

# TEACH Grant



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## TEACH grant

- Federal grant program available to undergraduate and graduates who intend to teach full-time in high-need subject areas in designated low income schools
  - undergraduates 4,000 annual limit and 16,000 aggregate limit
  - graduates 4,000 annual limit and 8,000 aggregate limit

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## TEACH grant

- Must be enrolled in an eligible TEACH grant program as defined by the college
- TEACH grant converts to a retroactive unsubsidized loan if the full teaching obligation is not met

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## TEACH grant obligation

- You must complete the service obligation for each program of study for which you receive TEACH grant funds.
  - obligation begins when:
    - you complete or terminate your TEACH grant eligible program
    - you may request a suspension in certain circumstance
- All requirements are outlined in your TEACH grant Agreement to Serve document

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## TEACH grant

- Agreement to Serve (ATS)
  - complete annual agreement prior to receiving TEACH grant funds
    - this is done online at:  
<http://studentaid.ed.gov/PORTALSWebApp/students/english/TEACH.jsp>
    - your school receives a notice of completion of the ATS once it is completed

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## TEACH grant

- Your teaching obligation consists of the following:
  - full time elementary or secondary teacher for a total of at least four academic years
    - in a low-income school
    - as a highly-qualified teacher
    - in a high-need field
    - must occur within eight calendar years after you complete or cease to be enrolled in the eligible TEACH grant program

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## TEACH grant

- Obligation's continued
  - at the conclusion of each qualifying year of teaching service, the Superintendent at your school must provide documentation to the US Dept of Education
    - this is your responsibility annually
  - comply with any terms, conditions and any other requirements that the Secretary determines necessary

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## TEACH grant

- Once you complete your teaching program or cease to be enrolled you **MUST** notify the Department of Education
  - you must all share with the Department of Education annually even when:
    - you are not teaching in a qualified high-need area, or
    - you are not teaching at a designated low-income school, or
    - you are not currently teaching
  - if you fail to stay in contact with the Department of Education, your grant converts to a retroactive unsubsidized loan

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## TEACH grant

- Your Agreement to Serve is a contract and it provides, at a minimum, the following definitions:
  - elementary school
  - academic year
  - full-time teacher
  - highly-qualified teacher
  - secondary school
  - high-need field
  - low income school

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### What is an elementary or secondary school?

- Elementary or secondary schools include a nonprofit institutional day or residential school including public elementary or secondary charter school that provides elementary or secondary education under state law
  - be sure to check with the laws in the state in which *you* teach

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### What is an academic year?

- An academic year is:
  - one completed school year (typically August through June)
  - two complete and consecutive half-years that fall within a 12-month time frame
  - in a year round school
    - nine consecutive months is an academic year

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### What is a full-time teacher?

- One who provides direct classroom teaching
- One who provides classroom-type teaching in a non-classroom setting
  - Special Education teachers
  - Reading Specialists
- Your state defines full time status
- You may combine different school assignments within the same year to achieve full time status

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## Highly qualified teacher

- It is the responsibility of your institution to ensure that *you* meet this definition – check with the chair of *your* education department

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## High need fields

- Include but not necessary limited to
  - bilingual education and English language acquisition
  - foreign language
  - mathematics
  - reading specialist
  - science
  - special education
  - fields designated by the federal government, state government or local educational agency
  - check online for updated information:  
<https://www.tcli.ed.gov/CBSWebApp/tcli/TCLIPubSchoolSearch.jsp>

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## High need field caveats

- Generally, the high-need field must be designated at the time *you* begin teaching
- Provision exists if field no longer high-need

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## Low-income schools

- See the U.S. Department of Education's Annual Director of Designated Low-Income Schools for Teachers cancellation benefits at:

<https://www.tcli.ed.gov/CBSWebApp/tcli/TCCLIPubSchoolSearch.jsp>

*Note: low-income designation is at the individual school, not at the district level*

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## Service obligations

- You have eight years to complete *your* teaching obligation
  - If *you* do not meet the eight year window, your total TEACH grant becomes an unsubsidized Direct Loan with interest accrued from the first date the grant was paid
- Suspensions are available

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## Suspension options

- Return to a program of study eligible to receive the TEACH grant
  - masters or additional certification options
- Family and Medical Leave Act conditions like:
  - birth or adoption of a child
  - caring for spouse, child or parent with serious health condition
  - you develop a serious health condition
- A call or order to qualifying active duty status for more than 30 days

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## Suspension time periods

- A total of three years
- Granted in one year increments
- Ends upon completion of qualifying military service

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## Out of the ordinary circumstances?

- There may be conditions that prevent YOU from completing your service obligation
  - you fail to keep the Secretary of the US Department of Education informed each year after completing your program
  - conviction of a felony

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## When the GRANT becomes a LOAN...

- You fail to fulfill your teaching obligation
- You request that your TEACH grant(s) be converted to a loan
- You leave school without completing the TEACH eligible program or major
- You change from an eligible to an ineligible program while in school

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### When the GRANT becomes a LOAN (cont.)

- You complete your program but fail to confirm annually to the US Secretary of Education that you intend to complete your service agreement
- You fail to complete four years of qualified teaching within the eight year timeframe
- Once the grant becomes a *loan* it can never change back to a grant again!

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### So now it is a loan...

- You must repay any TEACH grant that convert to a loan
- Failure to repay may lead to:
  - wage garnishment
  - adverse credit reports
  - ineligibility for further financial aid
  - lawsuits
  - seizure of your federal income tax refunds

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### Sample repayment \$4,000 TEACH grant

- \$4,000 TEACH grant
  - after five years of capped interest while in school, repayment is based on \$5,360.00
  - \$62.00 monthly payment
  - interest rate fixed at 6.8 percent
  - for 120 to repay in full
  - total repayment including interest is approximately \$7,403.00

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### Sample repayment \$8,000 TEACH grant

- \$8,000 TEACH grant
  - after five years of capped interest while in school, is really \$10,721.00
  - \$123.00 monthly payment
  - for 120 months to repay in full
  - total repayment including interest is approximately \$14,805.00

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### Sample repayment \$12,000 TEACH grant

- \$12,000 TEACH grant
  - after five years of capped interest while in school, is really \$16,082.00
  - \$185.00 monthly payment
  - for 120 months to repay in full
  - total repayment including interest is approximately \$22,209.00

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### Sample repayment \$16,000 TEACH grant

- \$16,000 TEACH grant
  - after five years of capped interest while in school, repayment is based on \$21,442.00
  - \$247.00 monthly payment
  - Interest rate fixed at 6.8 percent
  - for 120 to repay in full
  - total repayment including interest is approximately \$29,611.00

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## Repayment concerns

- Contact the U.S. Department of Education's Student Loan Ombudsman
  - [www.ombudsman.ed.gov](http://www.ombudsman.ed.gov)
    - this resource can help resolve loan issues when all other types of communication fail

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## General eligibility program questions

- Contact the Office of Financial Aid at *your* school or
- Contact the Chair of the Education Department at *your* school

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