

Background

Currently, 26 states offer some form of teacher loan forgiveness. Most states pay for these programs through trusts or specific funds that are filled through appropriations by the state legislature, or are capped to amounts set within state statute. Alternatively, the federal government does allow for the use of ESSER and GEER funds to be spent on such programs as well.

State-By-State Program Breakdown:

State	Program Name	Loan Forgiveness Amount	Administrative Code/Statute	How is it funded?
AL	<u>The Alabama Math and Science Teacher Education Program</u>	<p>Base Amount for math and science teachers: \$7,000 per year, for a max of 4 years</p> <p>Base amount for computer science teachers: \$3,000, for a max of 4 years</p> <p>Supplemental Amount: Additional \$2,500 per year for a max of 4 years if teaching math and science, or in a geographic area of state experiencing shortage in math and science teachers</p>	<p><u>Ala. Code § 16-5-50 et seq.</u></p> <p><u>AL H.B. 435 (2022)</u></p>	Education Trust Fund in state budget - \$746,750
AK	Teacher Education Loan Program	<p>If employed as a teacher in a rural elementary or secondary school, the state will pay the following %, up to 100%:</p> <p>one year employment, 15%; two years employment, an additional 15%; three years employment, an additional 15%; four years employment, an additional 25%; over four years employment, an additional 30%.</p>	<u>Alaska Stat. Ann. § 14.43.600 et seq.</u>	Teacher Education Revolving Loan Fund
AR	<p><u>State Teacher Education Program (STEP)</u></p> <p>Teacher Candidate Loan Forgiveness Program (TCLFP)</p>	<p>STEP: Base amount for teachers in a subject or geographic shortage area: \$3,000 per year</p> <p>Additional amount for minority teachers: \$1,000 per year</p> <p>TCLFP: Loan program where college students apply for an Arkansas managed loan that requires them to teach for 5 years at an AR school, and the loan will be forgiven 20% per year teaching in the qualifying school.</p>	<p><u>Ark. Code Ann. § 6-81-1601 et seq.</u></p> <p><u>Ark. Code Ann. § 6-81-1701 et seq.</u></p>	<p>Administered by the Arkansas Division of Higher Education</p> <p>STEP: \$2 million in 2021</p>

State-By-State Program Breakdown (continued):

State	Program Name	Loan Forgiveness Amount	Administrative Code/Statute	How is it funded?
CA	<u>Assumption Program of Loans for Education</u>	Up to \$19,000 for four years of full-time employment as teacher in a CA K-12 school ranked in the lowest 20% Bonus \$2,000 for math and science teachers	<u>Cal. Educ. Code § 69612 et seq.</u>	State budget appropriation
CO	<u>Educator Loan Forgiveness Program</u>	Qualifying teachers receive up to \$5,000 for up to 5 years	<u>Colo. Rev. Stat. Ann. § 23-3.9-100.2 et seq.</u>	State budget: in 2020, \$623,969 provided to the Department of Higher Education
CT	English Language Learner Educator Incentive Program	Up to \$20,000, at \$5,000 per year	<u>Conn. Gen. Stat. Ann. § 10a-19j</u>	State Budget, administered by the Office of Higher Education
DE	Delaware Educator Student Loan Payment Programs	For High Needs Educators: One payment of up to \$2,000 per year, for up to 5 years For Speech Language Pathologists, and Mental Health Support Services: One payment of up to \$2,000 per year, for up to 3 years.	Del. Code Ann. tit. 14, § 3437	State Budget - administered by the Delaware Department of Education
ID	<u>Rural and Underserved Educator Incentive Program</u>	Specific program for educators in rural and underserved areas. \$1,500 for the first year; \$2,500 for the second year; \$3,500 for the third year; \$4,500 for the fourth year. <u>Only 500 applicants selected</u>	Idaho Code Ann. § 33-6501 et seq.	<u>Funding approved by the Joint-Finance Appropriations Committee</u>
IL	<u>Illinois Teachers and Child Care Providers Loan Repayment Program</u>	Up to \$5,000 for qualifying educators	<u>110 Ill. Comp. Stat. Ann. 947/65.56</u>	<u>State budget - Administered by the Illinois Student Assistance Commission</u>
IO	Teacher Shortage Loan Forgiveness Program <u>Other programs</u>	Up to 20% of your student loan balance, with a maximum of the average resident tuition rate of Iowa state universities, for up to five years	<u>Iowa Code Ann. § 261.112</u> Iowa Code Ann. § 284.6A	Funds managed by the College Student Aid Commission. <u>Combination of funds from the Iowa State Budget (FY22: \$90.8 million) and donations from other entities (FY22: \$36.5 million)</u>

State-By-State Program Breakdown (continued):

State	Program Name	Loan Forgiveness Amount	Administrative Code/Statute	How is it funded?
ME	<u>Educators for Maine Program</u>	Eligible high school seniors, undergrads, or grad students pursuing education careers may apply. For undergrads: \$4,000 a year for 4 years. For grad students: \$3,000 for 4 years. Award amounts are subject to change annually, but not less than \$3,000 for undergraduate students and not less than \$2,000 for graduate students. Current Educators: Eligible educators can have one year of their loan forgiven for every year of service teaching in underserved subject or geographic areas.	Me. Rev. Stat. tit. 20-A, § 12501-A et seq.	State Budget - Administered by the Finance Authority of Maine
MD	<u>Janet L. Hoffman Loan Assistance Repayment Program</u>	Annually over a 3 year period, based on total debt and eligibility. Up to \$10,000 a year	<u>Md. Code Ann., Educ. § 18-1502</u>	State Budget - Administered by the The Office of Student Financial Assistance
MA	No specific loan forgiveness program, however there is state law that allows for the Student loan repayment program to be limited to certain school districts designated by the Mass. State Board of Education	Case-by-case	Mass. Gen. Laws Ann. ch. 15A, § 19A	State budget
MN	<u>Teacher Shortage Loan Repayment Program</u>	Up to \$1,000 a year - up to \$5,000 total	<u>Minn. Stat. Ann. § 136A.1791</u>	State budget, administered by the Office of Higher Education
MS	William F. Winter and Jack Reed, Sr., Teacher Loan Repayment Program	Teachers in non-shortage areas can earn up to \$7,500 over three years as follows: up to \$1,500 in their first year of teaching, \$2,500 in their second year, and \$3,500 in their third year. Teachers in critical shortage districts can earn up to \$15,00 total; up to \$4,000 in their first year of teaching, \$5,000 in their second year, and \$6,000 in their third year.	<u>Miss. Code. Ann. § 37-106-36</u>	State Budget - funds appropriated by legislature into "William F. Winter and Jack Reed, Sr., Loan Repayment Program Fund"

State-By-State Program Breakdown (continued):

State	Program Name	Loan Forgiveness Amount	Administrative Code/Statute	How is it funded?
MT	<u>Quality Educator Loan Assistance Program</u>	Total of \$500,000 a year available. Year 1: \$3,000 Year 2: \$4,000 Year 3: \$5,000 School districts have the option to offer \$5,000 for a fourth year	Mont. Code Ann. § 20-4-501	State Budget - Office of Public Instruction School District Budgets, if they opt in
NJ	<u>High-Need Fields Teacher Loan Redemption Program</u> <u>Loan Redemption Program for Public School STEM Teachers</u>	High Need: 25% of an educator's principal and interest on loans, up to four years. Shall not exceed \$5,000 for each year of employment, up to a total not to exceed \$20,000 STEM: Maximum of \$8,000 for qualifying educators	<u>N.J. Stat. Ann. § 18A:71C et seq.</u>	High Need: State budget - total available: \$1,000,000 STEM: State budget - total available: \$500,000
NM	<u>Teacher Loan Repayment</u>	Maximum yearly payment: \$4,000 per year. Payments made depending on educator debt and district. Educator must sign on for at least two-years at the district to receive forgiveness.	<u>N.M. Stat. Ann. § 21-22H-1 et seq.</u>	State budget - created the "teacher loan repayment fund." Administered by the NM state treasury and the Higher Education Department
NY	<u>The New York State Teacher Loan Forgiveness Program</u>	Up to \$5,000 a year, for up to 4 years - not to exceed the lesser of \$20,000 or the applicants total loan amount	N.Y. Educ. Law § 679-j	NY State Budget
ND	Loans--Teacher Shortages--Loan forgiveness	PROGRAM EXPIRED JUNE 2022	<u>N.D. Cent. Code Ann. § 15.1-02-22</u>	PROGRAM EXPIRED JUNE 2022
OK	<u>Teacher Shortage Employment Incentive Program</u>	For math and science educators who work for a min. of 5 years in OK school. Payments will not exceed three times the annual cost of undergrad resident tuition and fees within the The OK State System of Higher Education	<u>Okla. Stat. Ann. tit. 70, § 698.3</u>	State budget - managed by the The Oklahoma State Regents for Higher Education

State-By-State Program Breakdown (continued):

State	Program Name	Loan Forgiveness Amount	Administrative Code/Statute	How is it funded?
PA	Urban and Rural Teacher Loan Forgiveness Program	At most, \$2,500 per year, for up to four years. Not to exceed a total of \$10,000	24 Pa. Stat. Ann. § 5191 et seq.	State Budget - Administered by The Pennsylvania Higher Education Assistance Agency.
SC	The Rural Recruitment Initiative	Up to \$5,000 a year for up to 7 years	SC H. 4100 (2021)	Program in development by the SC Center for Educator Recruitment, Retention, and Advancement
TX	Math and Science Scholars Loan Repayment Program Teach for Texas Loan Repayment Assistance Program	Math and Science: Students pursuing a degree in TX and plan to teach for at least four years in Title I public schools. Maximum award amount after 4 years: \$10,000 Teach for Texas: Critical shortage teachers can receive up to \$2,500 per year for 5 years	Texas Administrative Code, 19, 1, 23-J Texas Administrative Code, 19, 1, 23-B	State Budget - Administered by the The Texas Higher Education Coordinating Board
VT	Education Loan Program, Loan cancellation; Mathematics, Science, and Computer Science Teachers	Math, science, and computer science educators can have their loans forgiven if they teach full-time in an approved Vermont school. The amount canceled each year shall not exceed 25% of the original loan amount plus interest	Vt. Stat. Ann. tit. 16, § 2869	Determinations made by the VT Board of the Corporation
WV	Underwood-Smith Teacher Loan Assistance Program	Eligible educators: mathematics, science, special education, elementary education, and counseling in areas of high need in West Virginia Up to \$3,000 annually. Must teach for two years for each year awarded.	W. Va. Code Ann. § 18C-4A-1	Underwood-Smith Teaching Scholars Program Fund administered by the State Treasury - appropriated by the legislature and through gift money

Sources:
[Education Commission of the States, Teacher Recruitment and Retention 2022](#)
[US Dept. of Education, ESSER-and-GEER-Use-of-Funds-FAQs](#)
[US Dept. of Education, ED COVID-19 Handbook, Volume 2 \(PDF\)](#)
[US Dept. of Education, Using American Rescue Plan Funds and Other Federal Resources to Address Teacher Shortages](#)
[FACT SHEET: The U.S. Department of Education Announces Partnerships Across States, School Districts, and Colleges of Education to Meet Secretary Cardona's Call to Action to Address the Teacher Shortage](#)
 Other sources linked within analysis

Please email Matt Gerding at matt@reachinghighernh.org with any questions regarding this analysis