



ASSUMPTION PROGRAM OF LOANS FOR EDUCATION (APLE) *For District Interns* FACT SHEET

The Assumption Program of Loans for Education (APLE) is a state-funded, competitive teacher incentive program administered by the California Student Aid Commission (CSAC). The APLE program is designed to encourage district intern participants to become fully credentialed 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 an eligible California school (K-12) in one of the following (see the *APLE for District Interns Application* for details):

- designated subject matter areas: mathematics/computer education, science (life/physical), foreign language, industrial arts, social science, English (drama and humanities), reading specialist, and 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 (API) 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.*

NOTE: Funding appropriations are contingent upon approved California Budget Acts.

ELIGIBILITY CRITERIA

All applicants must meet the following eligibility criteria:

- Have a baccalaureate degree;
- Have passed the California Basic Educational Skills Test (CBEST);
- Have *not* completed all of the coursework necessary to obtain an initial teaching credential (preliminary/clear), unless the candidate has an initial teaching credential *and* is pursuing a specialist credential required for teaching special education or reading and language arts;
- Have been approved to participate in a Commission on Teacher Credentialing (CTC)-approved District Intern Program leading to a full teaching credential;
- Have received, or have been approved to receive, any of the student loans issued to students through their college or school district for educational costs associated with obtaining a 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; *and*
- Maintain a course of study required by the District Intern Program.

HOW TO APPLY

- Applicants may obtain an *APLE for District Interns Application* and *Loan Assumption Agreement* (LAA) from their District Intern Program office **or** from the CSAC website at: <https://www.csac.ca.gov/assumption-program-loans-education-ape>
- Both completed documents must be submitted to the designated APLE Coordinator at the applicant's district office.
- APLE Coordinators at participating District Intern Program offices will review the applications and LAAs for accuracy and completeness, select eligible applicants according to the district's selection criteria and procedures, and submit all required documents for the selected applicants to CSAC.

NOTE: Applicants and District Intern officials must adhere to all application deadlines set for the program.

PARTICIPANT NOTIFICATION

CSAC staff reviews all applications submitted by the participating District Intern Program offices. All selected applicants meeting the eligibility requirements are sent an Acceptance Acknowledgement by CSAC.

Participants are reminded that when they sign the *Loan Assumption Agreement (LAA)*, they agree to provide qualified teaching service at eligible schools, and that CSAC authorizes loan assumption payments, provided the participants comply with all APLE requirements.

LOAN ASSUMPTION BENEFITS

To receive the maximum loan assumption benefits of up to \$11,000* (or possibly, \$19,000*), participants must provide teaching service in the teaching area agreed upon in their LAA at a California public school (K-12) for up to four (4) full-time, or part-time equivalent, consecutive school years.

NOTE: The following do not qualify as eligible teaching service for the APLE for District Interns program:

- teaching service provided through an internship program;
- teaching service provided prior to receipt of the participant's designated initial or specialist teaching credential.

APLE payments are made after a participant receives their specified teaching credential and provides a full year of full-time, or the 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 will 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 will pay a 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. CSAC will pay an additional 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. **APLE funding appropriations are contingent upon approved California Budget Acts.**

NOTE: APLE 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 participants.

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

APLE benefits are not available for:

- Any loans that are eligible for full or partial cancellation under federal or state provisions (i.e., some Federal Perkins Loans);
- Parent (PLUS) loans;
- Any private loans that are not authorized by your school or district office;
- Any home equity loan, even if it has been obtained for educational expenses.

If you have any questions, contact the CSAC Specialized Programs Branch at

apple@csac.ca.gov

or at (888) 224-7268, Option 4

Between the Hours of 8:00 AM – 4:45 PM

California Student Aid Commission, Specialized Programs Branch
P.O. Box 419027, Rancho Cordova, CA 95741-9027

www.csac.ca.gov

