



Stanislaus
State



TEACH Grant Exit Info Workshop

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Workshop Overview

- Initial Certification - 120 day deadline
- Annual Certification - reporting your teaching status each year
- Completing Less than a full year of teaching service
- Employed by multiple employers
- Requesting a suspension or discharge of the eight-year period
- Circumstances under which a TEACH Grant will convert
- After a TEACH Grant converts to a Direct Unsubsidized Loan
- TEACH Grant Loan Conversion Reconsideration

The TEACH Grant Exit Counseling

The TEACH Grant exit counseling will provide you with important information regarding:

- Initially and annually certifying,
- Requesting a suspension or discharge of your obligation,
- Identifying low income schools and high-need fields,
- Circumstances under which a TEACH Grant will convert to a loan,
- Terms and Conditions After a TEACH Grant converts to a loan.

❖ TEACH Grant exit counseling and PDF is available online at:

<https://studentloans.gov/myDirectLoan/teachExitCounseling.action#!/teachExit/launch>

Certification Requirement

- Unless you have received a temporary suspension of the eight-year obligation period, ***or*** your TEACH Grant obligation has been discharged, **you must** keep the TEACH Grant Servicer informed of your progress toward satisfying your service obligation by certifying your employment each year by your due date.
- The current TEACH Grant Servicer is:
The FedLoan Servicing Center
1-800-699-2908

Initial Certification – 120 day deadline

Students **must** make initial contact with The FedLoan Servicing Center within 120 days after completing or separating from their program.

- The FedLoan Servicing Center will also make an attempt to contact you.
 - A 1st and 2nd correspondence letter will be mailed to your last know address 60 days and then 30 days before your 120-day deadline.
 - A 3rd letter will be mailed to you notifying you that you are now in the 30-day grace period before your grants convert to loans.
 - A 4th and final letter will be mailed to you if and when your grants convert.

Initial Certification continued

- Within 120 days after you complete the program for which you received your TEACH Grant, you **must** notify the FedLoan Servicing Center that:
 1. you are employed as a full-time teacher; **or**
 2. you are not yet employed as a full-time teacher, but intend to meet the terms and conditions of your service obligation (*“Certification of Intent to Satisfy”*)
- When you make contact within the 120-day deadline:
 - you will most importantly prevent your grant from converting into an unsubsidized loan;
 - you will also receive information regarding the due date for your 1st annual Certification Form.

Annual Certification

Every year, after you complete each of the four years of required teaching, you **must** provide The FedLoan Servicing Center with documentation of that teaching service **by your due date:**

-The new standardized deadline is Oct 31st each year

- The TEACH GRANT CERTIFICATION form:
 - Is a three-page document that is completed and signed by both you and your employer each year in order for you to receive teaching credit.
 - Once the online portion of the certification process is done on the FedLoan website, print out the paper certification form and bring it to your employer to sign and submit back to FedLoan via mail or fax, but not online.

Annual Certification continued

Certification Forms submitted incomplete will not be processed by The FedLoan Servicing Center, and **you will be at greater risk of having your grant converted.**

- Submit your Certification Form as early as possible each year to allow The FedLoan Servicing Center time to notify you of a problem or error on your form.
- Keep record of all contact with The FedLoan Servicing Center, including when and how you've submitted your Certification Forms
- If you have problems or questions on completing the Certification Form, contact The FedLoan Servicing Center early for the most accurate information.

New Policy – Standardized Annual Deadline

A standardized annual certification date has been adopted to simplify the annual certification process for recipients.

- In early October each year, FedLoan Servicing Center will notify all TEACH Grant recipients subject to the annual certification requirement and tell them how to submit their documentation of progress towards completing their TEACH Grant service obligation **or** how to submit certification of intent to satisfy their service obligation.
 - The October 31st annual deadline does not apply to the 120-day initial certification requirement. Students must still **also meet the 120-day initial certification deadline.**

Read more about the new deadline policy:

<https://studentaid.ed.gov/sa/types/grants-scholarships/teach#annual-certification-date>

TEACH Grant Teaching Requirements

To Fulfill your teaching obligation, your certification form must indicate that:

1. you have taught as a full-time teacher
 2. in a high-need field **and**
 3. at a school serving low income families and students.
- ✓ The high-need field must be listed on the certification form or must have been listed on the federal or state high-need field at any time that you received a TEACH Grant.

If it does not, your grant will convert into a loan.

Unable to Certify

Student's who have withdrawn or taken an approved leave of absence are at greater risk of having their grant convert.

If you did not complete your TEACH Grant program of study, you must contact The FedLoan Servicing Center within 120 days **and** also do one of the following within 1 year after you leave:

1. Qualify for a temporary suspension of the period for completing your service obligation; or
2. Re-enroll in another TEACH Grant eligible program; or
3. Begin qualifying teaching service

If you do not, your grant will convert into a loan.

Completing Less than a Full Year

If you do not complete a full school year of qualifying teaching service, but complete **at least** one-half of a school year, it can be counted as one of your four required years of teaching **if** your employer considers you to have fulfilled your contract requirements **and** you were unable to complete the school year due to:

1. a condition that is a qualifying reason for leave under the Family and Medical Leave Act; **or**
1. a call or order to active duty status

Multiple Employers

If you taught at more than one qualifying school during a school year, that year of teaching will count as one of your required years of teaching service if:

- you provide The FedLoan Servicing Center with a certification from one or more school employment officials involved confirming that the combined teaching is the equivalent of one school year of full-time employment;

and

- more than half of the classes that you taught were in high-needs fields.

Suspending your TEACH Grant

Suspensions are granted for one-year increments, not to exceed a combined total of three years.

If a student completed or is no longer enrolled and is not yet teaching, they may request a temporary suspension of the eight-year period based on the following situations:

1. A student received a TEACH Grant and re-enrolls in an eligible TEACH Grant program;
2. A condition that is a qualifying reason for leave under the Family and Medical Leave Act;
3. A call or order to active duty status

❖ *Suspension Forms are located on The FedLoan student account access portal.*

➤ TEACH Grants may be discharged in cases of death, permanent disability or extended military service.

Conversion to a Direct Unsubsidized Loan

A TEACH Grant that a student received will be converted to a loan under any of the following conditions:

- 1. The Student requests that their grants be converted into a loan.**
2. The student did not complete the program for which they received the grant and within 120 days of ceasing enrollment failed to notify The FedLoan Servicing Center of their employment or enrollment status.
- 3. The student did not complete the program for which they received the grant and within 120 days of ceasing enrollment did not qualify for a suspension, re-enrolled in a new program, or begin qualifying teaching service.**
4. The student completed the academic program for which they received the grant, but did not confirm to The FedLoan Servicing Center at least once a year that they intend to satisfy their obligation.
- 5. The student completed the academic program for which they received the grant, but did not begin or maintain qualifying employment as a teacher.**

After your TEACH Grant Converts to a Loan

TEACH Grants will convert to loans if the service requirements are not met.

- TEACH Grants converted to a loan, cannot be converted back into a grant.
- When a TEACH Grant is converted to a loan, the fixed interest rate will be the rate that was in effect for federal loans on the date of the grant's disbursement.
- At the time the grant is converted to a loan, the student will be given the opportunity to pay the interest that accrued. If the student does not pay this interest, it will be capitalized when the loan enters repayment at the end of the 6-month grace period.
- A converted TEACH Grant will not count toward your aggregate loan limits, but it will be subject to the other terms and conditions that apply to the Federal Direct Unsubsidized Loan program.

New Policy – Conversion Reconsideration

Recipients who had their grant converted to a loan may now be eligible to request reconsideration of their TEACH Grant to loan conversion if;

1. They completed their required four years of qualifying teaching within their eight-year TEACH Grant service obligation period
or
 2. They have not yet completed all four years of required teaching, but are currently working, or expect to work in a qualifying teaching position that meets the terms and conditions of their TEACH Grant service obligation period.
- To request reconsideration, contact FedLoan Servicing by phone at 1-855-499-9543

FedLoan Servicing Center

TEACH Grant recipients should **always** contact The FedLoan Servicing Center within 120 days of completing or separating from their program to:

- Inform them of their employment status and receive their first annual Certification Form due date
- File an “Intent to Satisfy” if they are not yet teaching
- Inform them of their enrollment status in another program; or
- Request a suspension

FedLoan Servicing Center

It's important that TEACH Grant recipients keep The FedLoan Servicing Center informed of their current contact information.

- Students can check their FedLoan “Paperless Inbox” on the FedLoan website for important notifications and deadlines.
- Students can contact FedLoan directly for questions regarding fulfilling their teaching obligation.
Toll Free: 1-800-699-2908
<https://myfedloan.org/borrowers/special-programs/teach-grants>
- Students can find read-only versions of the TEACH Grant Counseling and Agreement to Serve at the following website:
<https://studentloans.gov/myDirectLoan/launchTeach.action>

TEACH Grant Resources

Department of Education website:

<https://studentaid.ed.gov/sa/types/grants-scholarships/teach>

FedLoan Servicing Center Website:

<https://myfedloan.org/borrowers/special-programs/teach-grants>

TEACH Grant Exit Counseling:

<https://studentloans.gov/myDirectLoan/teachExitCounseling.action#!/teachExit/launch>

Stan State TEACH Grant website:

<https://www.csustan.edu/financial-aid-scholarship/teach-grant>

**California State University, Stanislaus
Financial Aid and Scholarship Office
TEACH Grant Department**

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