



# Student Loan Forgiveness for Educators

Juliet Murawski – Delaware Higher Education Office



# Path to Educational Debt Loan Relief



- **Federal Loan Forgiveness Options:**

- **Public Service Loan Forgiveness Waiver:** As a state employee with federal loans, you may be eligible for public service loan forgiveness. US Dept. of Ed recently changed the rules for a limited period of time to increase eligibility for this program. The waiver ends on October 31<sup>st</sup> 2022
- **Biden Announcement on Federal Loan Forgiveness:** President Biden announced a plan for borrowers with federal loans to qualify for loan forgiveness up to \$20,000 if you received a Pell Grant and up to \$10,000 if you did not receive a Pell grant. There are income eligibility requirements to meet as well.

- **State Loan Repayment for Educators:**

- DDOE has three loan repayment programs for eligible educators. Eligible loans include BOTH federal and private loans: [DDOE Educator Loan Repayment Programs](#)
  - **High Need Educator Loan Repayment:**
  - **Speech Pathologist Loan Repayment:**
  - **Mental Health Specialists Loan Repayment:**



# High Needs Educator Student Loan Payment Program

- Administered by the Delaware Higher Education Office (DHEO)
- For educators, on a standard certificate, in a DE public or charter school who are working
  - In a high needs school: [High Needs School](#)
  - Or teaching in a high needs subject area, or both
- Educators can apply for High Needs in addition to any federal loan forgiveness programs
- Award is paid directly to the educator's student loan lender
- Award amount is taxable to the educator
- Can be used towards federal or private student loans



# Teacher Shortage Areas

- Bilingual
- English Language Learner
- World Languages
- Math
- Science
- Special Education (All Areas)
- Business Education
- Family Consumer Science
- School Nurse
- Library Media Specialist
- English
- Immersion (Elementary/World language)
- Technology Education
- Agri science Education



# Speech Language Pathologist and Mental Health Professionals Loan Repayment

- Student Loan Payments are also available for the following education support specialists and mental health professionals
  - Speech Language Pathologists
  - School Counselors
  - School psychologists
  - School Social Workers
- There is one application for all DDOE Student Loan Payment programs which opens November 1, 2022
- For more information, including the link to the application:  
[DDOE Educator Loan Repayment Programs](#)



# Biden Student Loan Debt Relief

How much debt relief can you get?

- Up to \$20,000 in debt relief if you received a Federal Pell Grant in college and meet the income requirements
- Up to \$10,000 in debt relief if you didn't receive a Federal Pell Grant in college and meet the income requirements
- Income Requirements:
  - Individual Income less than \$125,000
  - Married couples combined income less than \$250,000

More Information online:

[One-time Federal Student Loan Debt Relief | Federal Student Aid](#)



# Apply now for Debt relief

[Debt Relief](#) | [Application](#) | [Federal Student Aid](#)

[English](#) | [Español](#)

Welcome to StudentAid.gov

## Are you looking for student loan debt relief?

The Biden-Harris Administration is providing up to \$20,000 in student loan debt relief for eligible borrowers.

Apply today (but no later than Dec. 31, 2023).

Time to Complete: About 5 Minutes

No Login or Documents Required

[Start the Application](#)

[Not Right Now](#)

[Learn More About Student Loan Debt Relief](#)



# Public Service Loan Forgiveness (PSLF)

- The PSLF Program forgives the remaining balance on your Direct Loans after you have:
  - made 120 qualifying monthly payments under
  - a qualifying repayment plan:
  - while working full-time
  - for a qualifying employer, the State of Delaware is a qualifying employer
- **Important Time-limited PSLF Opportunity**  
Until Oct. 31, 2022, borrowers may receive credit for payments that previously did not qualify for PSLF [Learn about the limited PSLF waiver.](#)
- Any loan received under the William D. Ford Federal Direct Loan (Direct Loan) Program qualifies for PSLF
  - Loans from these the Federal Family Education Loan (FFEL) Program and the Federal Perkins Loan Program are not eligible. However, they may become eligible if you consolidate them into a Direct Consolidation Loan.





# Public Service Loan Forgiveness

- Suspended Payments Count Toward PSLF and during the COVID-19 Administrative Forbearance
- The [PSLF Help Tool](#) will
  - help you understand more about PSLF and the limited PSLF waiver and what you need to do to participate
  - help you assess whether your employer qualifies for PSLF;
  - explain other actions you should or must take if you want to receive PSLF
  - Generate the form you will need to apply for the PSLF



# Webinars

## Heather Jarvis - National PSLF Expert

Check out the videos from the Delaware Treasurer's Office webinars on the PSLF and the PSLF Limited Waiver:

- [Webinar: Public Service Loan Forgiveness in 2022 \(Apr 1, 2022\)](#)
- [Virtual Q&A Session on Student Loan Forgiveness \(Apr 8, 2022\)](#)
- [Student Loan Forgiveness for Teachers \(May 24, 2022\)](#)
- 
- Or, watch these clips from the webinars:
  - [What is the PSLF Waiver?](#)
  - [How to certify your employment](#)
  - [Questions & Answers about which employment qualifies for PSLF](#)
  - [Questions & Answers about certifying your employment](#)
  - [How to find out whether you need to consolidate your loans for PSLF](#)
  - [Questions & Answers about Loan Consolidation](#)
  - [Is PSLF Right for You?](#)



# A Note about Educator Loan Repayment Programs

- You can apply for all THREE: Biden loan forgiveness, Public Service Loan Forgiveness and DDOE's Educator Loan Repayment programs
- DDOE's program is the only one that also includes private educational loans
- If the federal loan forgiveness programs would potentially eliminate all of your federal loans, consider using the DDOE program for your private loans. You can apply for up to 5 years depending on the program so you can always change which loan you want the payment applied to next year.
- State loan repayments are counted as income and taxable at the state level. We do not know whether the federal loan forgiveness will be considered taxable for Delaware residents.



# Resources

[Federal Loan Forgiveness FAQ](#)

[Biden Student Loan Debt Relief](#)

[Public Service Loan Forgiveness Waiver](#)

[DDOE Educator Loan Repayment Programs](#)



# Thank you!

Juliet Murawski  
Financial Aid and Scholarship Administrator  
Delaware Department of Education  
Higher Education Office  
[Juliet.murawski@doe.k12.de.us](mailto:Juliet.murawski@doe.k12.de.us)