

# FACT SHEET

## ASSUMPTION PROGRAM OF LOANS FOR EDUCATION (APLE) *FOR CREDENTIALLED TEACHERS*

The APLE is a state-funded, competitive teacher incentive program administered by the California Student Aid Commission (CSAC). The APLE for Credentialed Teachers is designed to encourage currently credentialed teachers to seek and teach in K-12 teaching positions in California's public schools. Credentialed teachers must be employed and agree to continue to teach in a California K-12 public school that is ranked in the lowest 20 percent on the Academic Performance Index (API). **For your convenience, provided below is the link to the California Department of Education to view your school's API score.**

<http://api.cde.ca.gov/reports/page2.asp?subject=API&level=School&submit1=submit>

Selected applicants may be eligible for loan assumptions payments of up to \$19,000\* of their outstanding educational loans in return for four (4) consecutive years of full-time teaching service or consecutive part-time teaching for the equivalent of four (4) full-time academic years in a California K-12 public school ranked in the lowest 20 percent on the API.

To be eligible, participants must **currently hold a clear multiple subject, clear single subject, or a Level II Education Specialist Instruction credential AND must currently be teaching in a California K-12 public school** that is ranked in the lowest 20 percent on the API at the time your application is submitted to and accepted by CSAC.

\* APLE participants who provide the designated teaching service in the areas of; math, science, or education specialist teaching service in a California K-12 public school that is ranked in the lowest 20 percent on the API may be eligible to receive an additional \$2,000 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 an agreement to teach in a eligible California K-12 public school for up to four (4) full-time, or part-time equivalent, consecutive years, after obtaining an initial teaching credential; **AND**
- Be a credentialed teacher teaching in a California K-12 public school ranked in the lowest 20 percent on the API

### P R O G R A M   E L E M E N T S

- Bonus of \$2,000 if teaching math, science, or education specialist in the lowest 20 percent on the API
- Part-time teaching eligibility
- Leave of Absence (LOA) allowed during employment - one (1) **calendar** year can be extended to for serious illness, pregnancy, natural causes, active military status, layoffs, reassignment or reasons beyond control of participant (*LOA must be approved by CSAC*)
- Loan Assumption Agreement is valid for ten (10) years

### H O W   T O   A P P L Y

- Credentialed teachers may obtain an application and Loan Assumption Agreement (LAA) from their County Office of Education.
- Completed applications and LAA's for all eligible applicants **must be submitted to CSAC by the applicants County Office of Education by the published deadlines.**
- Applicants' signature on the LAA, is an agreement to provide four (4) full-time, or part-time equivalent, consecutive years of teaching service as defined above, in the application and in the Loan Assumption Agreement. The LAA also stipulates that CSAC authorizes loan assumption payments, provided the participants comply with all requirements for the APLE for Credentialed Teachers program.
- Applicants may view CSAC's website at [www.csac.ca.gov](http://www.csac.ca.gov) for referral to the APLE Coordinator for their county.

**NOTE: APPLICANTS AND COUNTY OFFICES OF EDUCATION MUST ADHERE TO ALL APPLICATION DEADLINES SET FOR THE PROGRAM.**

## PARTICIPANT NOTIFICATION

CSAC staff reviews all applications submitted by the County Offices of Education. 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 an eligible California K-12 public school for 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 credentialed teacher teaches at a California K-12 public school that is in the lowest 20 percent on the API **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 30th outstanding loan balance(s), CSAC may authorize APLE payments up to:

- \$2,000\* after completion of the 1<sup>st</sup> school year of eligible full-time, or part-time equivalent teaching service.
- \$3,000\* after completion of the 2<sup>nd</sup> consecutive school year of eligible full-time, or part-time equivalent teaching service.
- \$3,000\* after completion of the 3<sup>rd</sup> consecutive school year of eligible full-time, or part-time equivalent teaching service.
- \$3,000\* after completion of the 4<sup>th</sup> consecutive school year of eligible full-time, or part-time equivalent teaching service.

\*CSAC may pay a bonus amount of \$2,000 for each year of full-time or part-time equivalent, teaching service provided in math, science, or education specialist instruction in a California K-12 public school that is in the lowest 20 percent on the API. Funding appropriations are regulated by California law.

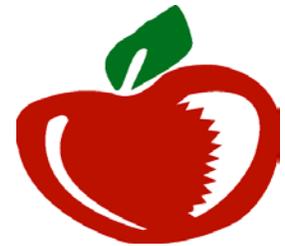
Participants who fail to meet repayment obligations on any state or federal grant or loan or are in default on any state or federal student loan payment will be withdrawn from the APLE program.

**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(s) made by APLE program participants.**

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.

**NOTE: Loans obtained for coursework other than a baccalaureate degree and an initial teaching credential ARE NOT assumable under APLE.**



If you have any questions please contact the Commission's Specialized Programs Branch

Toll Free at: 888-224-7268 Option 3  
Between the Hours of 1:00 PM – 4:45 PM