

OCTOBER 2012

Assumption of Loans for Education (APLE)

Welcome to the California Student Aid Commission's
APLE Webinar Training Session

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Housekeeping Rules

- Please keep your phones on mute during today's webinar presentation
- We will pause briefly at the end of each topic and ask for questions and respond to any typed questions
- At the end of the today's webinar presentation we will open the lines for a Q&A session



California Student Aid Commission Introduction to APLE, District Intern and APLE for Credentialed Teachers



- **A** ssumption
- **P** rogram of
- **L** oans for
- **E** ducation



Intent of the Program

California Teacher Shortage

- **APLE:** is a competitive teacher incentive program designed to encourage outstanding students to become teachers in subject areas where a critical teacher shortage has been identified.
- **APLE for District Intern:** is designed to encourage outstanding district interns to become fully credentialed teachers.
- **APLE for Credentialed Teachers:** is designed to encourage credentialed teachers to seek and teach in a K-12 teaching position in a California Public schools ranked in the lowest two deciles of the Academic Performance Index (API)



2012-13 Budget Act

- Due to the 2012-13 Budget Act, which was recently approved by the Governor, new allocations/applications for the APLE programs have been eliminated.
- The elimination of new allocations/applications includes the APLE, APLE for District Interns and the APLE for Credentialed Teachers programs.



2012-13 Budget Act (cont.)

- As a result to the 2012-13 Budget Act, the Commission will not accept 2012-13 applications for the APLE programs. No other changes to these programs were made.
- The Commission will continue to accept and process other forms and documentation to administer program benefits for existing participants.



2012-13 Budget Act (cont.)

- Perspective applicants who submitted 2012-13 applications to the APLE program will be notified about the recent change in legislation.
- The Commissions website has been updated with this new information.
- While it is unfortunate that 2012-13 allocations/applications were eliminated for the APLE programs, the authority for the APLE programs remains in statute.
- In future years, if funding is appropriated these programs can be reinstated.



Communications with Participants

- New participants for **2011-12** have been notified by email in September about acceptance in the APLE Program.
- Out of the 7,200 allocations available, approximately 4,000 have been accepted into the program.
- Enrollment and academic progress is monitored by the school until the participant is recommended for a teaching credential which is based on information submitted on the Renewal Report.



Communications (cont.)

- Once participants receive their credential they are to contact CSAC and/or provide a copy of their credential, this changes the student's status to teacher.
- CSAC asks that you encourage participants to create a "MyAPPLE" account so they can monitor their status.
- If a demographic change is needed participants must contact CSAC.



Renewal Verification Report

- The Renewal Verification Report is sent each year to schools to verify the academic status for each APLE participant at your institution
- Questions that must be answered on the report include:
 1. Minimum Half–Time Enrollment
 2. Satisfactory Academic Progress (SAP)
 3. Current Educational Level
 - **JR**-Junior
 - **SR**-Senior
 - **GR**-Graduate/Completed an undergraduate degree.



Renewal Verification Cont.

4. Recommended to the Commission on Teacher Credentialing (CTC)

- **Y** – Student has been recommended to the CTC for a Preliminary or Clear Credential only
- **Do Not list: Certificate of Clearance, Emergency Permits, Graduation Dates, Internships and Waivers**
- If the student has been recommended, please provide the recommended credential date
- **N** – Student has not completed all required coursework to be recommended to CTC for a credential

5. Additions

- If an addition is needed please notate the corrections in **Red** on the form.



Leave of Absence While Attending School

Participants who enter the APLE program on or after **01/01/09** are allowed a Leave of Absence for the following reasons:

- Serious illness, pregnancy, or other natural causes
- Active military duty status
- Natural disaster



Part-Time Teaching

Participants who enter the APLE program on or after **01/01/09** are now allowed to teach part-time.

- Full-time teaching is defined as 175 school days which equals 100 percent.
- Program participants may teach on a part-time basis, the percentage of employment is calculated as it relates as full-time.
- Once the program participant's accumulate total reaches 100 percent, CSAC may then proceed in processing a loan assumption payment.
- **CSAC may approve a leave of absence if teacher is laid off MUST provide supporting documents**



Program Requirements for Loan Payments

- Each **May**, Employment and Loan Balance Verification Forms are made available to participants who are providing eligible teaching service.
- Loan assumption payments are sent to participant's lending institutions once the budget has been signed for that fiscal year.



PAYMENT PROCESS

Payments are made annually as follows on a base payment of \$11,000:

- \$2,000 - 1st year of teaching service*
- \$3,000 - 2nd year of teaching service*
- \$3,000 - 3rd year of teaching service *
- \$3,000 - 4th year of teaching service*



BONUS for Math, Science and Special Ed Teachers*

- The 1st bonus applies to schools ranked in the lowest **60 percent** of the API equaling \$15,000
- The 2nd bonus applies to schools ranked in the lowest **20 percent** of the API equaling \$19,000

Credentialed Teachers Programs:

- Credentialed Teachers teaching math, science or special education over the course of 4 years receive up to \$19,000.

*Funding appropriations are contingent upon approved California Budget Act(s)



New Feature for Participants

MyAPPLE

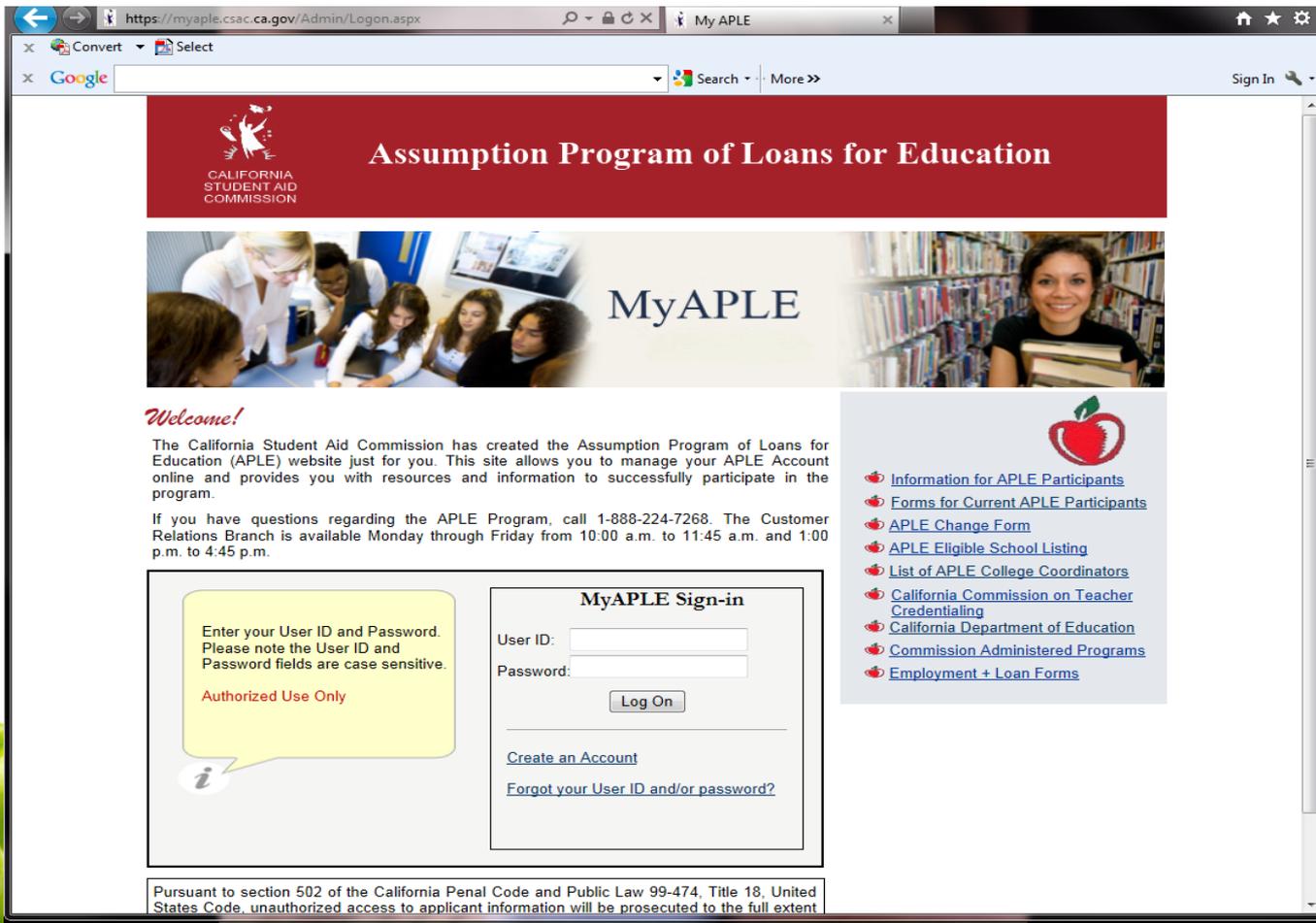
www.myapple.csac.ca.gov

- The California Student Aid Commission has created the **MyAPPLE** website for participants to view their APPLE accounts online, such as:
 - Payment information
 - Employment and Loan Forms processed
 - Current filing status
 - Current demographic information



MyAPPLE Home Page

www.myapple.csac.ca.gov



The screenshot shows a web browser window with the URL <https://myapple.csac.ca.gov/Admin/Logon.aspx>. The page features a red header with the California Student Aid Commission logo and the text "Assumption Program of Loans for Education". Below the header is a banner image with the text "MyAPPLE". The main content area includes a "Welcome!" message, a paragraph about the APLE website, and a "MyAPPLE Sign-in" form. The sign-in form has fields for "User ID:" and "Password:", a "Log On" button, and links for "Create an Account" and "Forgot your User ID and/or password?". A yellow callout box on the left of the sign-in form contains the text: "Enter your User ID and Password. Please note the User ID and Password fields are case sensitive. Authorized Use Only". To the right of the sign-in form is a list of links, including "Information for APLE Participants", "Forms for Current APLE Participants", "APLE Change Form", "APLE Eligible School Listing", "List of APLE College Coordinators", "California Commission on Teacher Credentialing", "California Department of Education", "Commission Administered Programs", and "Employment + Loan Forms". At the bottom of the page, there is a disclaimer: "Pursuant to section 502 of the California Penal Code and Public Law 99-474, Title 18, United States Code, unauthorized access to applicant information will be prosecuted to the full extent".

Assumption Program of Loans for Education

MyAPPLE

Welcome!

The California Student Aid Commission has created the Assumption Program of Loans for Education (APLE) website just for you. This site allows you to manage your APLE Account online and provides you with resources and information to successfully participate in the program.

If you have questions regarding the APLE Program, call 1-888-224-7268. The Customer Relations Branch is available Monday through Friday from 10:00 a.m. to 11:45 a.m. and 1:00 p.m. to 4:45 p.m.

MyAPPLE Sign-in

User ID:

Password:

[Create an Account](#)

[Forgot your User ID and/or password?](#)

Enter your User ID and Password.
Please note the User ID and Password fields are case sensitive.
Authorized Use Only

- [Information for APLE Participants](#)
- [Forms for Current APLE Participants](#)
- [APLE Change Form](#)
- [APLE Eligible School Listing](#)
- [List of APLE College Coordinators](#)
- [California Commission on Teacher Credentialing](#)
- [California Department of Education](#)
- [Commission Administered Programs](#)
- [Employment + Loan Forms](#)

Pursuant to section 502 of the California Penal Code and Public Law 99-474, Title 18, United States Code, unauthorized access to applicant information will be prosecuted to the full extent

New Feature for Participants

MyAPLE

www.myaple.csac.ca.gov

The **MyAPLE** offers direct links to APLE forms and other information, such as:

- Information for Current APLE Participants
- APLE Change Form
- APLE Eligible School Listing
- List of APLE College Coordinators
- California Commission on Teacher Credentialing
- California Department of Education
- Commission Administered Programs
- Employment and Loan Verification Forms



Federal Funded Programs for Teachers

- **Federal Loan Forgiveness for Teachers** - www.studentaid.ed.gov
 - ❖ Forgives up to \$5,000 Federal Stafford loan debt for five years of paid teaching service at a low income school. Up to \$17,500 for math, science, special ed.
- **Teach for America** – www.teachforamerica.org
 - ❖ Offers forbearance and interest payment on qualified student loans, plus up to \$4,725 a year to repay loans, if you teach for two years at a disadvantaged school.
- **Federal TEACH Grants** - www.studentaid.ed.gov
 - ❖ Provides \$4,000 a year for tuition if you qualify and plan to teach a high-need subject at a high-need school.
- **Federal Pell Grants** – *See your college financial aid office*
 - ❖ May be used to attend a teacher credential program at a college that doesn't offer a bachelor's degree in education, even if you already have a bachelor's degree.
- **Federal Perkins Loan Forgiveness** – www.studentaid.ed.gov
 - ❖ Forgives part or all of a Federal Perkins loan if you teach at a designated low-income public school.



Wrap Up

- This concludes our APLE Webinar PowerPoint presentation
- CSAC'S contact information is provided on the last page of presentation
- Please provide feedback on today's webinar to:
Ecraine@csac.ca.gov
- We will now open the lines for any comments, questions or concerns



Contact Information

California Student Aid Commission
P.O. Box 419029
Rancho Cordova, CA 95741-9029

APLE and APLE District Intern Program

- E-mail: specialized@csac.ca.gov
- School Support Line: 1-888-294-0153
- Web site: www.csac.ca.gov

APLE for Credentialed Teachers Program

- E-mail: cphelps@csac.ca.gov
- Phone: 916-464-6412
- Web site: www.csac.ca.gov

