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# **Minnesota Teacher Shortage Loan Repayment Program**

Frequently Asked Questions (FAQ)

2021 Application Year (2020-2021 Academic Year)

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## Q1: Who is eligible to apply?

**A1:** The statute that governs this program defines an eligible teacher as “an individual holding a teaching license issued by the Professional Educator Licensing and Standard Board who is employed by a school district to provide classroom instruction.”

Applicants are eligible to apply if they:

1. Belong to a racial or ethnic group underrepresented in the Minnesota teacher workforce; or
2. Teach in a [rural school district](#); or
3. Teach in a [license shortage area](#).

## Q2: What are the license shortage areas?

### A2: License shortage areas

Licensure areas that are identified as a shortage area by the Professional Educator Licensing and Standards Board in coordination with the commissioner using data collected for the teacher supply and demand report under section 122A.091, subdivision 5.

For 2021, the licensure shortage areas identified by the Professional Educator Licensing and Standards Board are:

### Statewide License Fields Shortage Areas

License Code	Licensure Field Description
199810	Academic and Behavioral Strategist
140100	Accounting
10100	Agricultural Education
150110	American Indian Language and Culture
60200	American Sign Language
60201	Arabic
190202	Autism Spectrum Disorders
170302	Auto Mechanics
140120	Banking and Finance
60301	Bilingual/Bicultural Education
190498	Blind or Visually Impaired
140000	Business
140050	Business

<b>License Code</b>	<b>Licensure Field Description</b>
140700	Business Education - Secretarial
130301	Chemistry
60203	Chinese
300000	Communications Technology Careers
171515	Communications/ Media Occupations
300100	Construction Careers
92602	Cosmetology
300400	Creative Design Careers
60222	Dakota
50800	Dance
50700	Dance and Theatre
190497	Deaf or Hard of Hearing
199800	Developmental Disabilities
300500	Early Childhood Careers
180150	Early Childhood Education
190500	Early Childhood Special Education
130400	Earth and Space Science
190200	Emotional Behavior Disorders
60206	English as a Second Language
90100	Family and Consumer Sciences
140730	General Secretarial/ Clerical Occupations with Shorthand
60209	German
60212	Hebrew
150800	History
60400	Hmong
90000	Home Economics
300600	Hospitality Service Careers
120500	Instrumental and Classroom Music
60214	Japanese
60401	Korean
60105	Latin
92603	Law Enforcement
130200	Life Science
300200	Manufacturing Careers
300300	Medical Careers
199801	Mild to Moderate Mentally Handicapped
140505	Model Office
199802	Moderate to Severe Mentally Handicapped
60221	Ojibwa
190490	Oral/ Aural Deaf Education
130300	Physical Sciences (Physics and Chemistry)
130302	Physics

License Code	Licensure Field Description
180104	Pre-Kindergarten Associate
130600	Science 5-8
130601	Science 5-8 (endorsement)
130500	Science 5-9
60402	Somali
60219	Spanish
50575	Speech and Theatre Arts
19090	Teacher-Coordinator Agriculture Co-op Program/ Non-Farm
179090	Teacher-Coordinator Trade and Industrial Co-op Programs
160000	Teacher-Coordinator Work Based Learning
149999	Teachers of Computer, Keyboarding, and Related Technology Application
100100	Technology
50600	Theatre Arts
300700	Transportation Careers
20000	Visual Arts
120400	Vocal and Classroom Music

### Q3: What are the rural school districts?

**A3:** Rural school district means a school district with fewer than 30 resident pupil units under section 126C.05, subdivision 6, per square mile.

The identified rural school districts for the 2021 application are:

#### 2020-2021 Rural School District

District Number	District Name
1	Aitkin Public School District
2	Hill City Public School District
4	Mcgregor Public School District
22	Detroit Lakes Public School District
23	Frazee-Vergas Public School District
25	Pine Point Public School District
31	Bemidji Public School District
32	Blackduck Public School District
36	Kelliher Public School District
38	Red Lake Public School District
51	Foley Public School District
75	St. Clair Public School District
81	Comfrey Public School District
84	Sleepy Eye Public School District

<b>District Number</b>	<b>District Name</b>
85	Springfield Public School District
88	New Ulm Public School District
91	Barnum Public School District
93	Carlton Public School District
94	Cloquet Public School District
95	Cromwell-Wright Public Schools
97	Moose Lake Public School District
99	Esko Public School District
100	Wrenshall Public School District
108	Central Public School District
111	Watertown-Mayer Public School District
113	Walker-Hackensack-Akeley School District
115	Cass Lake-Bena Public Schools
116	Pillager Public School District
118	Northland Community Schools
129	Montevideo Public School District
138	North Branch Public Schools
139	Rush City Public School District
146	Barnesville Public School District
150	Hawley Public School District
162	Bagley Public School District
166	Cook County Public Schools
173	Mountain Lake Public Schools
177	Windom Public School District
181	Brainerd Public School District
182	Crosby-Ironton Public School District
186	Pequot Lakes Public Schools
195	Randolph Public School District
200	Hastings Public School District
203	Hayfield Public School District
204	Kasson-Mantorville School District
206	Alexandria Public School District
213	Osakis Public School District
227	Chatfield Public Schools
229	Lanesboro Public School District
238	Mabel-Canton Public School District
239	Rushford-Peterson Public Schools
241	Albert Lea Public School District
242	Alden-Conger Public School District
252	Cannon Falls Public School District
253	Goodhue Public School District

<b>District Number</b>	<b>District Name</b>
255	Pine Island Public School District
256	Red Wing Public School District
261	Ashby Public School District
264	Herman-Norcross School District
294	Houston Public School District
297	Spring Grove School District
299	Caledonia Public School District
300	La Crescent-Hokah School District
306	Laporte Public School District
308	Nevis Public School District
309	Park Rapids Public School District
314	Braham Public School District
316	Greenway Public School District
317	Deer River Public School District
318	Grand Rapids Public School District
319	Nashwauk-Keewatin School District
323	Franconia Public School District
330	Heron Lake-Okabena School District
332	Mora Public School District
333	Ogilvie Public School District
345	New London-Spicer School District
347	Willmar Public School District
356	Lancaster Public School District
361	International Falls School District
362	Littlefork-Big Falls School District
363	South Koochiching School District
378	Dawson-Boyd Public School District
381	Lake Superior Public School District
390	Lake Of The Woods School District
391	Cleveland Public School District
402	Hendricks Public School District
403	Ivanhoe Public School District
404	Lake Benton Public School District
413	Marshall Public School District
414	Minnesota Public School District
415	Lynd Public School District
423	Hutchinson Public School District
424	Lester Prairie Public School District
432	Mahnomen Public School District
435	Waubun-Ogema-White Earth Public School
441	Marshall County Central Schools

<b>District Number</b>	<b>District Name</b>
447	Grygla Public School District
458	Truman Public School District
463	Eden Valley-Watkins School District
465	Litchfield Public School District
466	Dassel-Cokato Public School District
473	Isle Public School District
477	Princeton Public School District
480	Onamia Public School District
482	Little Falls Public School District
484	Pierz Public School District
485	Royalton Public School District
486	Swanville Public School District
487	Upsala Public School District
495	Grand Meadow Public School District
497	Lyle Public School District
499	Leroy-Ostrander Public Schools
500	Southland Public School District
505	Fulda Public School District
507	Nicollet Public School District
508	St. Peter Public School District
511	Adrian Public School District
514	Ellsworth Public School District
518	Worthington Public School District
531	Byron Public School District
533	Dover-Eyota Public School District
534	Stewartville Public School District
542	Battle Lake Public School District
544	Fergus Falls Public School District
545	Henning Public School District
547	Parkers Prairie Public School District
548	Pelican Rapids Public School District
549	Perham-Dent Public School District
550	Underwood Public School District
553	New York Mills Public School District
561	Goodridge Public School District
564	Thief River Falls School District
577	Willow River Public School District
578	Pine City Public School District
581	Edgerton Public School District
592	Climax-Shelly Public Schools
593	Crookston Public School District



<b>District Number</b>	<b>District Name</b>
595	East Grand Forks Public School District
599	Fertile-Beltrami School District
600	Fisher Public School District
601	Fosston Public School District
630	Red Lake Falls Public School District
635	Milroy Public School District
640	Wabasso Public School District
656	Faribault Public School District
659	Northfield Public School District
671	Hills-Beaver Creek School District
676	Badger Public School District
682	Roseau Public School District
690	Warroad Public School District
695	Chisholm Public School District
696	Ely Public School District
698	Floodwood Public School District
700	Hermantown Public School District
701	Hibbing Public School District
704	Proctor Public School District
707	Nett Lake Public School District
712	Mountain Iron-Buhl School District
716	Belle Plaine Public School District
717	Jordan Public School District
721	New Prague Area Schools
726	Becker Public School District
738	Holdingsford Public School District
739	Kimball Public School District
740	Melrose Public School District
741	Paynesville Public School District
743	Sauk Centre Public School District
745	Albany Public School District
750	Rocori Public School District
756	Blooming Prairie Public School District
761	Owatonna Public School District
763	Medford Public School District
768	Hancock Public School District
771	Chokio-Alberta Public School District
775	Kerkhoven-Murdock-Sunburg
777	Benson Public School District
786	Bertha-Hewitt Public School District
787	Browerville Public School District

<b>District Number</b>	<b>District Name</b>
801	Browns Valley Public School District
803	Wheaton Area Public School District
811	Wabasha-Kellogg Public School District
813	Lake City Public School District
815	Prinsburg Public School District
818	Verndale Public School District
820	Sebeka Public School District
821	Menahga Public School District
829	Waseca Public School District
836	Butterfield Public School District
837	Madelia Public School District
840	St. James Public School District
846	Breckenridge Public School District
850	Rothsay Public School District
852	Campbell-Tintah Public School District
857	Lewiston-Altura Public School District
858	St. Charles Public School District
861	Winona Area Public School District
876	Annandale Public School District
881	Maple Lake Public School District
891	Canby Public School District
911	Cambridge-Isanti Public School District
912	Milaca Public School District
914	Ulen-Hitterdal Public School District
2071	Lake Crystal-Wellcome Memorial
2125	Triton School District
2134	United South Central School District
2135	Maple River School District
2137	Kingsland Public School District
2142	St. Louis County School District
2143	Waterville-Elysian-Morristown
2144	Chisago Lakes School District
2149	Minnewaska School District
2155	Wadena-Deer Creek School District
2159	Buffalo Lk-Hector-Stewart Public Schools
2164	Dilworth-Glyndon-Felton
2165	Hinckley-Finlayson School District
2167	Lakeview School District
2168	Nrheg School District
2169	Murray County Central School District
2170	Staples-Motley School District

<b>District Number</b>	<b>District Name</b>
2171	Kittson Central School District
2172	Kenyon-Wanamingo School District
2174	Pine River-Backus School District
2176	Warren-Alvarado-Oslo School District
2180	M.A.C.C.R.A.Y. School District
2184	Luverne Public School District
2190	Yellow Medicine East
2198	Fillmore Central
2215	Norman County East School District
2310	Sibley East School District
2311	Clearbrook-Gonvick School District
2342	West Central Area
2358	Tri-County School District
2364	Belgrade-Brooten-Elrosa School District
2365	G.F.W.
2396	A.C.G.C. Public School District
2397	Le Sueur-Henderson School District
2448	Martin County West School District
2527	Norman County West School District
2534	Bird Island-Olivia-Lake Lillian
2536	Granada Huntley-East Chain
2580	East Central School District
2609	Win-E-Mac School District
2683	Greenbush-Middle River School District
2687	Howard Lake-Waverly-Winsted
2689	Pipestone Area School District
2711	Mesabi East School District
2752	Fairmont Area School District
2753	Long Prairie-Grey Eagle School District
2754	Cedar Mountain School District
2769	Morris Area Public Schools
2805	Zumbrota-Mazeppa School District
2835	Janesville-Waldorf-Pemberton
2853	Lac Qui Parle Valley School District
2854	Ada-Borup Public School District
2856	Stephen-Argyle Central Schools
2859	Glencoe-Silver Lake School District
2860	Blue Earth Area Public School
2884	Red Rock Central School District
2886	Glenville-Emmons School District
2888	Clinton-Graceville-Beardsley

District Number	District Name
2889	Lake Park Audubon School District
2890	Renville County West School District
2895	Jackson County Central School District
2897	Redwood Area School District
2898	Westbrook-Walnut Grove Schools
2899	Plainview-Elgin-Millville
2902	Rtr Public Schools
2903	Ortonville Public Schools
2904	Tracy Area Public School District
2905	Tri-City United School District
2906	Red Lake County Central Public Schools
2907	Round Lake-Brewster Public Schools
2908	Brandon-Evansville Public Schools
2909	Rock Ridge Public Schools

#### Q4: Do previous recipients have to reapply?

**A4:** Yes. Previous recipients must reapply each year they wish to be considered for an award. However, previous recipients must still meet one of the shortage area requirements for the academic year to be eligible to apply.

Recipients can receive up to 5 annual awards but they do not have to be in consecutive years. Previous recipients are prioritized in the award selection process but are not guaranteed to receive an award each year they apply, especially if there is limited funding.

#### Q5: Who is not eligible to apply?

**A5:** The statute that governs this program defines an eligible teacher as: “an individual holding a teaching license issued by the licensing division in the Professional Educator Licensing and Standard Board who is employed by a school district to provide classroom instruction in a teacher shortage area.”

Teachers who do not meet the minimum eligibility requirements are not eligible to apply including:

- Applicant/teacher who solely taught on a variance or special permission during fall or spring of the application period. At least a portion of the teaching assignments must have been under their license.
- Fully licensed teachers assigned only to principal, supervisor, director, coordinator, or other administrative and non-instructional assignments
- Licensed non-educator school professionals like nurses, social workers, counselors, psychologists, speech-language pathologists and career and technical education accommodation specialists for students with disabilities

- Current postsecondary students unless the student is also currently providing classroom instruction in a license field in which he or she is fully licensed

### **Q6: What if my license field is listed as a shortage area but my teaching assignment was administrative or did not include providing classroom instruction during the 2020-2021 academic year?**

**A6:** The statute that governs this program defines an eligible teacher as: “an individual holding a teaching license issued by the Professional Educator Licensing and Standard Board who is employed by a school district to provide classroom instruction in a teacher shortage area.” If your teaching assignment (as reported by your school district via STAR) is considered administrative or non-instructional by PELSB then you did not provide classroom instruction and are not eligible to apply.

For example, a teacher who holds a Library Media Specialist (License Field 941000) license who’s only teaching assignment was under Media Generalist (Assignment Code 941000) is not eligible to apply. This is because the Media Generalist assignment is considered administrative or non-instructional by PELSB.

Other examples of administrative or non-instructional assignments include, but are not limited to, Behavior Specialist/Interventionist (Assignment Code 990360), Librarian (Assignment Code 940400), and Coordinator, School Readiness (Assignment Code 950200).

For more information regarding STAR and assignment reporting to PELSB, visit:

<https://mn.gov/pelsb/districts/data-submissions/star/>

### **Q7: How are applicants selected for an award?**

**A7:** Awards for this program are **not** made on a first-come, first-served basis. The Office of Higher Education adopted [administrative rules](#) addressing the criteria for how participant awards will be prioritized. If there are insufficient funds available to award all eligible applicants, applications are prioritized based on the following:

- Financial need of an applicant, considering the applicant's income, household size, and total qualified educational loan debt; and
- Previous awards to the applicant from the teacher shortage loan repayment program;
- Employment location and licensure field in which applicant is currently providing classroom instruction; and
- Racial or ethnic group of an applicant, which is underrepresented in the Minnesota teacher workforce.

### **Q8: What is the application deadline?**

**A8:** The 2021 application deadline is **September 30<sup>th</sup>, 2021**. The Office of Higher Education will not make exceptions or accept late applications.

### **Q9: Is there a service commitment?**

**A9:** There is no service commitment. The only service required is service during the 2020-2021 academic year in a designated teacher shortage area as a fully licensed teacher providing classroom instruction.

### **Q10: What are qualified student loans?**

**A10:** A qualified student loan is a government, commercial, or foundation loan for actual costs paid for tuition and reasonable educational and living expenses related to a teacher's (applicant) preparation or further education, only if the further education will result in the teacher decreasing the gap in a new shortage area. This includes:

- Direct/Stafford Subsidized and Unsubsidized Loans
- Federal Family Education Loan (FFEL) Program Loans
- Federal Perkins Loans
- Minnesota SELF Loans
- Other federal or state student loans
- Private or commercial student loans
- Consolidation loan that combined federal and/or private student loans

**Disqualified loans** include:

- Student loans in default
- Student loans currently included in a bankruptcy
- Parent PLUS loans made under the FFEL and Direct programs to parents of dependent undergraduate students (this includes Parent PLUS loans taken out by a parent of an applicant/teacher)
- Federal and Direct Consolidation Loans that repaid a disqualified Parent PLUS loan
- Federal and Direct Consolidation Loans that repaid any portion of a student loan for a borrower other than the applicant/teacher

### **Q11: What if an applicant needs to update information provided on the application?**

**A11:** If an applicant would like to update education loan or income information provided on the original application, please contact:

Joanna Moua

Financial Aid Administrator

Joanna.moua@state.mn.us

(651)355-0613 or (800)657-3866

### **Q12: What if my federal student loans have been consolidated with private student loans into a private consolidation loan?**

**A12:** If an applicant has a private consolidated educational loan it must be listed on the application as a private educational loan regardless of whether or not some federal student debt was included in the

consolidation. If an applicant is selected for an award, the consolidated educational loan must not have been used to repay Parent PLUS loans taken out to fund your child's education in order for it to be a qualified loan to which the repayment award can be paid. In addition, the consolidated educational loan must not have been used to repay educational loans taken out to fund a spouse's education in order for it to be a qualified loan to which the repayment award can be paid.

### **Q13: Are there tax consequences associated with receipt of Teacher Shortage Loan Repayment Awards?**

**A13:** The Minnesota Office of Higher Education does not provide legal advice on possible tax obligations resulting from receipt of a Teacher Shortage Loan Repayment Program award. Recipients of Teacher Shortage Loan Repayment Program awards are responsible for, and should consult with their tax advisors for advice on any tax obligations resulting from awards.

### **Q14: Am I still eligible for Federal Public Service Loan Forgiveness if I receive a Minnesota Teacher Shortage Loan Repayment Program award?**

**A14:** Yes, however it is important to remember Federal Public Service Loan Forgiveness (PSLF) requires 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. You cannot complete the 120 qualifying monthly payments requirement faster by making larger payments. If you receive a Minnesota Teacher Shortage Loan Repayment Program award, be sure to provide payment instructions when you use your award to make a lump-sum payment to a qualified student loan.

Specifically, you should state that the excess is not intended to cover future installments, which will ensure you continue to be obligated to make future payments over subsequent months. Each loan servicer provides, on the billing statement, information regarding how you must provide payment instructions.

For more information about Federal Public Service Loan Forgiveness visit:

<https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service>

### **Q15: Am I still eligible for Federal Teacher Loan Forgiveness or Teacher Loan Cancellation if I receive a Minnesota Teacher Shortage Loan Repayment Program award?**

**A15:** Being selected for a Minnesota Teacher Shortage Loan Repayment Program award does not necessarily make you ineligible for the Federal Teacher Loan Forgiveness or Teacher Loan Cancellation programs. It is important to remember that only certain federal loans are eligible for these two federal programs. Thus, if you are selected for a Minnesota Teacher Shortage Loan Repayment Program award and you have non-federal loans, you may want to use the funds to repay a non-federal loan instead of a federal loan which is eligible for these programs.

Information about the Federal Teacher Loan Forgiveness and Teacher Loan Cancellation programs is available at: <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/teacher>.

### **Q16: Where can I find more information about how to repay my student loans?**

**A16:** The US Department of Education provides a tool to help you find out about what repayment plan options are available to you. It can be accessed at:

<https://studentloans.gov/myDirectLoan/repayOptions.action>.

Additional information about repayment plans may be found at: <https://studentaid.ed.gov/sa/repay-loans/understand/plans>.

### **Q17: Who is considered a teacher?**

**A17:** The statute that governs this program defines an eligible teacher as: “an individual holding a teaching license issued by the licensing division in the Professional Educator Licensing and Standard Board who is employed by a school district to provide classroom instruction.

### **Q18: Are licensed non-educator school professionals like Licensed School Counselors eligible to apply?**

**A18:** Licensed non-educator school professionals like nurses, social workers, counselors, psychologists, speech-language pathologists and career and technical education accommodation specialists for students with disabilities are not eligible to apply for this program because they do not provide classroom instruction.

### **Q19: Are current postsecondary students eligible to apply?**

**A19:** Unless a student is also currently providing classroom instruction in a license field in which he or she is fully licensed, a current postsecondary student is not eligible to apply for this program.

### **Q20: What defines a “school district?”**

**A20:** A school district means an independent school district, special school district, intermediate district, education district, special education cooperative, service cooperative, a cooperative center for vocational education, or a charter school located in Minnesota. Unfortunately, teachers employed at non-public schools are not eligible for this program.

### **Q21: What license Tier must a teacher hold in order to be eligible?**

**A21:** A teacher can have a tier 1 to tier 4 license but must be providing classroom instruction in a teacher shortage area.