

ARIZONA DEPARTMENT OF
EDUCATION

Tom Horne
Superintendent of
Public Instruction



Academic Achievement
1535 West Jefferson
Phoenix, Arizona 85007

STATE OF ARIZONA

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 ♦ 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:

Location:

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