

Dear Federal Student Loan Borrower:

Thank you for your interest in the Teacher Loan Forgiveness Program (TLFP). The purpose of the TLFP is to provide an incentive for individuals to teach, as well as to incentivize teaching in elementary and secondary schools that serve low-income families. Under the TLFP, if you borrow a Federal Stafford or Federal Direct loans, as well as some Federal Consolidation or Direct Consolidation loans, and you teach for five (5) consecutive years at an eligible school you may qualify to have up to \$5,000 of your loan balance forgiven. The amount is even higher, \$17,500.00, if you teach math or science in a secondary school, or special education at the elementary or secondary level.

This letter provides important information about what is required to participate in TLFP. To better assist you, the Utah Labor Commission is providing information and resources to Utah public school teachers in an effort to promote the TLFP. The information made available through the Labor Commission's website will provide materials and other resources regarding TLFP, including the TLFP application. In addition, these materials will assist you in determining if your employment, your particular student loan and your place of employment will qualify for loan forgiveness now or in the future.

To qualify for TLFP, you must meet the following criteria:

- You must have had an outstanding balance on Direct Loans or [Federal Family Education Loan \(FFEL\) Program](#) loans as of Oct. 1, 1998, or on the date that you obtained a [Direct Loan](#) or [FFEL Program](#) loan after Oct. 1, 1998.
- You must have been employed as a full-time, [highly qualified teacher](#) for five complete and consecutive academic years, and at least one of those years must have been after the 1997–98 [academic year](#).
- You must have been employed at an elementary school, secondary school, or educational service agency that serves low-income students (a "[low-income school or educational service agency](#)").
- The loan(s) for which you are seeking forgiveness must have been made before the end of your five academic years of qualifying teaching service.

More information detailing what is required to apply for TLFP or to assist you in determining your eligibility for TLFP is available at <https://laborcommission.utah.gov/divisions/AntidiscriminationAndLabor/index.html> and <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/teacher>. In addition, it is recommended that you contact your student loan servicer for additional information regarding the TLFP.