North Carolina Department of PUBLIC INSTRUCTION

NCDPI Federal Program Monitoring and Support Division
Federal Teacher Loan Forgiveness Program
Frequently Asked Questions

1. **What do the acronyms stand for?**

   DoD – Department of Defense
   ESA – Educational Service Agency
   ESSR – Eligible Schools Summary Report
   NCDPI – North Carolina Department of Public Instruction
   TCLI – Teacher Cancellation Low-Income (directory of low-income schools)
   TLF – Teacher Loan Forgiveness
   US DoED (aka DoED, ED, US ED) – United States Department of Education

2. **Who makes the rules for Teacher Loan Forgiveness?**

   TLF is a <u>federal</u> program. US DoED makes the rules and provides the funds. The loan servicing companies process the applications to determine eligibility and the amount of the benefit. You can find most of the information you need at the US Department of Education's Teacher Loan Forgiveness page. The application may be found here: Teacher Loan Forgiveness Application (studentaid.gov)

3. **What is the role of NCDPI in supporting Teacher Loan Forgiveness and Teacher Loan Cancellation?**

   NCDPI is responsible for providing the names of North Carolina's low-income institutions for annual updates to the Teacher Cancellation Low-Income directory. If you have questions about the TCLI directory or believe a qualifying institution is not listed, please contact NCDPI as listed at the end of this document. NCDPI does not accept or approve applications or determine eligibility.

4. **How do I know what a low-income school is?**

   A low-income institution is a public school or Educational Service Agency (ESA) where over 30% of the students qualify for free or reduced lunch (FRL). See Question 10 to learn more about ESAs.

   Each year, the low-income institutions are listed in the TCLI Directory. Loan companies consult the directory when processing applications for loan forgiveness.

5. **Aren't Title I schools and low-income schools the same thing?**

No. Schools can have low-income percentages of over 30% while not participating in Title I programs. Those schools will be listed in TCLI. Some charter schools participate in Title I programs but have less than 30% low-income populations. Those will not be listed.

The TCLI directory depends only on the 30% threshold and not on a school's participation in Title I. (NOTE: Some of the application forms provided by US DoED use the term "Title I" where they mean "low-income.")

6. **How do public schools get placed in the** TCLI Directory**? Why are private schools not listed?**

Public district and charter schools are legally required to report detailed demographic data each year for funding and accountability purposes. This information makes its way into the Eligible Schools Summary Report (ESSR). NCDPI uses the official data from ESSR to annually update the TCLI directory. NCDPI does not regulate private schools or collect their data and, therefore, does not have any basis or procedure for adding them to the directory.

In order for Department of Defense (DoD) and state-run schools to be placed in the TCLI directory, administrators at those schools must report the low-income percentage directly to the Office of Federal Programs of NCDPI. To inquire about this process please consult the NCDPI contact listed below, or ask the DoD or state-run school administrator to do so.

7. **I teach at a Title I charter school, but it isn't included in the TCLI directory. Why not?**

In North Carolina, a charter school may receive Title I funding even if it has a relatively small percentage of low-income students. Regardless of Title I status, the TCLI directory requires a low-income population of over 30%. Therefore, it is important for prospective charter school teachers to check the TCLI directory or consult the NCDPI contact listed below to verify a school's status as low-income (as opposed to Title I).

8. **Why can't I find my public school in the** TCLI Directory**?**

A school can fail to come up in a search of the directory for a given year for any of the following reasons:

- A low-income population over 30% was not reported for the school. The district or charter administration should be able to tell you what percentage they reported to NCDPI via ESSR/PowerSchool.

- The search function in the online TCLI directory is not very flexible, and schools that are known by various names can be hard to search (such as W. M. Jenkins Elementary vs W M Jenkins Elementary vs Jenkins Elementary, for example). Try leaving the 'SCHOOL NAME' blank and typing only the first few letters of the county or district name in the 'LOCATION' field in the [TCLI Directory](#). (If you type Hickory in the location name, W. M. Jenkins will show up in the list of Hickory City schools.)
- It does not participate in the same annual reporting system that regular district and charters schools use. See other questions in the FAQ to find out how the following might be added to the directory:
    - a Department of Defense school (Question 9)
    - a state-run school (Question 9)
    - a pre-k program or other school operating as an Educational Service Agency (Question 10)
    - a pre-k stand-alone facility operated by a school district (Question 11)

9. **I teach at a Department of Defense (DoD) or a state-run school. Can those schools qualify?**

   Yes. A DoD or a state-run school can be included in the directory if over 30% of its students are eligible for free or reduced lunch. Because they don't report their data in the same way that districts and charter schools do, the school administration will have to provide the data directly to the NCDPI staff. Contact the school administration or consult the NCDPI contact listed below for more information about that process.

10. **What if I am a fully licensed teacher at a pre-k program or other school that is <u>not</u> operated by a school district?**

   Your program may qualify for the low-income directory if it is operated by an Educational Service Agency (ESA). An ESA is an agency that has entered into a formal agreement to serve students within a local school district. The administration of the ESA must provide documentation of this agreement and data to show that over 30% of the student population of the institution in question qualifies for free or reduced lunch. For more information about this process, please contact NCDPI as listed below.

   For teaching service at the ESA to count towards the five consecutive years, it must have been performed after 2007-08.

11. I am a fully licensed teacher at a district-run pre-k facility that is not a part of a multi-grade school (like an elementary school). Can my school be listed in the low-income directory?

District-run pre-k programs are not included in the regular data-collection process, so they won't automatically be listed in the directory with other low-income schools. For more information about getting such a school listed, please consult your district administration or the NCDPI contact shown at the bottom of this document.

12. Why aren't schools operated by Bureau of Indian Education (BIE) included in the directory of low-income schools?

Elementary and secondary schools operated by the Bureau of Indian Education (BIE) do not need to be listed in the directory in order to qualify a teacher for loan forgiveness. This includes elementary and secondary schools operated on Indian reservations by Indian tribal groups under contract with BIE. Loan servicing companies should be familiar with this provision, which is described on the US Department of Education's Teacher Loan Forgiveness page.

13. Can I move from one institution to another during the five consecutive years and remain eligible?

Yes. But the institution you move to must be in the directory during the year that you move to it. Otherwise, you will break your string of five consecutive years. Prior to deciding on a move, you should:

- check with the new institution about the low-income percentage they will be reporting for the year you move there and
- contact your loan servicing company and the US DoED help desk number at the bottom of this document to make sure you fully understand how the rules will be applied in your case.

14. What if I start at a low-income institution and its low-income population drops below 30% before I finish my 5 consecutive years?

There is language on the US Department of Education's Teacher Loan Forgiveness page indicating that the subsequent years will be counted towards the five consecutive years. However, you should contact your loan servicing company and the federal help desk number at the bottom of this document to make sure you fully understand how the rules will be applied in your case.

15. If I don't qualify for Teacher Loan Forgiveness, what other programs are available?

To find out about other programs, consult the student aid office of your college and/or a qualified financial expert who can provide fiduciary advice in your best interest. Also make sure you have also looked into Public Service Loan Forgiveness (PSLF) which counts for all public school educators. More information on PSLF may be found at [Teacher Loan Forgiveness | Federal Student Aid.](#) Teachers may receive both TLF and PSLF.

16. Who may I contact for additional assistance?

The US Department of Education help desk: The US Department of Education's Federal Student Aid help desk maybe be reached at 800-433-3243. Your loan servicing company will also be able to answer questions, but you should check what they tell you against what you learn from the US DoE help desk.

Federal Ombudsman: If your loan servicing company has denied your loan forgiveness application, you should ask them for a full explanation and information about possibly resubmitting. If you dispute their decision, call the Federal Student Aid Group Ombudsman of the US Department of Education at 877-557-2575.

The Consumer Financial Protection Bureau: The federal government's CFPB offers information about student loans [on its web page](#).

Statewide contact for North Carolina: If you are not finding the information you need from the above sources, or if you have questions about listings in the TCLI directory, please contact Alessandro Montanari, NCDPI Federal Programs Administrator at Alessandro.Montanari@dpi.nc.gov