



Stafford Student Loan Forgiveness for Teachers

Background

Current classroom teachers who hold a Stafford Loan may be eligible for loan forgiveness.

Qualifications for Loan Forgiveness

To qualify for Stafford Loan forgiveness, a teacher must:

- Be in **good standing** while repaying the eligible Stafford loan
- Have been employed for at least **five consecutive years as a full-time teacher** in an elementary or secondary school that:
 - Is located in a Title I eligible District; and
 - Has an annual population of 30% or more students eligible for Free/Reduced Price lunch.**To determine if a school is located in a Title I eligible district and has an annual population of 30% or more Free/Reduced Price lunch eligible students, refer to the TCLI directory [here](#).**

Loan Forgiveness Amounts

To receive **up to \$17,500** in loan forgiveness, a teacher must, *while meeting the qualifications above*, have been:

- A highly qualified full-time **math or science teacher** in a secondary school; or
- A highly qualified full-time **special education teacher** teaching children with disabilities in the specialized area of training.

To receive **up to \$5,000** in loan forgiveness, a teacher must, *while meeting the qualifications above*, have:

- Begun teaching **before October 30th, 2004** and been a full time **elementary or secondary school** teacher; or
- Begun teaching on or **after October 30th, 2004** and been a **highly qualified** full-time elementary or secondary school teacher

Applying for Loan Forgiveness

- Click [here](#) to access the application.
- Complete the Teacher Loan Forgiveness Application and return it to the servicer(s) of the loan(s) for which you are requesting forgiveness.

For More Information

- Visit www.nsls.ed.gov
- To share questions or comments, email loans@doe.state.nj.us or call 609-984-4966.