

ASSUMPTION PROGRAM OF LOANS FOR EDUCATION (APLE)

FACT SHEET

Effective January 1, 2009

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 instruction in a California public school that is ranked in the lowest 60 percentile 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 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.

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 student loan.
 - Sign an agreement to teach in an eligible California school for up to four full-time, or part-time equivalent, consecutive years, or the equivalent, after obtaining an initial teaching credential.
 - Be enrolled in an eligible district intern program to obtain your initial teaching credential.
- OR**
- Have completed a minimum of 60 semester or 90 quarter units prior to the new fall term.
 - 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.
 - Must maintain satisfactory academic progress as defined by the school you are attending.

P R O G R A M C H A N G E S

Pre January 1, 2009

Full-Time Teaching Requirement **NEW**
 Out of State Teacher Eligibility **CHG'D**
 District Intern Eligibility (400 per year) **CHG'D**
 Leave of Absence Allowed During Employment..... **CHG'D**
 Maximum one (1) **academic** year
 for serious illness, pregnancy, natural causes
 Bonus for Teaching Math, Science, or Special Ed **CHG'D**
 \$1,000
 Bonus for Teaching Math, Science, or Special Ed
 In the Lowest 20% API - \$1,000

Post January 1, 2009

Part-Time Teaching Eligible
 Eliminate Out Of State Teacher Eligibility
 Credentialed Teacher Eligibility (effective 2010-11)
 District Intern Eligibility (**reduced** to 100 per year)
 Leave of Absence Allowed During Education
 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
 Bonus for Teaching Math, Science, or Special Ed
 in the lowest 60% API - \$1,000
 Bonus for Teaching Math, Science, or Special Ed
 in the lowest 20% API - \$1,000
NEW Loan Assumption Agreement only valid for 10 years

HOW TO APPLY

- Applicants may obtain an application and the Loan Assumption Agreement (LAA) on the CSAC website at www.csac.ca.gov. 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.
- District Interns may obtain an application and LAA from their district intern office.
- The participant's signature on the LAA is an agreement to provide up to four full-time, or part-time equivalent, consecutive years of teaching service as defined above in *Eligibility Criteria*. The LAA also stipulates that CSAC authorizes loan assumption payments, provided the participants comply with all requirements for the APLE program.
- Applicants may go to CSAC's website for referral to the APLE Coordinator at their school.

NOTE: APPLICANTS MUST ADHERE TO ALL APPLICATION DEADLINES SET FOR THE PROGRAM.

PARTICIPANT NOTIFICATION

CSAC staff reviews all applications submitted by the participating schools, County Offices of Education, 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 an 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;
- 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 student loan 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 loans, even if they have 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 8:00 AM – 12:00 PM