

## **TEACH Grant Entrance Counseling Form**

**I understand that in order for the TEACH Grant to remain a grant and not be converted into a cash repayable Federal Direct Unsubsidized Stafford Loan, I must:**

### **Complete my Service obligation**

For each academic program of study, I must serve by teaching full time as a highly qualified teacher, in a low income school, in a high need field for a total of at least four school years within eight years after completing the program for which I receive the TEACH Grant.

A low income school is a public or private elementary or secondary school that has been determined by the Department of Education to be a school in which more than 30 percent of the school's total enrollment is made up of children who qualify for services provided under Title I of the Elementary and Secondary Education Act.

A high need field is one of the following:

Mathematics, Science, Foreign Language, Bilingual Education, English Language Acquisition, Special Education, Reading Specialist, or another field listed in the [Teacher Shortage Area Nationwide Listing \(Nationwide List\)](#) that is issued annually by the Department of Education for the state in which I begin teaching at the time I begin teaching in that field.

### **Document my completion of my service obligation**

I must confirm to the Department of Education in writing within 120 days after I have completed or otherwise ceased enrollment in a program for which I received a TEACH Grant that:

I am employed as a full-time teacher in accordance with the terms and conditions described above in Item 1 of this section; or I am not yet employed as a full-time teacher, but I intend to meet the terms and conditions of my service obligation as described above in Item 1 of this section;

Provide the Department of Education with documentation of that teaching service on a form that will be available from the Department of Education. This form must be certified by the chief administrative officer of the school where I am teaching, and must confirm that for the specified year:

I was a highly-qualified teacher (hold a current teaching certificate and/or are qualified to teach in a public school system), I taught in a low-income school, and I taught a majority of classes during the period being certified in a high need field.

**The Department of Education will discharge my service obligation under the following conditions:**

The Department receives acceptable documentation of my death; or The Department determines that I am totally and permanently disabled, and I meet certain additional conditions during a three-year conditional discharge period.

If the Department discharges my service obligation under one of the two conditions described above, the TEACH Grant funds will not be converted to a Federal Direct Unsubsidized Stafford Loan and neither I nor my family will be required to repay those funds.

**I understand that I may cancel all or part of a TEACH Grant by notifying the institution within 14 days after the date the institution notifies me of my right to cancel all or part of the TEACH Grant, or by the first day of the payment period, whichever is later:**

**I understand that I may request to temporarily suspend the eight year period for my service obligation based on:**

My enrollment in a program of study for which I would be eligible to receive a TEACH Grant, or my enrollment in a program (including an alternative teacher certification program) that has been determined by a state to satisfy the requirements for certification or licensure to teach in the state's elementary or secondary schools.

Being called or ordered to active duty status for more than 30 days as a member of a reserve component of the Armed Forces or service as a member of the National Guard on full-time National Guard duty under a call to active service in connection with a war, military operation, or a national emergency.

I may receive a suspension of the eight-year period for completing my service obligation under the conditions described above for periods of one year at a time. These periods may not exceed a combined total of three years. If I receive a suspension based on a call or order to active duty status, as described above, the suspension will end upon completion of my active duty military service.

I must request a suspension, on a form approved by the Department of Education, before I am subject to any of the conditions that would cause my TEACH Grant to be converted to a Federal Direct Unsubsidized Stafford Loan.

**I understand that my certain actions on my part may prevent me from being able to complete the service requirements for the TEACH Grant. For instance, if I am convicted of a felony and can no longer teach, I can not complete the required service and the TEACH Grant will become a Federal Direct Unsubsidized Stafford Loan.**

**I understand that if I do not complete the service obligation requirement my TEACH Grant will be converted to a Federal Direct Unsubsidized Stafford Loan and I must repay it in full, with interest under the following conditions:**

I request that a TEACH Grant I received be converted to a Federal Direct Unsubsidized Stafford Loan because I have decided not to teach or have decided not to teach in a qualified school or field, or for any other reason.

I cease enrollment in a program for which I received a TEACH Grant and I do not notify the Department within 120 days of ceasing enrollment that I am employed as a full-time teacher or that I intend to meet the terms and conditions of my service obligation as full time teacher.

I cease enrollment in the program for which I received a TEACH Grant before completing the program, and within one year after I cease enrollment I have not been determined to be eligible for a suspension of the eight-year period for completing my service obligation. And I have not reenrolled in a program for which I would be eligible to receive a TEACH Grant; or I have not begun qualifying teaching service.

I complete the academic program for which I received a TEACH Grant, but I do not actively confirm to the Department of Education at least once each year that I intend to satisfy my service obligation.

I complete the academic program for which I received a TEACH Grant, but I do not begin or do not maintain qualifying employment within a timeframe that would allow me to complete my service obligation within the eight-year period

**I understand that if a TEACH Grant that I receive is converted to a Federal Direct Unsubsidized Stafford Loan:**

Interest will be charged from the date of each TEACH Grant disbursement. If a TEACH Grant is converted to a Federal Direct Unsubsidized Stafford Loan, I will receive a six month grace period that begins on the day after the grant is converted to a loan. I am not required to make payments on the Federal Direct Unsubsidized Stafford Loan during this six month grace period, but interest will continue to accrue. The repayment period on the loan begins on the day after the six-month grace period ends.

A TEACH Grant that has been converted to a Federal Direct Unsubsidized Stafford Loan cannot be reconverted to a TEACH Grant.

Loans are not gifts. *They must be repaid.* Remember, if you are having trouble making your payments; call the Direct Loan Servicing Center. The Direct Loan Servicing Center will work with you to help you avoid the serious consequences of default. Don't let your loan get into this situation.

## **Here are the consequences if you default:**

- The entire unpaid balance and accrued interest becomes due and payable immediately.
- You lose your deferment options.
- You lose eligibility for additional federal student financial aid.
- Your account is assigned to a collection agency.
- Your account will be reported as delinquent to credit bureaus, damaging your credit rating.
- The Federal Government can intercept any income tax refund due to you or you and your spouse.
- Late fees, additional interest, court costs, collection fees, attorney's fees, and other costs incurred in collecting your loan will increase your loan debt.
- Your employer (at the request of the Federal Government) can garnish part of your wages and send them to the government.
- The Federal Government can take legal action against you.

Remember if you are having trouble making your payments, call the Direct Loan Servicing Center at 1-800-848-0979. The Direct Loan Servicing Center will work with you to help you avoid default.

If you have any questions regarding the TEACH Grant for the terms and conditions of the TEACH Grant or Converted Federal Direct Unsubsidized Stafford Loan contact a financial aid counselor in the Office of Financial Aid at 229-333-5935 or 1-800-618-1878. We will be happy to answer any additional questions regarding this program.

Additional information including links to the Federal TEACH Grant Web site, a list of Title I Schools, and the list of Federal and State High Needs Fields are available at:

<http://www.valdosta.edu/financialaid/TeachGrant.shtml>

If issues arise that can not be resolved by the Office of Financial Aid at Valdosta State University or the Department of Education's customer support personnel at 1-800-433-3243 you may contact the and get assistance from the Department of Education's Student Aid Ombudsman's Office. You can contact them by calling 1-877-557-2575 or at the address below:

U.S. Department of Education  
FSA Ombudsman  
830 First Street, N.E.  
Washington, DC 20202-5144

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**Student's Signature**

**VSU ID Number**

**I understand the Terms and Conditions of the TEACH Grant Program**