

**2011-12 APPLICATION YEAR
ASSUMPTION PROGRAM OF LOANS FOR EDUCATION (APLE)
FACT SHEET
STUDENTS PURSUING A CREDENTIAL and DISTRICT INTERNS**

The APLE is a state-funded, competitive teacher incentive program administered by the California Student Aid Commission (CSAC). The APLE program is designed to encourage outstanding students to become teachers and serve in critical teacher shortage areas in California's public elementary and secondary schools.

Under the provisions of the APLE program, CSAC may assume up to **\$11,000*** in outstanding college loan balances. To be eligible, participants must teach in a California public school (K-12) in one of the following (see APLE application for details):

- designated subject matter areas (mathematics, science, agriculture, business, foreign language, or education specialist instruction (formerly- special education));
- designated schools serving populations of students from low-income families;
- low-performing schools;
- schools serving rural areas;
- state special schools, or
- schools with a high percentage of emergency permit teachers.

*APLE participants who provide, the designated teaching service in the areas of math, science, or education specialist teaching service in a California public school that is ranked in the lowest 60 per centile of the Academic Performance Index are eligible to receive an additional \$1,000 per year in loan assumption benefits. APLE participants who provide, the designated teaching service in the areas of math, science, or education specialist teaching service in a California public school that is ranked in the lowest 20 per centile of the Academic Performance Index are eligible to receive an additional \$1,000 per year for a possible total loan assumption benefit of up to \$19,000.

E L I G I B I L I T Y C R I T E R I A

All applicants must meet the following eligibility criteria:

- Have received, or have been approved to receive, any of the student loans issued to students through their college for educational costs associated with obtaining a baccalaureate degree or an initial teaching credential;
- Be free of any obligation to repay any state or federal educational grant and/or not be in default on any state or federally insured educational loan;
- Sign a Loan Assumption Agreement (LAA) to teach in a eligible California school for up to four full-time, or part-time equivalent, consecutive years, or equivalent, after obtaining an initial teaching credential;
- Be enrolled in a eligible district intern program and obtain your initial teaching credential; **OR**
- Have completed a minimum of 60 semester or 90 quarter units prior to the new fall term; **AND**
- Must apply prior to completing the coursework required to obtain an initial teaching credential. An initial teaching credential is defined as a preliminary or clear multiple or single subject teaching credential. For those participants who agree to provide teaching in special education, an initial teaching credential is defined as a specialist credential in special education;
- Be enrolled at least half-time each term as defined by the school in coursework required for a baccalaureate degree or an initial teaching credential; and
- Must maintain satisfactory academic progress as defined by the school you are attending.

P R O G R A M E L E M E N T S

Part-Time Teaching Eligible	Bonus for Teaching Math, Science, or Special Ed in the lowest 60 th API - \$1,000
District Intern's Eligible	Bonus for Teaching Math, Science, or Special Ed in the lowest 20% API - \$1,000
Leave of Absence Allowed During Education	Loan Assumption Agreement only valid for 10 years
Leave of Absence Allowed During Employment One (1) calendar year – Can be expanded to include active military status, layoffs, reassignment, reasons beyond control of participant / Approved by CSAC	

HOW TO APPLY

- Applicants may obtain an application and the Loan Assumption Agreement (LAA). Both completed documents must be submitted to the designated APLE Coordinator at the school they are attending. Participating schools must submit selected applications and LAA's to CSAC by the published deadlines.
- District Interns may obtain an application and LAA from their district intern office. Participating district intern offices must submit selected applications and LAA's to CSAC by the published deadlines.
- Applicant's signature on the LAA, is an agreement to provide up to four full-time, or part-time equivalent, consecutive years of teaching service and outlined in the application and LAA. The LAA also stipulates that CSAC authorizes loan assumption payments, provided the participants comply with all requirements for the APLE program.
- Applicants may view CSAC's website at www.csac.ca.gov for referral to the APLE Coordinator at their school.

NOTE: APPLICANTS, PARTICIPATING SCHOOLS AND DISTRICT INTERN OFFICES MUST ADHERE TO ALL APPLICATION DEADLINES SET FOR THE PROGRAM.

PARTICIPANT NOTIFICATION

CSAC staff reviews all applications submitted by the participating schools and District Intern Offices. All selected applicants meeting the eligibility requirements will be sent an Acceptance Acknowledgement by CSAC.

LOAN ASSUMPTION BENEFITS

To receive maximum loan assumption (APLE) benefits, participants must provide full-time, or part-time equivalent teaching service in the teaching area agreed upon in their LAA at a eligible California school (K-12) for up to four (4) full-time, or part-time equivalent, consecutive school years.

The following do not qualify as eligible teaching service for the APLE program:

- teaching service provided through an internship program;
- credential teachers teaching service prior to entering the program;
- teaching service provided prior to receipt of the participant's designated initial teaching credential.

APLE payments are made after a participant receives their initial teaching credential, or is a credentialed teacher in a lowest 20% API Index school, and provides a full year of full-time or part-time equivalent, teaching service. CSAC will make payments once a year directly to the lending institution(s) after all employment and loan information is verified. Based on the participant's June 30 outstanding loan balance(s), CSAC may authorize APLE payments up to:

- **\$2,000*** after completion of the first school year of eligible full-time, or part-time equivalent teaching service.
- **\$3,000*** after completion of the second consecutive school year of eligible full-time, or part-time equivalent teaching service.
- **\$3,000*** after completion of the third consecutive school year of eligible full-time, or part-time equivalent teaching service.
- **\$3,000*** after completion of the fourth consecutive school year of eligible full-time, or part-time equivalent teaching service.

*CSAC may pay bonus amount of \$1,000 for each year of full-time, or part-time equivalent, teaching service provided in math, science, or education specialist instruction in a low-performing school in the lowest 60% of the API Index. Funding appropriations are regulated by California law.

*CSAC may pay bonus amount of \$1,000 for each year of full-time or part-time equivalent, teaching service provided in math, science, or education specialist instruction in a low-performing school in the lowest 20% of the API Index. Funding appropriations are regulated by California law.

NOTE: APLE program participants must continue to meet their scheduled payments on all student loans throughout their participation in the APLE program, unless they make other arrangements with their lender, until notified by their lender that the loans are paid in full. CSAC does not reimburse for any payment made by APLE program participants.

Participants who fail to meet repayment obligations on any state or federal grant or loan or are in default on any state or federal student loan payment will be withdrawn from the APLE program.

APLE benefits are not available for:

- Loans that are eligible for full or partial cancellation under federal or state provisions (i.e. some Federal Perkins Loans);
- Federal Parent (PLUS) loans;
- Private loans that are not authorized by your school;
- Home equity loan, even if it has been obtained for educational expenses.



If you have any questions please contact the Commission's Specialized Programs Branch
(888) 224-7268, Option 3
Between the Hours of 1:00 PM – 4:45 PM