



SERVICED BY ARC

PO Box 24328
Louisville, KY 40224-0328
Phone: (800) 693-8220
Fax: (502) 329-7077
ARCServicing.com
NMLS ID 1130708

Teacher Loan Forgiveness Application Instructions

You may be eligible for Teacher Loan Forgiveness if you meet one of the requirements in Section 2 of the form. Please read the entire form carefully to determine whether you qualify. There are several different qualifying terms that you must meet.

To apply for Teacher Loan Forgiveness:

- Complete Sections 1 through 3
- Sign and date Section 4
- Have your school's chief administrative officer complete Section 5.
 - Check a listing of qualifying schools at <https://studentaid.gov/tcli/>.
- Retain copies for your records
- Submit completed pages 1 through 2

This forgiveness is available only on the balance of your loans with ARC Servicing. If there are remaining eligible funds under this forgiveness program, and if you have loans with other lenders, you must apply to those lenders separately. ARC Servicing will determine whether you qualify for the forgiveness based on your certified eligibility. While that determination is made, your loans will be placed in an administrative forbearance and no payments will be due. Any delinquencies previously reported to consumer reporting agencies will not be removed.

Return the completed form along with any required documents via fax to (502) 329-7077, mail to the address listed above, or a scanned copy may be uploaded to our website.

We will notify you when your request has been processed. If you have any questions regarding this application or your student loans, contact a servicing team member at the number provided or visit our website at ARCServicing.com.

Sincerely,

Loan Servicing Center



TLFA

TEACHER LOAN FORGIVENESS APPLICATION

**William D. Ford Federal Direct Loan (Direct Loan) Program
Federal Family Education Loan (FFEL) Program**

OMB No. 1845-0059
Form Approved
Exp. Date 09/30/2023

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

SECTION 1: BORROWER IDENTIFICATION

Please enter or correct the following information.

Check this box if any of your information has changed.

SSN _____

Name _____

Address _____

City _____ State _____ Zip Code _____

Telephone - Primary _____

Telephone - Alternate _____

Email (Optional) _____

SECTION 2: LOAN FORGIVENESS REQUEST (TO BE COMPLETED BY THE BORROWER)

READ SECTIONS 7 - 10 BEFORE COMPLETING THE APPLICATION. The information you provide may be subject to verification.

I request forgiveness on my Direct Loan and/or FFEL program loans based on my employment as a full-time teacher for at least five consecutive, complete academic years. During that five-year period, I taught (check all that apply):

at an eligible **elementary school** at an eligible **secondary school** for an eligible **educational service agency**

AND I was (check all that apply):

A highly qualified full-time special education teacher for elementary school children with disabilities (*forgiveness of up to \$17,500*).

A highly qualified full-time special education teacher for secondary school children with disabilities (*forgiveness of up to \$17,500*).

A highly qualified full-time mathematics teacher for secondary school students (*forgiveness of up to \$17,500*).

A highly qualified full-time science teacher for secondary school students (*forgiveness of up to \$17,500*).

A highly qualified full-time secondary education teacher, or (only if my teaching service began before 10/30/2004) a full-time secondary education teacher in a subject area relevant to my academic major (*forgiveness of up to \$5,000*).

A highly qualified full-time elementary education teacher, or (only if my teaching service began before 10/30/2004) a full-time elementary education teacher and I demonstrated knowledge and teaching skills in reading, writing, mathematics, and other areas of the elementary school curriculum (*forgiveness of up to \$5,000*).

Borrower Name _____

Borrower SSN _____

SECTION 3: PREVIOUS LOAN FORGIVENESS INFORMATION (TO BE COMPLETED BY THE BORROWER)

Have you previously applied for or received loan forgiveness from a loan holder or servicer other than the loan holder/ servicer to which you are submitting this application for Teacher Loan Forgiveness?

- No - Skip to Section 4.
- Yes - Check the appropriate box below and provide the requested information.
 - I applied for loan forgiveness with the loan holder/servicer listed below, but have not yet received forgiveness. Provide the loan holder/servicer information requested below; leave "Forgiveness Amount" blank.
 - I applied for and received loan forgiveness with the loan holder/servicer listed below. Provide the loan holder/servicer and forgiveness amount information requested below.

Loan Holder Name _____

Telephone or Web Site _____

Forgiveness Amount \$ _____

SECTION 4: UNDERSTANDINGS, CERTIFICATIONS, AND AUTHORIZATION (TO BE COMPLETED BY THE BORROWER)

I understand that: **(1)** my loan holder will apply a forbearance of principal and interest on my qualifying loans from the date my loan holder receives my completed loan forgiveness application through the date my loan forgiveness request is approved or denied, unless I notify my loan holder that I want to continue making regular payments during this period; **(2)** if I continue making regular payments while my application is being reviewed, this may reduce the amount of my loan forgiveness; **(3)** if I am past due on payments when this application is processed, my loan holder may grant a separate forbearance to resolve the delinquency; and **(4)** any unpaid interest that accrues during each of these forbearance periods may be capitalized.

I certify that: **(1)** the information I provided in Sections 1-3 is true and correct; and **(2)** I have read and understand the definitions and terms and conditions in Sections 8-10, and I meet the eligibility requirements for loan forgiveness.

I authorize the entity to which I submit this request and its agents to contact me regarding my request or my loans at any cellular telephone number that I provide now or in the future using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

Borrower's Signature _____ **Date** _____

SECTION 5: CHIEF ADMINISTRATIVE OFFICER'S (CAO'S) CERTIFICATION (TO BE COMPLETED BY THE CAO)

Carefully read Sections 7-10. Return the completed form to the applicant identified in Section 1.

I certify, to the best of my knowledge and belief, that: **(1)** the applicant has met the requirements for loan forgiveness as specified in Sections 8-10, and **(2)** during the period for which the applicant is seeking forgiveness, the applicant was a teacher as defined in Sections 8 and 9 and taught full time for one or more consecutive, complete academic years at one or more eligible Title I schools or educational service agencies (ESAs) in the capacity that the applicant indicated in Section 2 from (mm-dd-yyyy) _____ to _____

School (not school district) or ESA Name _____

- Check here if this is a school operated by the Bureau of Indian Education (BIE) or operated on an Indian reservation by an Indian tribal group under contract with the BIE.

School or ESA Address (Street, City, State, Zip Code) _____

School or ESA Website _____

School District _____ County _____

CAO's Name and Title (Printed) _____

CAO's Signature _____ Date _____

Telephone _____ Email (Optional) _____

SECTION 6: WHERE TO SEND THE COMPLETED LOAN FORGIVENESS APPLICATION

Return the completed form and any documentation to:
(If no address is shown, return to your loan holder.)

ARC Servicing
PO Box 24328
Louisville, KY 40224-0328
Fax: (502) 329-7077

If you need help completing this form, call:
(If no information is shown, call your loan holder.)

(800) 693-8220

SECTION 7: INSTRUCTIONS FOR COMPLETING THE APPLICATION

Throughout this application, all references to “the Department” mean the U.S. Department of Education.

Before completing Sections 2-4, carefully read the entire application. Be sure to provide all requested information. Enter your name and Social Security Number at the top of page 2. Type or print using dark ink. Show dates as mm-dd-yyyy (for example, show “January 31, 2018” as “01-31-2018”).

The chief administrative officer (CAO) of the school or educational service agency where you performed your qualifying teaching service must complete Section 5.

If you taught at more than one school or for more than one educational service agency (ESA) during the same academic year or during different academic years, a single CAO who has access to employment records that establish your eligibility for loan forgiveness and is authorized to verify your qualifying employment at each school/ESA may complete Section 5. However, all of the schools/ESAs must be listed. Otherwise, the CAOs from each school/ESA must certify your eligibility. If you need to list multiple schools/ESAs or need more than one CAO's certification, the information required in Section 5 may be provided on a separate piece of paper and submitted with your completed form.

Return the completed application to the address shown in Section 6. If you are applying for forgiveness of loans that are held by different loan holders, you must submit a separate application to each loan holder.

SECTION 8: DEFINITIONS

A **teacher** is a person who provides direct classroom teaching or classroom-type teaching in a non-classroom setting, including special education teachers (see below).

NOTE: School librarians, guidance counselors, and other administrative staff are not considered teachers for the purposes of this loan forgiveness program.

Special education means specially designed instruction, at no cost to parents, to meet the unique needs of a child with a disability (see below), including instruction conducted in the classroom, in the home, in hospitals and institutions, and in other settings; and instruction in physical education (see below).

A **child with a disability** is a child who needs special education and related services because the child has an intellectual disability, a hearing impairment (including deafness), a speech or language impairment, a visual impairment (including blindness), a serious emotional disturbance, an orthopedic impairment, autism, a traumatic brain injury, another health impairment, or a specific learning disability. For a child age 3 through 9, the term “a child with a disability” may, at the discretion of the state and the local educational agency, include a child who needs special education and related services because the child is experiencing developmental delays, as defined by the state and as measured by appropriate diagnostic instruments

and procedures, in one or more of the following areas: physical development, cognitive development, communication development, social or emotional development, or adaptive development.

Physical education means the development of physical and motor fitness, fundamental motor skills and patterns, and skills in aquatics, dance, and individual and group games and sports (including intramural and lifetime sports), and includes special physical education, adapted physical education, movement education, and motor development.

An **elementary school** is a public or nonprofit private school that provides elementary education as determined by state law or, if the school is not in a state, by the Department.

A **secondary school** is a public or nonprofit private school that provides secondary education as determined by state law or, if the school is not in a state, by the Department.

An **educational service agency** is a regional public multiservice agency (not a private organization) authorized by state statute to develop, manage, and provide services or programs to local educational agencies (such as public school districts), as defined in section 9101 of the Elementary and Secondary Education Act of 1965, as amended.

SECTION 8: DEFINITIONS (CONTINUED)

An **academic year** is:

- One complete school year at the same school or for the same educational service agency, or
- Two complete and consecutive half years at different schools or for different educational service agencies, or
- Two complete and consecutive half years from different school years at either the same school or for the same educational service agency or at different schools or for different educational service agencies.

Half years do not include summer sessions. Two half years generally fall within a 12-month period. For schools or educational service agencies that have a year-round program of instruction, a minimum of nine months is considered an academic year.

Full time means the standard used by a state in defining full-time employment as a teacher. If you teach in more than one school or educational service agency, full time is based on the combination of all of your qualifying employment.

Loans that are eligible for forgiveness are:

- Federal Direct Stafford/Ford Loans (Direct Subsidized Loans);
- Federal Direct Unsubsidized Stafford/Ford Loans (Direct Unsubsidized Loans);
- Subsidized Federal Stafford Loans;
- Unsubsidized Federal Stafford Loans; and
- Any portion of a Federal Direct Consolidation Loan or Federal Consolidation Loan that paid off an eligible Direct Subsidized Loan, Direct Unsubsidized Loan, Subsidized Federal Stafford Loan, or Unsubsidized Federal Stafford Loan.

Direct PLUS Loans, Federal PLUS Loans, and any portion of a Direct Consolidation Loan or Federal Consolidation Loan that paid off a PLUS loan are not eligible for forgiveness.

The **holder** of your Direct Loan Program loans is the Department. The holder of your FFEL Program loans may be a lender, secondary market, guaranty agency, or the Department. Your loan holder may use a servicer to handle billing and other communications related to your loans. References to “your loan holder” on this form mean either your loan holder or your servicer.

The **chief administrative officer (CAO)** is the official who has access to employment records that establish your eligibility for loan forgiveness in accordance with the requirements explained on this form, and who is authorized to verify your qualifying employment at a school or by an educational service agency. Depending on your employer, the CAO may be a superintendent, a human resources official or other school district or educational service agency official, or a principal or assistant principal.

A **forbearance** is a period of time during which you are temporarily not required to make payments or temporarily allowed to make smaller payments than previously scheduled, or an extension of time for making payments. You are responsible for any interest that accrues on a loan during forbearance. If you do not pay the interest that accrues on the loan, the interest may be capitalized.

Capitalization is the addition of unpaid interest to the principal balance of your loan. This will increase the principal and total cost of your loan.

SECTION 9: DEFINITION OF HIGHLY QUALIFIED

PUBLIC SCHOOL TEACHERS

To be a highly qualified teacher, a **teacher of public elementary or secondary school students** or a **teacher employed by an educational service agency** must:

- Have obtained full state certification as a teacher (including certification obtained through alternative routes to certification) or passed the state teacher licensing examination, and hold a license to teach in that state, except that when used with respect to teaching in a public charter school, the term “highly qualified teacher” means that the teacher meets the requirements set forth in the state's public charter school law; and
- Not have had certification or licensure requirements waived on an emergency, temporary, or provisional basis.

In addition, a **teacher of elementary school students who is new to the profession** also is considered highly qualified if the teacher:

- Holds at least a bachelor's degree; and
- Has demonstrated, by passing a rigorous state test, subject knowledge and teaching skills in reading, writing, mathematics, and other areas of the basic elementary school curriculum (which may consist of passing a state-required certification or licensing test or tests in reading, writing, mathematics, and other areas of the basic elementary school curriculum).

A **teacher of middle or secondary school students who is new to the profession** also is considered highly qualified if the teacher:

- Holds at least a bachelor's degree; and
- Has demonstrated a high level of competency in each of the academic subjects in which the teacher teaches by: **(1)** passing a rigorous state academic subject test in each of the academic subjects in which the teacher teaches (which may consist of a passing level of performance on a state-required certification or licensing test or tests in each of the academic subjects in which the teacher teaches); or **(2)** successful completion, in each of the academic subjects in which the teacher teaches, of an academic major, a graduate degree, coursework equivalent to an undergraduate academic major, or advanced certification or credentialing.

A **teacher of elementary, middle, or secondary school students who is not new to the profession** also is considered highly qualified if the teacher holds at least a bachelor's degree and:

- Meets the applicable standards of a teacher of elementary, middle, or secondary school students who is new to the profession; or
- Demonstrates competence in all the academic subjects in which the teacher teaches based on a high objective, uniform state standard of evaluation that: **(1)** is set by the state for both grade appropriate academic subject matter knowledge and teaching skills; **(2)** is aligned with challenging state academic content and student academic achievement standards and developed in consultation with core content specialists, teachers, principals, and school administrators; **(3)** provides objective, coherent information about the teacher's attainment of core content knowledge in the academic subjects in which a teacher teaches; **(4)** is applied uniformly to all teachers in the same academic subject and the same grade level throughout the state; **(5)** takes into consideration, but is not based primarily on, the time the teacher has been teaching in the academic subject; **(6)** is made available to the public upon request; and **(7)** may involve multiple, objective measures of teacher competency.

PRIVATE SCHOOL TEACHERS

To be a highly qualified teacher, a **teacher in a private, non-profit elementary or secondary school** who is not a highly qualified teacher as defined above must satisfy rigorous subject knowledge and skills tests by taking competency tests in applicable grade levels and subject areas. The competency tests must be recognized by five or more states for the purposes of fulfilling the highly qualified teacher requirements under section 9101 of the Elementary and Secondary Education Act of 1965. The teacher must also achieve a score on each test that equals or exceeds the average passing score for those states.

SECTION 10: TERMS AND CONDITIONS

Under the Teacher Loan Forgiveness Program, if you teach full time for five consecutive, complete academic years at certain elementary and secondary schools or for certain educational service agencies that serve low-income families and meet other qualifications, you may be eligible for forgiveness of up to a combined total of \$5,000 or \$17,500 (as applicable) of principal and interest on your Direct Loan and/or FFEL program loans.

To qualify for loan forgiveness, you must not have had an outstanding balance on a Direct Loan or FFEL program loan on October 1, 1998, or on the date that you obtained a Direct Loan or FFEL program loan after October 1, 1998.

You are not eligible to receive forgiveness on a defaulted loan unless you have first made satisfactory repayment arrangements with the holder of the defaulted loan.

Any loan for which you are seeking forgiveness must have been made before the end of your five consecutive, complete academic years of qualifying teaching service.

You may not receive benefits through the AmeriCorps Program under Subtitle D of Title I of the National and Community Service Act of 1990 or loan forgiveness under the Direct Loan Public Service Loan Forgiveness Program for the same period of teaching service for which you receive forgiveness under this Teacher Loan Forgiveness Program.

You must have been employed as a full-time teacher for five consecutive, complete academic years at an elementary or secondary school or for an educational service agency that is listed in the Annual Directory of Designated Low-Income Schools for Teacher Cancellation Benefits (TCLI Directory). The TCLI Directory is available online at studentaid.gov/app/tcli.action. If this directory is not available before May 1 of any year, the previous year's directory may be used. To qualify for inclusion in the TCLI Directory, a school or educational service agency must: **(1)** be in a school district that qualifies for funds under Title I of the Elementary and Secondary Education Act of 1965, as amended; and **(2)** have been selected by the Department based on a determination that more than 30% of the school's or educational service agency's total enrollment is made up of children who qualify for services provided under Title I.

All elementary and secondary schools operated by the Bureau of Indian Education (BIE) or operated on Indian reservations by Indian tribal groups under contract with the BIE qualify as schools serving low-income students.

If your school or educational service agency is included in the TCLI Directory for at least one qualifying year of your teaching service, but does not qualify for inclusion in the TCLI Directory during subsequent years, your **subsequent** years of teaching at that school or educational service agency may be counted toward the required five years of teaching. Any years of teaching **before** the school or educational service agency qualified for inclusion in the TCLI Directory may not be counted.

If you were unable to complete a full academic year of teaching, your absence from teaching for part of the year (including the time needed for you to resume teaching no later than the beginning of the next regularly scheduled academic year) will not be considered a break in the required five consecutive, complete academic years of teaching if **ALL** of the following requirements are met:

- You completed at least one-half of the academic year;
- You were unable to complete the remainder of the academic year: **(1)** because you returned to postsecondary education, on at least a half-time basis, in an area of study directly related to the performance of the teaching service described above; **(2)** due to a circumstance that is a qualifying reason for leave under the Family and Medical Leave Act of 1993 (FMLA); or **(3)** because you were called or ordered to active duty status for more than 30 days as a member of a reserve component of the Armed Forces; and
- Your employer considers you to have fulfilled your contract requirements for the academic year for the purposes of salary increases, tenure, and retirement.

You may qualify for forgiveness based on qualifying teaching service at any combination of eligible elementary schools, secondary schools, or educational service agencies.

Teaching at an eligible elementary or secondary school may be counted only if at least one of the five years of teaching was after the 1997 -1998 academic year.

Teaching for an eligible educational service agency may be counted only if the consecutive five-year period includes qualifying service for an eligible educational service agency performed after the 2007 -2008 academic year.

SECTION 10: TERMS AND CONDITIONS (CONTINUED)

You may receive **up to \$5,000** in loan forgiveness if you were a highly qualified full-time teacher for elementary or secondary school students or (only if your qualifying teaching service began before October 30, 2004) you were **(1)** a full-time teacher for elementary school students and you demonstrated knowledge and teaching skills in reading, writing, mathematics, and other areas of the elementary school curriculum, or **(2)** a full-time teacher for secondary school students and you taught in a subject area that was relevant to your academic major.

You may receive **up to \$17,500** in loan forgiveness if you were **(1)** a highly qualified full-time teacher of mathematics or science to secondary school students; or **(2)** a highly qualified full-time special education teacher whose primary responsibility was to provide special education to children with disabilities, and you taught children with disabilities that corresponded to your area of special education training and have demonstrated knowledge and teaching skills in the content areas of the curriculum that you taught.

You are not eligible for forgiveness of more than a **combined total of \$5,000 or \$17,500** (as applicable) of principal and interest of your Direct Loan and/or FFEL program loans. You must repay any loan balance that remains after forgiveness has been granted.

Unless you instruct your loan holder otherwise, the forgiveness amount will be applied to your loans in the following order: **(1)** Direct Unsubsidized Loans or unsubsidized Federal Stafford Loans, **(2)** Direct Subsidized Loans or subsidized Federal Stafford Loans, and **(3)** Direct Unsubsidized Consolidation Loans, Direct Subsidized Consolidation Loans, or Federal Consolidation Loans.

If you are determined to be eligible for loan forgiveness under this program, your loan holder will not refund any payments that you made or that were made on your behalf before the determination of eligibility.

If you receive loan forgiveness based on any false, fictitious, or fraudulent statements that you make on this form or on any accompanying documents, you may be required to repay the amount forgiven and you may be subject to civil and criminal penalties under applicable federal law.

SECTION 11: IMPORTANT NOTICES

Privacy Act Notice. The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authorities for collecting the requested information from and about you are 428(b)(2)(A) *et seq.* and 451 *et seq.* of the Higher Education Act of 1965, as amended (20 U.S.C. 1078(b)(2)(A) *et seq.* and 20 U.S.C. 1087a *et seq.*) and the authority for collecting and using your Social Security Number (SSN) is 484(a)(4) of the HEA (20 U.S.C. 1091(a)(4)). Participating in the Federal Family Education Loan (FFEL) Program or the William D. Ford Federal Direct Loan (Direct Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the FFEL and/or Direct Loan Programs, to permit the servicing of your loans, and, if it becomes necessary, to locate you and to collect and report on your loans if your loans become delinquent or default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

The information in your file may be disclosed, on a case-by-case basis or under a computer matching program, to third parties as authorized under routine uses in the appropriate systems of records notices. The routine uses of this information include, but are not limited to, its disclosure to federal, state, or local agencies, to private parties such as relatives, present and former employers, business and personal associates, to consumer reporting agencies, to financial and educational institutions, and to guaranty agencies in order to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan, to permit the servicing or collection of your loans, to enforce the terms of the loans, to investigate possible fraud and to verify compliance with federal student financial aid program regulations, or to locate you if you become delinquent in your loan payments or if you default. To provide default rate calculations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to state agencies. To provide financial aid history information, disclosures may be made to educational institutions.

To assist program administrators with tracking refunds and cancellations, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal or state agencies. To provide a standardized method for educational institutions to efficiently submit student enrollment statuses, disclosures may be made to guaranty agencies or to financial and educational institutions. To counsel you in repayment efforts, disclosures may be made to guaranty agencies, to financial and educational institutions, or to federal, state, or local agencies.

In the event of litigation, we may send records to the Department of Justice, a court, adjudicative body, counsel, party, or witness if the disclosure is relevant and necessary to the litigation. If this information, either alone or with other information, indicates a potential violation of law, we may send it to the appropriate authority for action. We may send information to members of Congress if you ask them to help you with federal student aid questions. In circumstances involving employment complaints, grievances, or disciplinary actions, we may disclose relevant records to adjudicate or investigate the issues. If provided for by a collective bargaining agreement, we may disclose records to a labor organization recognized under 5 U.S.C. Chapter 71. Disclosures may be made to qualified researchers under Privacy Act safeguards.

Paperwork Reduction Notice. According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0059. Public reporting burden for this collection of information is estimated to average 20 minutes (0.33 hours) per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the information collection. The obligation to respond to this collection is required to obtain a benefit in accordance with 34 CFR 682.216(f)(1) and 34 CFR 685.217(e)(1). **If you have comments or concerns regarding the status of your individual submission of this form, contact your loan holder at the address shown in Section 6.**