

TEACH Grant Program Summary

Teaching Education Assistance for College and Higher Education (TEACH) Grant program provides grants up to \$4,000 per academic year with an undergraduate maximum of \$16,000 and a graduate maximum of \$8,000 to students who intend to teach in a public or private elementary or secondary school that serves students from low-income families.

To receive a TEACH Grant you must meet the following criteria:

- Complete the FAFSA, although you do not have to demonstrate financial need
- Be a U.S. citizen or eligible non-citizen
- Be enrolled as an undergraduate, post-baccalaureate, or graduate student in a postsecondary educational institution that has chosen to participate in the TEACH Grant program.
- Be enrolled in coursework that is necessary to begin a career in teaching or plan to complete such coursework. Such coursework may include subject area course (math courses for a student who intends to be a math teacher)
- Meet certain academic achievement requirements (generally, scoring above the 75th percentile on a college admissions test or maintaining a cumulative GPA of at least a 3.25)
- Sign a TEACH Grant Agreement to Serve

In exchange for receiving a TEACH Grant, you must agree to serve as a full-time teacher in a high-need field (bilingual education, English Language acquisition, foreign language, mathematics, reading specialist, science, special education) in a public or private elementary or secondary school that serves low-income students. As a recipient of a TEACH Grant, you must teach for at least four academic years within eight calendar years of completing the program of study for which you received a TEACH Grant.

IMPORTANT: If you fail to complete this service obligation, all amounts of TEACH Grants that you received will be converted to a Federal Direct Unsubsidized Stafford Loan. You must then repay this loan to the U.S. Department of Education. You will be charged interest from the date the grant(s) was disbursed.

TEACH Grant Initial and Subsequent Counseling will explain the TEACH Grant Program and the TEACH Grant service obligation you agree to meet as a condition for receiving a TEACH Grant.

You must complete TEACH Grant counseling each year that you receive a TEACH Grant before you sign an Agreement to Serve (ATS) for that year.

The counseling session consists of a TEACH Grant Overview and three additional sections that cover the following topics in detail:

- Your TEACH Grant ATS
- Your Service Obligation
- Conversion of a TEACH Grant to a Loan

We estimate that it will take 45 minutes to complete the TEACH Grant counseling and 30 minutes to complete your ATS. Once you complete your TEACH Grant counseling, you may immediately complete your ATS or logout and complete the ATS at a later time.

You can begin the TEACH Grant counseling at <https://studentloans.gov>.

Canceling Your TEACH Grant

If you decide that you don't want a TEACH Grant (or if you want to receive less than the full amount for which you are eligible), you can cancel all or part of your TEACH Grant by notifying your school **by the later of:**

- 14 days after the date the school notifies you of your right to cancel all or part of the TEACH Grant
- The first day of the school's payment period

If you notify your school **within the timeframe described above**, your school is required to return the TEACH Grant funds to the Department.

If you notify your school **outside the timeframe described above**, but within 120 days of the TEACH Grant disbursement date, your school may return the TEACH Grant funds to the Department, but isn't required to do so.

Any TEACH Grant Funds that your school returns to the Department based on your request will not be converted to a Direct Unsubsidized Loan.

Converting Your TEACH Grant to a Direct Unsubsidized Loan

At any time, you can ask the Department's Direct Loan Servicing Center to convert your TEACH Grant to a Direct Unsubsidized Loan that you can then repay.

- Once a TEACH Grant has been converted to a Direct Unsubsidized Loan, it can't be converted back to a grant.
- Any TEACH Grant that is converted to a Direct Unsubsidized Loan won't count toward the annual or aggregate loan limits that apply to other federal student loans you've received or may receive in the future to help pay for your education.

Direct Loan Servicing Center

The Department's Direct Loan Servicing Center has certain responsibilities related to your TEACH Grant. The Direct Loan Servicing Center will:

- Periodically communicate with you regarding your TEACH Grant(s) while you're completing your program of study and after you're no longer enrolled.
- Track your progress in meeting the requirements of your TEACH Grant service obligation.
- Service and collect your Direct Unsubsidized Loan, if a TEACH Grant you received is converted to a loan

Contacting the Direct Loan Servicing Center

U.S. Department of Education
TEACH Grant Program
P.O. Box 5609
Greenville, TX 75403-5609

Toll Free: 1-800-848-0979

Overseas/International: 011-315-738-6634

Agreement to Serve (ATS)

Disclosure Statement

For each TEACH Grant you receive, the Department will send you a disclosure statement that provides important information about the TEACH Grant funds the school you are attending plans to disburse (pay out) to you.

Your disclosure statement will provide the following information:

- Award Amount – This is the total amount of TEACH Grant funds that the school you are attending plans to disburse.
- Disbursement Dates and Amounts – These are the dates and amounts of each TEACH Grant disbursement that your school plans to make. Your school will disburse your TEACH Grant in more than one installment, by crediting your account, paying you directly, or both.

You school and the Department's Direct Loan Servicing Center will notify you of the actual disbursement dates and amounts at the time of disbursement.

Be sure to keep you disclosure statement and all other correspondence related to your TEACH Grant.

Highly Qualified Teacher

To be deemed a highly qualified, teachers must have:

- Bachelor's degree
- Full state certification or licensure
- Prove that they know each subject they teach

Teaching in a High-Need Field

You can search the Department's Nationwide List of designated teacher subject shortage areas at www.ed.gov/about/offices/list/ope/pol/tsa.pdf.

- In order to satisfy your TEACH Grant service obligation by teaching in another high-need field listed in the Department's Nationwide List, (that is, in a field other than mathematics, science, foreign language, bilingual education, English language acquisition, special education, or reading specialist), that field must be on the list for the state in which you begin teaching **at the time you begin teaching in that field.**
 - This means that if a field is on the Nationwide List for the state where you plan to teach at the time you're completing the academic program for which you receive a TEACH Grant, but is no longer on the list when you begin teaching, you wouldn't be able to meet your service obligation by teaching in that field.
- If you begin qualifying teaching service in a high-need field that is on the Nationwide List, but in subsequent school years of teaching that high-need field is no longer listed, your subsequent years of teaching in that field will continue to qualify for purposes of satisfying your service obligation.

Documenting Your TEACH Service Obligation

Unless you've received a temporary suspension of the 8-year period for completing your service obligation, or your service obligation has been discharged, you must keep the Direct Loan Servicing Center informed of your progress toward satisfying your service obligation.

Within 120 days after you're no longer enrolled in the program for which you received a TEACH Grant, you must notify the Direct Loan Servicing Center in writing that you:

- Are employed as a full-time teacher in accordance with the terms and conditions of the TEACH Grant Program,
- Aren't yet employed as a full-time teacher, but you still intend to meet the terms and conditions of your service obligation.