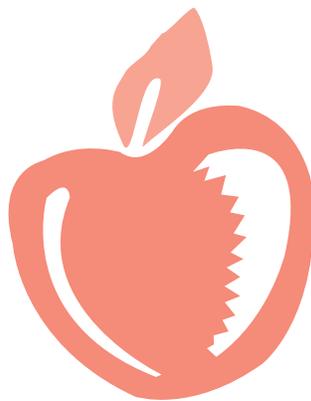


2012-13

Assumption Program of Loans for Education

APPLE



COORDINATOR'S GUIDE AND FORMS



CALIFORNIA
STUDENT AID
COMMISSION

Assumption Program of Loans for Education



TO: APLE Coordinators
FROM: California Student Aid Commission, Specialized Programs Branch
RE: 2012-13 APLE Application and Nomination Forms

Priority Filing Date: September 30, 2012

The California Student Aid Commission (Commission) is pleased to announce the beginning of the 2012-13 APLE application and selection cycle. Potential applicants can access the application and loan assumption agreement on the Commission's website at www.csac.ca.gov.

The following documents are included in this packet to assist you in the nomination and application process. Please carefully read all of the materials provided.

- Coordinator's Guide
- Application and Selection Summary Sheet
- Reallocation Summary Sheet
- Application Packet:
 - ◆ APLE Application
 - ◆ APLE Loan Assumption Agreement
 - ◆ APLE Fact Sheet

The priority filing date for submitting applications is **September 30, 2012**. The Commission will continue to accept applications if unused allocations are available until June 30, 2013.

If you have any questions, please contact the Commission's Specialized Programs Branch by phone at (888) 294-0153, option 2 or by e-mail at specialized@csac.ca.gov.

Thank you for your assistance in this important endeavor.



2012-13 COORDINATOR'S GUIDE

Please refer to the following guidelines when reviewing, selecting, and submitting 2012-13 APLE Applications

PROGRAM INFORMATION

The APLE is a competitive teacher incentive program designed to attract and retain outstanding students into California's teaching profession.

Under the provisions of the basic APLE, the Commission may assume up to \$11,000* in outstanding educational loans in return for four consecutive years of full-time eligible teaching service in a California K-12 public school. Participants must teach in either:

- ◆ A designated subject-shortage area identified annually by the State Superintendent of Public Instruction. Current shortage areas include: math/computer education, science, foreign language, industrial arts, English (drama/humanities), social science, and education specialist instruction; or
- ◆ Schools serving a large population of students from low-income families as designated by the Superintendent of Public Instruction; or
- ◆ State special schools, schools serving rural areas, low-performing schools in the bottom 20 percentile of the Academic Performance Index (API), and/or schools having a high percentage of teachers holding emergency permits.

**APLE participants who agree to provide teaching service in math, science, or education specialist instruction in a school ranked in the lowest 60 percentile of the API may receive up to \$1,000 of additional loan assumption benefits each year. Another annual \$1,000 of benefits may be received by persons teaching math, science, or education specialist instruction in a school ranked in the lowest 20 percentile of the API for a maximum total of \$19,000.*

Each year the Commission receives allocations for distribution to participating institutions. Each institution receives a minimum of one allocation. The remaining allocations are distributed among eligible institutions based on the number of teacher candidates from each institution who were fully credentialed during the previous year, as reported by the Commission on Teacher Credentialing (CTC).

All applicants must sign an APLE Loan Assumption Agreement (LAA). The LAA stipulates that the Commission will authorize loan assumption payments if the participant (a) provides four consecutive years of service in the teaching area indicated on the LAA and (b) complies with all other program requirements. The teaching service area on the LAA cannot be changed without the written approval of the Commission.

ELIGIBILITY CRITERIA

New applicants must meet the following criteria:

- ◆ Have completed a minimum of 60 semester or 90 quarter units prior to the 2012-13 fall term.
- ◆ Be enrolled in a program leading to a baccalaureate degree or in an approved program of professional teacher preparation through at least the end of the 2012-13 fall term.
- ◆ Be enrolled each term at least half-time in coursework required for a baccalaureate degree or an initial teaching credential.
- ◆ Have received, or been approved to receive, an educational loan to meet the costs associated with obtaining a baccalaureate degree or an initial teaching credential, through one or more of the following loan programs: the Federal Family Educational Loan program, Federal Direct Student Loan program, Federal Perkins Loan, or privately funded institutional education loans.
- ◆ Be in good standing with repayment of any state or federally funded educational grants and state or federally insured educational loans.
- ◆ Not have completed the coursework necessary to obtain an initial teaching credential. An initial teaching credential is defined as a preliminary or clear multiple or single subject teaching credential.

EDUCATION SPECIALIST CREDENTIALS

In addition to the Education Specialist Instruction Credential, those choosing the Education Specialist Instruction shortage area may be pursuing a Speech-Language Pathology Services Credential in Language, Speech and Hearing or Language, Speech and Hearing and Audiology with a Special Class Authorization,** or a Clinical or Rehabilitative Services Credential in Language, Speech, and Hearing with a Special Class Authorization,** or an Adapted Physical Education Specialist Credential, or a Reading Specialist Credential.

**These documents are service credentials for speech therapy and do not qualify unless the special class authorization is noted on the document.

APPLICANT SELECTION

Institutions should allow all eligible juniors, seniors and credential/graduate program students to submit applications, if they meet the APLE eligibility criteria.

Institutions may develop their own selection criteria and procedures. Selection criteria should not be so restrictive that the initial allocation cannot be met.

The APLE guidelines require that in addition to meeting the eligibility criteria, selected applicants must be judged by the institution as having outstanding ability on the basis of criteria that may include, but need not be limited to, the following:

- ◆ grade point average
- ◆ test scores
- ◆ faculty recommendation
- ◆ interviews
- ◆ other recommendations

Coordinators should notify students of their institution's selection criteria, procedures, and all application deadlines.

After all applications and LAA's are reviewed for accuracy and completeness, the Coordinators must list each selected applicant's name, social security number, and teaching service area on the Application and Selection Summary Sheet. The same steps must be taken for the applications and the LAA's submitted for potential reallocation, using the Reallocation Summary Sheet.

SUBMITTING APPLICATIONS

Coordinators must submit all of the following documents:

- ◆ 2012-13 Application and Selection Summary Sheet(s)
- ◆ APLE Application and Loan Assumption Agreement for each applicant listed on the summary sheet(s)
- ◆ Reallocation Summary Sheet (if applicable)

The applicant **must** sign and return the Loan Assumption Agreement to the Commission to be certified as a participant in the APLE. Applicants who do not return the LAA will not be eligible to participate.

REALLOCATION OF UNUSED APPLICATIONS

If your institution utilizes its entire initial allocation and indicates additional need, you must submit a complete application for each of the additional applicants and a Reallocation Summary Sheet.

Applications submitted with the Reallocation Summary Sheet may also be used to replace ineligible applications submitted through the initial allocation process. All reallocated applications will be selected based on the priority listing indicated on the Reallocation Summary Sheet.

If you have any questions that are not clarified in this packet, please contact the Commission's Specialized Programs Branch:

(888) 294-0153, option 2 between 9:00 a.m. and 4:30 p.m.

or write:

**Assumption Program of Loans for Education
P.O. Box 419029, Rancho Cordova, CA 95741-9029**

or email:

specialized@csac.ca.gov



APLE

2012-13 APPLICATION AND SELECTION SUMMARY SHEET

**TO BE COMPLETED BY THE APLE COORDINATOR
AND SUBMITTED WITH THE NOMINATED APPLICATIONS**

1. Indicate the number of students who **competed** for the 2012-13 APLE: _____
2. Indicate the number of students who met your institution's selection criteria: _____
3. Indicate the number of students who were selected as applicants: _____

Be sure to list all selected applicants on the reverse side of this form and attach a complete application for each person.

4. To help determine the number of reallocation applicants, calculate the number of applicants who were listed in item #2 above, but not included in item #3, (i.e., subtract #3 from #2) and list the applicants on the "Reallocation List" (G-209R) and attach the applications to the form. Record here: _____

5. Indicate the criteria your institution used in selecting applicants: (Check all that apply)

_____ Test Scores	_____ Faculty Recommendations	_____ Other (specify)
_____ Interview	_____ Extra Curricular	_____
_____ Essay	_____ Volunteer Work	_____
_____ Grade Point Average (GPA)		_____

6. If your institution uses the GPA as a selection criterion, please indicate the GPA cut off: _____

7. Indicate the type(s) of teacher preparation programs your school offers: (Check all that apply)
 - _____ California Commission on Teacher Credentialing (CTC) Approved Teacher Credential Program
 - _____ Internship Program which requires a CTC Internship Credential to teach
 - _____ Other

- ◆ I am enclosing an APLE Application for each applicant.
- ◆ I have verified that the applicants meet the program eligibility requirements and their academic majors and credential objectives are compatible with their designated teaching subject areas.
- ◆ I understand that these applications and LAA's will undergo further review by the Commission and only those students who meet all program requirements will be permitted to participate in APLE.
- ◆ I have not nominated an applicant who already holds an initial teaching credential or is expected to complete the coursework necessary to obtain a preliminary teaching credential before the fall term.

School Name

Signature

Title

Print Name

E-mail Address

Telephone Number

(Ext.)

Fax Number

Date

SEND TO: CALIFORNIA STUDENT AID COMMISSION ATTN: SPECIALIZED PROGRAMS OPERATIONS BRANCH
P.O. BOX 419029 RANCHO CORDOVA, CA 95741-9029

****Complete and submit with the Selection Summary Sheet and Applications****



LIST SCHOOL NAME _____

2012-13 SELECTION SUMMARY SHEET
(Please make additional photo copies as needed)

NAME	SOCIAL SECURITY #	TEACHING SERVICE AREA
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____
5. _____	_____	_____
6. _____	_____	_____
7. _____	_____	_____
8. _____	_____	_____
9. _____	_____	_____
10. _____	_____	_____
11. _____	_____	_____
12. _____	_____	_____
13. _____	_____	_____
14. _____	_____	_____
15. _____	_____	_____
16. _____	_____	_____
17. _____	_____	_____
18. _____	_____	_____
19. _____	_____	_____
20. _____	_____	_____
21. _____	_____	_____
22. _____	_____	_____
23. _____	_____	_____
24. _____	_____	_____
25. _____	_____	_____
26. _____	_____	_____
27. _____	_____	_____
28. _____	_____	_____
29. _____	_____	_____
30. _____	_____	_____

APPLE REALLOCATION

2012-13 REALLOCATION SUMMARY SHEET

List those eligible applicants who are nominated for reallocation in priority order, with #1 being the highest priority. Be sure to include all applications. The Commission will select the applicants based on the priority you have assigned and the teaching service area indicated.

SCHOOL NAME: _____

NAME	SOCIAL SECURITY #	TEACHING SERVICE AREA
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____
5. _____	_____	_____
6. _____	_____	_____
7. _____	_____	_____
8. _____	_____	_____
9. _____	_____	_____
10. _____	_____	_____
11. _____	_____	_____
12. _____	_____	_____
13. _____	_____	_____
14. _____	_____	_____
15. _____	_____	_____
16. _____	_____	_____
17. _____	_____	_____
18. _____	_____	_____
19. _____	_____	_____
20. _____	_____	_____
21. _____	_____	_____
22. _____	_____	_____
23. _____	_____	_____
24. _____	_____	_____
25. _____	_____	_____

Assumption Program of Loans for Education (APLE)

2012-13 ELIGIBLE POSTSECONDARY INSTITUTIONS

With Programs Approved by the Commission on Teacher Credentialing

CALIFORNIA STATE UNIVERSITY

Bakersfield	Fresno	Northridge	San Jose
CalState TEACH	Fullerton	Pomona	San Luis Obispo
Channel Islands	Humboldt	Sacramento	San Marcos
Chico	Long Beach	San Bernardino	Sonoma
Dominguez Hills	Los Angeles	San Diego	Stanislaus
East Bay (Hayward)	Monterey Bay	San Francisco	

UNIVERSITY OF CALIFORNIA

Berkeley	Irvine	Riverside	Santa Barbara
Davis	Los Angeles	San Diego	Santa Cruz

INDEPENDENT INSTITUTIONS

Alliant International University	Loyola Marymount University	Stanford University
Antioch University	Mills College	The Master's College
Argosy University, Orange	Mount St. Mary's College	Touro University
Azusa Pacific University	National Hispanic University	United States University
Biola University	National University	University of La Verne
Brandman University	Notre Dame de Namur University	University of Phoenix
California Baptist University	Occidental College	University of Redlands
California Lutheran College	Pacific Oaks College	University of San Diego
Chapman College	Pacific Union College	University of San Francisco
Claremont Graduate University	Patten University	University of Southern California
Concordia University	Pepperdine University	University of the Pacific
Dominican University of California	Point Loma Nazarene University	Vanguard University
Fresno Pacific College	Saint Mary's College of California	Westmont College
Holy Names College	San Diego Christian College	Whittier College
Hope International University	Santa Clara University	William Jessup University
La Sierra University	Simpson College	

For additional APLE information contact the
Specialized Programs Operations Branch
Telephone: (888) 294-0153, option 2
Email: specialized@csac.ca.gov

Access the Commission's Website for further information
and other financial aid programs at
www.csac.ca.gov





2012-13 APLE APPLICATION

SECTION I: TO BE COMPLETED BY THE APPLICANT (Please print or type)

1. Last Name		First Name	Middle Initial	2. * Social Security Number - SSN	
3. Street Address			City	State	Zip Code
4. Date of Birth MM / DD / YYYY / /	5. Telephone Numbers Home # () Cellular or Alternate # ()	6. Email Address			
7. Do you owe a refund on any state or federal educational grant? <input type="checkbox"/> Yes <input type="checkbox"/> No					

8. College units I have completed: Undergraduate units: _____ Sem/Qtr Graduate units: _____ Sem/Qtr

9. I currently hold or expect to receive the following credential(s): (If selecting #4 you must also select either #1 or #2)
- (1) Preliminary/Clear Single Subject in _____ Date received or expected: ____ / ____ / ____
 - (2) Preliminary/Clear Multiple Subject Date received or expected: ____ / ____ / ____
 - (3) Special Education Teaching Credential ** Date received or expected: ____ / ____ / ____
 - (4) Supplementary Authorization in _____ Date received or expected: ____ / ____ / ____

**If you currently hold a preliminary or clear single subject or multiple subject credential, to be eligible for APLE, you must be pursuing a Reading Specialist Credential/Certificate, or Special Education Credential in either Adapted Physical Education, Speech-Language Pathology Services Credential in Language, Speech and Hearing or Language, Speech and Hearing and Audiology with Special Class Authorization, or an Education Specialist Instruction Credential.

Note: School Counseling, School Psychology and Educational Administration are not eligible.

10. I currently have received, or have been approved to receive, an educational loan:
- Yes, please complete the information below.***
 - No. If you have not been approved to receive an educational loan, you are not eligible to apply for APLE.

***If yes, indicate the lender, type, and status of all your educational loans:

	Loan Type		Loan Status		Loan Balance	Lender/Service
	Subsidized	Unsubsidized	Good	Defaulted		
<input type="checkbox"/> Stafford	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	_____
<input type="checkbox"/> Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$ _____	_____

11. I intend to provide teaching service in the following areas in California - **(Check only one):**
- (1) **Mathematics/Computer Ed** - Must be pursuing a single subject credential, which authorizes teaching Math/Computer Ed in grades 7 – 12.
 - (2) **Science (Life/Physical)** - Must be pursuing a single subject credential, which authorizes teaching Science (Life/Physical) in grades 7 – 12.
 - (3) **Foreign Language** - Must be pursuing a single subject credential, which authorizes teaching in a Foreign Language in grades 7 – 12.
 - (4) **Special Education** - Must be pursuing an Education Specialist Instruction credential, which authorizes teaching in grades K – 12. (See your APLE Coordinator for credentials classified under this credential type.)
 - (5) **English (Drama and Humanities)** - Must be pursuing a single subject credential, which authorizes teaching in English in grades 7 – 12.
 - (6) **Social Science**- Must be pursuing a single subject credential, which authorizes teaching in Social Science in grades 7 – 12.
 - (7) **Industrial Arts** - Must be pursuing a single subject credential, which authorizes teaching in industrial arts in grades 7 – 12.
 - (8) **School Serving Rural Areas****** - Must be pursuing a multiple subject or single subject credential, and agree to teach at a school serving rural areas in grades K – 12.
 - (9) **State Special Schools** - Must be pursuing a specialist credential, which authorizes teaching at a State Special School in grades K – 12.
 - (10) **School with a High Percentage of Provisional Permit Teachers****** - Must be pursuing a multiple subject or single subject credential and agree to teach at a school with a high percentage of provisional permit teachers in grades K – 12.
 - (11) **Designated Low-Income School****** - Must be pursuing a multiple subject or single subject credential and agree to teach at a designated low-income school in grades K – 12.
 - (12) **Low-Performing School******- Must be pursuing a multiple subject or single subject credential and agree to teach at a school ranked in the bottom 20% of the Academic Performance Index (API) grades K – 12.

**** The identified areas change annually. For a listing of schools in these areas, please refer to www.cde.ca.gov

Note: The teaching area you indicate on this application cannot be changed at a later date without the prior written approval of the Commission.

Please Turn To the Back of the Application To Continue

* Please see attached "State of California Information Practices Act (IPA) of 1977 & Use of Your Social Security Number"

CALIFORNIA STUDENT AID COMMISSION
P.O. Box 419029, Rancho Cordova, CA 95741-9029
ASSUMPTION PROGRAM OF LOANS FOR EDUCATION (APLE)
2012-13 Academic Year LOAN ASSUMPTION AGREEMENT

NAME: _____

TEACHING SERVICE AREA: _____

➤ **I, the undersigned APLE participant, understand and agree to the following:**

SECTION I – COURSEWORK REQUIREMENTS

I must:

1. Maintain enrollment in an approved eligible institution and maintain satisfactory progress in either an academic program leading to a baccalaureate degree or a program of professional teacher preparation that has been approved by the Commission on Teacher Credentialing (CTC); and
2. Maintain a minimum of half-time enrollment in baccalaureate or credential coursework per academic term, as defined by my institution; and
3. Complete coursework and training necessary to obtain an initial teaching credential **other than an emergency credential** which requires receipt of a baccalaureate degree and completion of a CTC approved program of professional teacher preparation which includes a student teaching requirement and authorizes service for kindergarten through 12th grade.

NOTE: My initial teaching credential is a preliminary or clear multiple or single subject teaching credential unless I have agreed to provide teaching service in reading or special education. If I have agreed to provide teaching service in special education or reading, my initial teaching credential is a specialist credential in special education or in reading.

SECTION II – EDUCATIONAL LOAN OBLIGATION

I must:

1. Report **all** outstanding educational loans to the California Student Aid Commission (Commission) prior to receiving payment.
2. Comply with all student loan repayment obligations and continue making scheduled payments on student loan(s) until notified by my lender that the loan is paid in full. I understand that an APLE loan assumption payment will not cancel or replace any scheduled student loan payments.
3. Provide written notification to the Commission within 10 days of any change in the status of my student loans, including notice of default and the sale, transfer or consolidation of my student loans to another lender or servicer.
4. Be free of any obligation to repay any state or federal educational grant and not be in default on any student loan.

SECTION III – LOAN ASSUMPTION BENEFITS

I understand that in order to qualify for and receive the full APLE benefits:

1. I must obtain an initial **teaching** credential and provide four (4) consecutive full-time school years of teaching service, or its equivalent on a part-time basis, in an eligible California school in the teaching service area listed at the top of this Agreement.
2. I must begin the first school year of eligible teaching service in kindergarten through 12th grade in an eligible California school within 36 months from the date I obtain my initial teaching credential.
3. The term of the loan assumption agreement shall be no more than 10 years from the date signed by me and accepted by the Commission.

* ** FUNDING APPROPRIATIONS ARE CONTINGENT UPON APPROVED CALIFORNIA BUDGET ACTS.

** \$1,000 of additional loan assumption benefits per year may be provided if I teach mathematics or science (grades 7-12), or special education in a school ranked in the lowest 60th percentile of the Academic Performance Index (API). If I teach in these subject areas in a school ranked in the lowest 20th percentile of the API, I may be eligible for an additional \$1,000 after each year of service, up to 4 years.

SECTION III – LOAN ASSUMPTION BENEFITS (CONT.)

4. Loans eligible for loan assumption payments are educational loans under the Federal Family Education Loan Program (20 U.S. Code Section 1071, et seq.) and any educational loan approved by the Commission.
5. The Employment and Loan Verification Forms must be forwarded to the appropriate officials for completion and submission to the Commission. The forms must be returned by the deadline to qualify for benefits. *If I fail to meet a deadline, I may be withdrawn from the program.*
6. I agree to allow the Commission *to change my teaching service area*, if it is determined that it is necessary to make me eligible for a benefit payment on my loan.
7. Educational loans obtained for coursework other than a baccalaureate degree and an initial teaching credential **are not** eligible for assumption under the APLE.
8. Depending on my June 30 outstanding loan balance each year and the state budget*, the Commission will issue loan assumption payments directly to lender(s)/servicer(s) as follows:
 - ➔ Up to \$2,000** after completing my first school year of eligible full-time, or on a part-time basis for the equivalent, teaching service.
 - ➔ Up to \$3,000** after completing my second consecutive school year of eligible full-time, or on a part-time basis for the equivalent, teaching service.
 - ➔ Up to \$3,000** after completing my third consecutive school year of eligible full-time, or on a part-time basis for the equivalent, teaching service.
 - ➔ Up to \$3,000** after completing my fourth consecutive school year of eligible full-time, or on a part-time basis for the equivalent, teaching service.
9. Loans which are eligible for total or partial cancellation under state or federal provisions will never be eligible for assumption under the APLE even if I do not apply for the cancellation benefits or do not qualify for the benefits during subsequent years of eligible teaching service.
10. If the Commission determines that any loan assumption payment was authorized based on misleading or incorrect information, I must reimburse such payment to the Commission.

SECTION IV – ADDITIONAL REQUIREMENTS

1. A pre-approved leave of absence (LOA) may be authorized by the Commission should the participant encounter difficulties with program requirements. Qualified LOA's are outlined in California Education Code (CEC) 69613 and 69613.6.
2. I must respond to all communications and requests from the Commission within the time indicated or *I may be withdrawn from APLE.*
3. I must comply with any procedures deemed necessary and appropriate by the Commission, all conditions cited in this Agreement, and all applicable rules and regulations. **If I fail to comply, this Agreement will become invalid and I will be withdrawn as a participant.**

➤ **BY MY SIGNATURE, I ACKNOWLEDGE THAT I HAVE READ AND UNDERSTAND THE ABOVE INFORMATION**

Signature	Date	***Social Security Number	Telephone Number
E-mail Address	Mailing Address	City	State Zip Code

State of California Information Practices Act (IPA) of 1977 & Use of Your Social Security Number

State as well as federal law protects the individual's right to privacy in information pertaining to oneself. The State of California IPA of 1977 requires that the following information be provided to applicants for financial aid who are asked to supply information about them. The principal purpose for requesting information on this form is to determine your eligibility for financial aid. Maintenance of this information is authorized by the Commission policy and the policies of the postsecondary institutions to which you are applying for aid. Furnishing information requested on this form is mandatory. Failure to provide such information will delay and may even prevent your receipt of financial assistance. Information furnished on this form may be transmitted to the state and federal governments if required by law. Individuals have the right of access to records established from information furnished on this form as it pertains to them. The officials responsible for maintaining the information contained on this form are the Executive Director of the Commission and the financial aid administrators at the institutions to which you are applying for financial aid.

The Social Security Number is used to verify your identity under record-keeping systems established prior to January 1, 1975, pursuant to authority of the Commission, the California State University and the California Community Colleges contained in Title 5, California Administrative Code Section 41201, and authority of the Regents of the University of California under Article IX, Section 9 of the California Constitution.

The Commission and California public postsecondary education institutions, in compliance with federal statutes and the Equal Protection Clause of the California Constitution, do not discriminate on the basis of race, color, national origin, sex or handicap in any of their policies, procedures, or practices. Inquiries regarding these equal opportunity policies may be directed to the Commission and to the financial aid office of the school or college to which you are applying for aid.



2012-13 APPLICATION YEAR ASSUMPTION PROGRAM OF LOANS FOR EDUCATION (APLE) *For Students Pursuing a Teaching Credential* FACT SHEET

The Assumption Program of Loans for Education (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 an eligible California school (K-12) in one of the following (see the APLE application for details):

- designated subject matter areas: mathematics/computer education, science (life/physical), foreign language, industrial arts, social science, English (drama and humanities), reading specialist, and 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 instruction in a California public school that is ranked in the lowest 60 percentile of the Academic Performance Index (API) 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 instruction in a California public school that is ranked in the lowest 20 percentile 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.**

NOTE: Funding appropriations are contingent upon approved California Budget Acts.

ELIGIBILITY CRITERIA

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 not be in default on any state or federally insured educational loan;
- Have completed a minimum of 60 semester or 90 quarter units prior to the 2012-13 fall term;
- Apply for the APLE 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 reading or special education.);
- Sign a Loan Assumption Agreement (LAA) to teach in an eligible California school for up to four full-time, or part-time equivalent, consecutive years after obtaining an initial teaching credential;
- 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
- Maintain satisfactory academic progress as defined by the school you are attending.

HOW TO APPLY

- Applicants may obtain an APLE application and Loan Assumption Agreement (LAA) from the APLE Coordinator at their school or on the CSAC website at <http://www.csac.ca.gov/doc.asp?id=685>.
- Both completed documents must be submitted to the designated APLE Coordinator at the school the applicant is attending. A listing of APLE Coordinators is available on the above indicated CSAC Web page.
- APLE Coordinators at participating schools will review the applications and LAAs for accuracy and completeness, select eligible applicants according to the school's selection criteria and procedures, and submit the selected applications to CSAC.

NOTE: Applicants and schools must adhere to all application deadlines set for the program.

PARTICIPANT NOTIFICATION

CSAC staff reviews all applications submitted by the participating schools. All selected applicants meeting the eligibility requirements are sent an Acceptance Acknowledgement by CSAC.

Participants are reminded that when they sign the Loan Assumption Agreement (LAA), they agree to provide qualified teaching service at eligible schools, and that CSAC authorizes loan assumption payments, provided the participants comply with all APLE requirements.

LOAN ASSUMPTION BENEFITS

To receive the maximum loan assumption benefits of up to \$11,000* (or possibly, \$19,000*), participants must provide teaching service in the teaching area agreed upon in their LAA at a California public school (K-12) for up to four (4) full-time, or part-time equivalent, consecutive school years.

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

- full-time teaching service provided through an internship program
- full-time 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 and provides a full year of full-time, or the 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 will 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 will pay a 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. CSAC will pay an additional 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. **APLE funding appropriations are contingent upon approved California Budget Acts.**

NOTE: APLE 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 participants.

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

APLE benefits are not available for:

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

If you have any questions, contact the CSAC Specialized Programs Branch at

specialized@csac.ca.gov

or at (888) 224-7268, Option 3

Between the Hours of 10:00 AM – 4:45 PM

California Student Aid Commission, Specialized Programs Branch
P.O. Box 419029, Rancho Cordova, CA 95741-9029

www.csac.ca.gov

