

**Assumption Program of Loans for Education  
(APLE)  
for  
Credentialed Teachers**

**2010-11 COORDINATOR'S GUIDE  
AND Forms Packet**



For information regarding APLE for Credentialed Teachers contact:

Dolores Torres  
California Student Aid Commission  
Specialized Programs Branch  
Phone: (916) 464-2944  
Fax: (916) 464-8240  
E-mail at [dtorres@csac.ca.gov](mailto:dtorres@csac.ca.gov)

You may access the Commission's Web site for further information  
on this and other financial aid programs at [www.csac.ca.gov](http://www.csac.ca.gov)





## **Coordinator's Guide**

# Assumption Program of Loans For Educated (APLE) Credentialed Teachers

## 2010-11 Academic Year

**The** California Student Aid Commission (Commission) is pleased to announce the start of the application processing cycle for the APLE for Credentialed Teachers for the 2010-11 academic year.

### **What is APLE for Credentialed Teachers?**

The APLE for Credentialed Teachers is designed to encourage 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 K-12 California public school that is ranked in the lowest 20 percent on the Academic Performance Index (API).

Selected participants will be eligible for the loan assumption of up to \$19,000\* of their outstanding educational loans in return for four consecutive years of full-time teaching service or consecutive part-time teaching for the equivalent of four full-time academic years in a California public school ranked in the lowest 20 percent on the API.

*\*APLE Credentialed Teacher participants who agree to, and provide, four years of consecutive teaching service, or the equivalent on a part-time basis, in math, science, or special education may receive up to \$2,000 of additional loan assumption benefits each year for a total of \$19,000 when they continue to teach in an eligible school ranked in the lowest 20th percentile of the Academic Performance Index.*

### **County Office of Education Role**

California County Offices of Education are responsible for accepting and submitting completed Credentialed Teacher applications and Loan Assumption Agreements to the Commission.

Additionally, the County Offices of Education will certify the type of credential the credentialed teacher holds and the number of years the applicant has taught at a school ranked in the lowest 2 deciles on the API.

The APLE for Credentialed Teachers allocation of 400 will be awarded by the Commission. The awards will be distributed among the participating California County Offices of Education.

The participating County Office of Education must sign an Institutional Participation Agreement (IPA) **prior** to the Commission being able to accept any nominated applications. Please contact Linda Brown if your office has not received and completed the IPA. Ms. Brown can be reached at (916) 464- 2646 or at [lbrown@csac.ca.gov](mailto:lbrown@csac.ca.gov).

### **Coordinator's Guide Packet**

The Coordinator's Guide Packet includes the following forms to assist you in the application and submission process:

- ▶ APLE Credentialed Teacher Application
- ▶ APLE Credentialed Teacher Loan Assumption Agreement (LAA)
- ▶ "Filling Out Your APLE Credentialed Teacher Application" Guide (Provide to Teachers)
- ▶ Application Selection and Statistics Summary Sheet
- ▶ Submitted Applications Summary Sheet

Please make additional copies as needed for distribution and submission.

## Eligible APLE Credentialed Teacher applicants must:

- ▶ Currently be teaching in a public school ranked in the lowest 20 percent on the API;
- ▶ Possess a clear multiple subject or single subject teaching credential or Level II education specialist credential;
- ▶ Submit an APLE Credential Application to their County Office of Education;
- ▶ Submit a completed Loan Assumption Agreement to their County Office of Education;
- ▶ Agree to continue to provide four full-time consecutive school years, or the equivalent on a part-time basis, of qualifying teaching service at a public K-12 school that is ranked in the lowest 20 percent;
- ▶ Have received one or more of the following educational loans: Stafford Student Loan (Subsidized/ Unsubsidized), Federal Direct Student Loan (Subsidized/Unsubsidized), National Direct Student Loan, Supplemental Loans for Students, or Consolidation Loan Program Loans issued to students through institutions of higher education for the purpose of defraying costs associated with obtaining a postsecondary degree or an initial teaching credential;
- ▶ Have no repayment obligation for any state or federal educational grant(s);
- ▶ Have not defaulted on any student loan; **and**
- ▶ Not have participated in and received benefits from the APLE Program.

## Submission of Applications

Coordinators shall provide an APLE Credentialed Teachers Application and Loan Assumption Agreement to **all interested teachers**.

Each County Office of Education shall allow all interested credentialed teachers to submit applications if they meet the APLE eligibility criteria.

Once all forms have been reviewed for accuracy completeness and certified the County Coordinator must list each applicant's name and Social Security Number on the Submitted Applications Summary Sheet.

The APLE Coordinator shall submit the following documents to the Commission:

- ▶ Application Selection and Statistics Summary
- ▶ Submitted Applications Summary Sheet
- ▶ Applications **and** LAA's for each listed applicant

All documents must be submitted and received at the Commission by the **priority deadline of September 30<sup>th</sup>**.

## Commission's Role

The Commission will accept applications from all participating California County Offices of Education.

The awarding of the 400 allocations will be **competitive** and will follow California Code of Regulations Section 30705(d). The Commission will notify applicants of their selection into the program.

Additionally, the Commission will provide program participants with information to ensure the optimum receipt of benefits from the program.

## How to contact the Commission

**California Student Aid Commission**  
ATTN: APLE – Credentialed Teachers  
P.O. Box 419029  
Rancho Cordova, CA 95741-9029

**Dolores Torres**  
(916) 464-2944  
Fax: (916) 464-8240

E-mail: [dtorres@csac.ca.gov](mailto:dtorres@csac.ca.gov)



## Applicant Selection and Statistics Summary APLE for Credentialed Teachers



### To be completed by the County of Education APLE Credentialed Teacher Coordinator

Indicate the number of teachers who submitted applications for the APLE Credentialed Teachers: \_\_\_\_\_

#### By providing my signature, I understand that:

- ▶ I have enclosed a completed application and a loan assumption agreement for each APLE Credentialed Teacher applicant listed on the Submitted Applications Summary Sheet.
- ▶ I am certifying each submitted applicant's teaching credential is compatible with the program requirements.
- ▶ I certify that each submitted applicant is currently teaching at a California K-12 public school ranked in the lowest 20 percent on the API.
- ▶ I certify that the APLE Credential Teacher applications have been made available to all interested teachers.
- ▶ I understand that these applications will undergo further review by the Commission and only those teachers who meet all program requirements will be selected as APLE Credentialed Teacher participants.

### County Office of Education APLE Coordinator Information

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Print Name: \_\_\_\_\_ E-mail address: \_\_\_\_\_

County: \_\_\_\_\_ Contact Number: \_\_\_\_\_

Please return all required documents to:

California Student Aid Commission  
Specialized Programs – Dolores Torres  
Attn: APLE Credentialed Teachers  
P.O. Box 419029  
Rancho Cordova, CA 95741-9029



**SUBMITTED APPLICATIONS SUMMARY SHEET**

List all submitted applicants and their Social Security Number

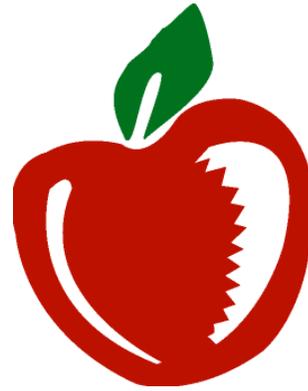
**NAME**

**SOCIAL SECURITY NUMBER**

1.	_____	_____
2.	_____	_____
3.	_____	_____
4.	_____	_____
5.	_____	_____
6.	_____	_____
7.	_____	_____
8.	_____	_____
9.	_____	_____
10.	_____	_____
11.	_____	_____
12.	_____	_____
13.	_____	_____
14.	_____	_____
15.	_____	_____
16.	_____	_____
17.	_____	_____
18.	_____	_____
19.	_____	_____
20.	_____	_____

**Attach additional sheets if necessary.**

FILLING OUT YOUR  
ASSUMPTION PROGRAM OF  
LOANS FOR EDUCATION (APLE)  
For Credentialed Teachers  
APPLICATION FOR 2010-11



The **APLE for Credentialed Teachers** is a competitive teacher incentive program designed to encourage credentialed teachers to apply for, accept teaching positions, and continue teaching in California K-12 public schools that are ranked in the lowest 20 percent on the Academic Performance Index (API).

Applying for the APLE Credentialed Teachers is a two-step process. The applicants need to:

- 1) Complete and sign the application and Loan Assumption Agreement (LAA); **AND**
- 2) Submit both documents to your Country Office of Education APLE Credentialed Teacher Coordinator for submission to the California Student Aid Commission (Commission).

## Tips for Credentialed Teacher Applicants

### Applicants must:

-  Be currently teaching at an eligible public K-12 school ranked in the bottom 20% of the API;
-  Have received one or more educational loans that still have an outstanding balance;
-  Have not previously participated in and received benefits from the APLE;
-  Not be in default in any state or federally insured educational loan;
-  Submit a completed Credential Teacher Application to your County Office of Education;
-  Submit a signed Loan Assumption Agreement with your application to your County Office of Education;
-  Submit application and loan assumption agreement to your County Office of Education APLE Coordinator.



# APPLE CREDENTIALLED TEACHER APPLICATION 2010-11

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## Remember to:

Sign the back of your application.

Sign the Loan Assumption Agreement (LAA).

Submit your application and LAA to your County Office of Education APPLE Coordinator. (County Coordinator has a September 30<sup>th</sup> priority deadline.)

Keep a copy of your application, LAA, and any other documents you submit.

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## Timeline of Application Process

- **March** – Applications, LAA's, and Coordinator's Guide received by the participating County Office(s) of Education
- **June - September** – County Office(s) of Education submit applications and loan assumption agreements to the Commission by priority deadline of September 30<sup>th</sup>.
- **November** – Program participants are announced by the Commission

## Need Further Information?

You may access the Commission's Web site for further information at [www.csac.ca.gov](http://www.csac.ca.gov).

Or contact:

California Student Aid Commission  
Attn: APPLE – Dolores Torres  
P.O. Box 419029  
Rancho Cordova, CA 95741-9029

Phone: 1-888-224-7268 ext. 3  
Monday – Friday 1:00 PM – 5:00 PM  
e-mail: [specialized@csac.ca.gov](mailto:specialized@csac.ca.gov)

**Do not mail the application to the Commission**

**The application must be submitted to your County Office of Education**

**APPLE Credentialed Teacher Coordinator**



# COUNTY OFFICES OF EDUCATION PARTICIPATING IN APLE CREDENTIALLED TEACHER PROGRAM



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Alameda County Office of Education	Orange County Office of Education
Alpine County Office of Education	Placer County Office of Education
Amador County Office of Education	Plumas County Office of Education
Butte County Office of Education	Riverside County Office of Education
Calaveras County Office of Education	Sacramento County Office of Education
Colusa County Office of Education	San Benito County Office of Education
Contra Costa County Office of Education	San Bernardino County Office of Education
Del Norte County Office of Education	San Diego County Office of Education
El Dorado County Office of Education	San Francisco County Office of Education
Fresno County Office of Education	San Joaquin County Office of Education
Glenn County Office of Education	San Luis Obispo Count Office of Education
Humboldt County Office of Education	San Mateo County Office of Education
Imperial County Office of Education	Santa Barbara County Office of Education
Inyo County Office of Education	Santa Clara County Office of Education
Kern County Office of Education	Santa Cruz County Office of Education
Kings County Office of Education	Shasta County Office of Education
Lake County Office of Education	Sierra County Office of Education
Lassen County Office of Education	Siskiyou County Office of Education
Los Angeles County Office of Education	Solano County Office of Education
Madera County Office of Education	Sonoma County Office of Education
Marin County Office of Education	Stanislaus County Office of Education
Mariposa County Office of Education	Sutter County Office of Education
Mendocino County Office of Education	Tehama County Office of Education
Merced County Office of Education	Trinity County Office of Education
Modoc County Office of Education	Tulare County Office of Education
Mono County Office of Education	Tuolumne County Office of Education
Monterey County Office of Education	Ventura County Office of Education
Napa County Office of Education	Yolo County Office of Education
Nevada Count Office of Education	Yuba County Office of Education

# CREDENTIALLED TEACHERS APLE APPLICATION – 2010/11



**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. Are you currently teaching at an eligible school ranked in the bottom 20% of the Academic Performance Index (API) in grades K-12? <input type="checkbox"/> Yes <input type="checkbox"/> No			
** How many years have you taught in a school ranked in the bottom 20% of the API? ____					

8. Have you ever participated in and received benefits from the APLE Program?  Yes    No  
 Previous participation and receipt of benefits from the APLE Program disallows application submission.

9. I currently hold the following credential(s):

(1) Clear Single Subject in \_\_\_\_\_ Date received : \_\_\_\_ / \_\_\_\_ / \_\_\_\_

(2) Clear Multiple Subject Date received : \_\_\_\_ / \_\_\_\_ / \_\_\_\_

(3) Education Specialist Instruction (Level II) Date received : \_\_\_\_ / \_\_\_\_ / \_\_\_\_

You must be currently holding one of the above credentials, to be eligible for APLE.

**School Counseling, School Psychology and Educational Administration are not eligible.**

10. I have received an educational loan:

- Yes, please complete the information below. \*\*\*
- No. If you have not received an approved 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	Default		
<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 all that apply):**

- (1) **Mathematics** - Must currently hold a single subject credential, which authorizes teaching Math in grades 7 – 12 OR
- (2) **Science (Life/Physical)** - Must currently hold a single subject credential, which authorizes teaching Science (Life/Physical) in grades 7 – 12 OR
- (3) **Education Specialist Instruction (Level II)** - Must currently hold a Education Specialist Instruction credential in grades K – 12.

12. I currently teach at an eligible school ranked in the lowest 2 deciles of the Academic Performance Index. **(REQUIREMENT)**

- Low-Performing School\*\*\*\*** - Must currently hold a clear multiple subject or clear single subject credential and agree to continue to teach at an eligible school ranked in the bottom 20% of the Academic Performance Index (API) grades K – 12.

\*\*\*\*For a listing of schools in these areas, please refer to the <http://www.cde.ca.gov>

Note: You must currently be teaching in an eligible school ranked in the lowest 2 deciles of the Academic Performance Index to be eligible.

**Please Turn To The Back Of The Application To Continue**

\*Please see attached State of California Information Practice Act (IPA) of 1977 & Use of Your Social Security Number.

\*\* You must attach documentation to verify years taught at a school ranked in the lowest 2 deciles of the A.P.I.



**CALIFORNIA STUDENT AID COMMISSION**  
**P.O. Box 419029, Rancho Cordova, CA 95741-9029**  
**ASSUMPTION PROGRAM OF LOANS FOR EDUCATION (APLE)**  
**LOAN ASSUMPTION AGREEMENT – Credential Teachers**

**2010/11**

**NAME:** \_\_\_\_\_ **School Name:** \_\_\_\_\_

**TEACHING SERVICE AREA:** \_\_\_\_\_

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

**SECTION I - TEACHING REQUIREMENTS**

**I must:**

1. Credentialed teacher must possess and maintain a clear multiple subject or single subject teaching credential or level II education specialist credential in California.
2. Maintain full-time, or part-time equivalent, eligible teaching service in a California public school that is ranked in the lowest 2 deciles on the Academic Performance Index (API).
3. Not be a previous participant in the Assumption Program of Loans For Education.
3. Provide eligible teaching service for four full-time, or the part-time equivalent for four (4) consecutive school years at an eligible school that is ranked in the lowest 20% of the Academic Performance Index.

**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 & receive the full APLE benefits**

**I must:**

1. Provide eligible full-time, or its equivalent on a part-time basis, teaching service in a California public school for four (4) consecutive, or its equivalent school years in a California public school ranked in the lowest 2 deciles of the A.P.I. (Previous credential teaching service does not apply.)
2. Acknowledge 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.
3. Acknowledge loans eligible for loan assumption payments are educational loans under the Federal Family Education Loan Program (20 U.S.C. Section 1071, et seq.) and any educational loan approved by the Commission.

**SECTION III - LOAN ASSUMPTION BENEFITS (CONT.)**

4. The Employment and Loan Verification Form(s) must be forwarded to the appropriate officials for completion and submitted to the Commission. The forms must be returned by the deadline to qualify for benefits. If I fail to meet a deadline, I will be withdrawn from the program.
5. Educational loans obtained for coursework other than a baccalaureate degree and an initial teaching credential **are not** eligible for assumption under the APLE.
6. Depending on my June 30<sup>th</sup> outstanding loan balance each year and the state budget\*, the Commission may 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.
7. 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.
8. 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**

**I must:**

1. Respond to all communications and requests from the Commission within the time indicated or I may be withdrawn from APLE.
2. A pre-approved leave of absence (LOA) may be authorized by the Commission should you encounter difficulties with program requirements. Qualified LOA's are outlined in CEC 69613.6.
3. 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.**

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

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

**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 official's responsible for maintaining the information contained on this form is the Executive Director of the Commission and the financial aid administrators at their 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 the 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.