced degree in:

**American Sign Language**  
**English for Speakers of Other Languages**  
**Exceptional Student Education Programs (ESE)**

This ESE area includes:

- Autism
- Emotionally Handicapped
- Hearing Impaired
- Mentally Handicapped
- Physically Impaired
- Specific Learning Disabled
- Speech and Language Impaired
- Varying Exceptionalities
- Visually Impaired

**Foreign Languages**

**Gifted**

**Middle and High School Level English/Language Arts**

**Middle and High School Level Mathematics**

**Middle and High School Level Science**

**Orientation and Mobility**

**PreKindergarten Disabilities**

**Reading**

**Severe or Profound Handicapped/Disabilities**

**Technology Education - Industrial Arts**

For  
Detailed Program Information,  
Documentation Required,  
and the  
***Initial Teacher Florida Financial Aid Application***  
visit [www.FloridaStudentFinancialAid.org](http://www.FloridaStudentFinancialAid.org)  
select **State Grants, Scholarships & Applications**  
then **Programs Offered** or **Apply Here**.

For further information call the Office of Student Financial Assistance (OSFA) toll-free  
**1-888-827-2004**

The Florida Department of Education, OSFA also serves as a guaranty agency for the Federal Family Education Loan Program. Call 1-800-366-3475 for assistance with the student loan process.



Florida Department of Education  
[www.fldoe.org](http://www.fldoe.org)

