

Participating Institutions

Private Colleges and Universities

Antioch University	Pacific Union College
Azusa Pacific University	Patten College
Bethany Bible College	Pepperdine University
Biola University	Point Loma Nazarene College of California
California Baptist College	Saint Mary's College
California Lutheran University	Santa Clara University
Chapman University	Simpson College
Christian Heritage College	Stanford University
Claremont Graduate School	The Master's College
College of Notre Dame	The National Hispanic University
Concordia University	United States International University
Dominican University	University of La Verne
Fresno Pacific College	University of Phoenix
Holy Names College	University of the Pacific
Hope International University	University of Redlands
John F. Kennedy University	University of San Diego
La Sierra University	University of San Francisco
Loyola Marymount University	University of Southern California
Mills College	Vanguard University
Mount St. Mary's College	Westmont College
National University	Whittier College
New College of CA	
Occidental College	
Pacific Oaks College	

University of California

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

California State University

Bakersfield	Chico
Dominquez Hills	Fresno
Fullerton	Hayward
Humbolt	Long Beach
Los Angeles	Monterey Bay
Northridge	Pomona
Sacramento	San Bernardino
San Diego	San Francisco
San Jose	San Luis Obispo
San Marcos	Sonoma
Stanislaus	



Financial Assistance for Students Pursuing a Teaching Career

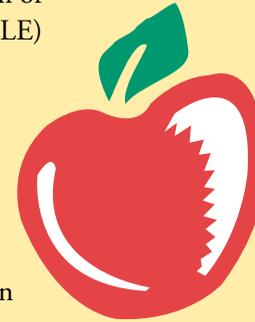


CALIFORNIA
STUDENT AID
COMMISSION

Assumption Program of Loans for Education (APLE)

Program Purpose

The Assumption Program of Loans for Education (APLE) is a competitive teacher incentive program, designed to encourage outstanding students to become teachers and serve in either a critical teacher shortage area or in schools that meet specific criteria.



APLE Benefits

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

- A designated subject-shortage area identified annually by the State Superintendent of Public Education,
- Schools serving a large population of students from low-income families,

**APLE participants who agree to, and provide, four years of consecutive teaching service in math, science, or special education may receive up to \$1,000 of additional loan assumption benefits each year. Another \$1,000 of benefits may be received by persons who teach math, science, or special education in a school ranked in the lowest 20 percentile of the Academic Performance Index.*

- A school serving rural areas, and/or schools where there is a high percentage of teachers holding emergency permits, or
- Schools falling in the lowest 20 percentile of the Academic Performance Index.

(Contact your schools APLE Coordinator or the Commission for a current listing of subject-shortage areas or eligible schools).

Benefit Distribution

Depending on the participant's June 30th outstanding loan balance, the Commission will issue loan assumption payments directly to lenders as follows:

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

The Commission will not assume any loans eligible for other cancellation benefits under state or federal provisions.

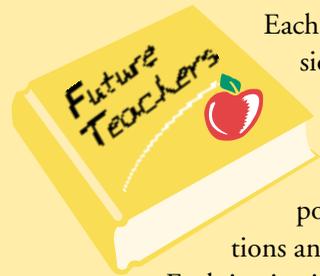
*Refer to the information at the end of the APLE Benefits section.



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G-206 (12/00)

Application Distribution



Each spring, the Commission distributes APLE applications to participating California postsecondary institutions and school districts.

Each institution and participating district office receives at least one application. The remaining applications are distributed based upon the number of students from each institution who were fully credentialed during the previous year.

Since participating institutions select applicants, students who are interested in applying should check with their campus for information on applicant selection, any additional requirements, and campus application deadlines.

Eligibility Criteria

Applicants must:

- be legal residents of California;
- have completed a minimum of 60 semester or 90 quarter units prior to the fall term of the year of application;
- enroll in 1) a program leading to a baccalaureate degree or 2) an approved program of professional teacher preparation; (Enrollment must commence during the fall term of the year of application.)

- have received, or have been approved to receive, Stafford Student Loans/ Guaranteed Student Loans (GSL), Perkins/National Direct Student Loans (NDSL), Supplemental Loans Program for Students (SLS), Consolidation Loan Program loans, or privately funded educational loans issued to students through institutions of higher education for the purpose of defraying 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;
- not have completed the coursework necessary to obtain an initial teaching credential, unless you have an initial teaching credential and are pursuing a specialist credential, required for teaching in specific/special areas targeted under the APLE; and
- agree to teach in a California public school for at least four consecutive years after obtaining a full teaching credential.

Participant Selection

Participating institutions select applicants who have been judged to have outstanding ability in criteria selected by the institution.

For more information on the specific distribution, contact your school's APLE Coordinator or the Commission.

Participant Responsibilities

To maintain eligibility participants must:

- enroll or continue coursework for an initial teaching credential;
- not be delinquent or in default on any state or federally insured educational loan, and comply with all student loan repayment obligations by continuing to make all scheduled payments on student loans throughout participation in the APLE; (The APLE payment will not cancel or replace any scheduled student loan payments.)
- maintain a minimum half-time enrollment of baccalaureate or credential coursework per term, as defined by their institution, until credential coursework is complete;
- maintain satisfactory academic progress toward the credential objective;
- comply with all conditions cited in the Loan Assumption Agreement and comply with all program laws and regulations;
- complete the first year of eligible full-time teaching service within 36 months from the date coursework for an initial teaching credential is complete;
- provide the Commission with any requested verification or documentation within specified time periods;
- provide the Commission with written notice within 10 days of any change in status which may affect APLE eligibility; and
- comply with any other procedures deemed necessary and appropriate by the Commission.

Loan Assumption Agreements

A Loan Assumption Agreement is a contract stipulating that the Commission will authorize loan assumption payments provided the participants comply with all requirements of the APLE.

To participate in the APLE, applicants must sign a Loan Assumption Agreement promising to provide four consecutive years of full-time teaching service in a California public school in a designated subject matter area or in a school that meets criteria specified by the Superintendent of Public Schools.

After signing a Loan Assumption Agreement, participants may not change their teaching service area without the written approval of the Commission. Changes from subject area to any specifically designated institution (or vice-versa) may not be approved.

For more information regarding application deadlines, contact the APLE coordinator at your school.

For more information regarding program eligibility requirements, call the Commission's Specialized Programs at (916) 526-8276.

*Please note: The specific terms and conditions of the APLE are subject to change and may differ from specifics included in this brochure.