STUDENT LOAN REPAYMENT OPTIONS FOR ARIZONA TEACHERS

The cancellation and deferment options for teaching in Arizona’s low-income or teacher shortage areas offer the possibility of having your Federal Stafford or Perkins student loan(s) cancelled in amounts that vary from $5000 to 100%.

The Arizona Department of Education helps administer the federal programs by verifying the list of eligible schools and shortage areas each year.

Teachers and education students should start by reviewing "Cancellation/Deferment Options for Teachers" at the Federal Student Aid website: TeacherRepaymentOptions. Arizona does not decide the terms of the forgiveness programs. Therefore, student aid questions and questions regarding your individual eligibility for a program should be directed to the Federal Student Aid office.

To search for eligible Arizona schools, follow these links:
Qualifying low-income schools (Stafford & Perkins loans) TCLIdirectory
Identified teacher shortage areas (Perkins loans) TeacherShortageAreas

Effective October 2007, a federal program known as Loan Forgiveness for Public Service Employees offers yet another repayment alternative for public school employees.

If you cannot find answers on the web –

For teacher eligibility, call Federal Student Aid at 800-433-3243.

For school eligibility, you MUST use the percentage mark (%) as a wildcard to search the TCLI directory for a particular school or district. Try to limit your search to ONE word in “School Name” or in “Location.” For example:

School Name: %desert%
Location:

For additional help, contact the Arizona Department of Education at 602-542-7466 or stephanie.washington@azed.gov