



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.);
- 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

- 2012-13 applicants must complete the **online** APLE application that is available on the CSAC "MyAPLE" website at <https://myaple.csac.ca.gov/Admin/Logon.aspx>.
- After the online application is completed, CSAC will notify the applicant to review and electronically certify the Loan Assumption Agreement (LAA).
- APLE Coordinators at participating schools will review the applications, select eligible applicants according to the school's selection criteria and procedures, and electronically nominate the approved applicants.

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

PARTICIPANT NOTIFICATION

All nominated applicants meeting the eligibility requirements are sent an Acceptance Acknowledgement by CSAC.

Participants are reminded that when they certify the Loan Assumption Agreement, 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

