

Educator Loan Repayment Program

BOARD OF HIGHER EDUCATION

Massachusetts Office of Student Financial Assistance

PURPOSE

The Educator Loan Repayment program is funded subject to the availability of funds and appropriation from the Massachusetts Legislature M.G.L. c. 15A, Section 16. The program provides financial assistance to educators in the repayment of college expenses while prioritizing the recruitment and retention of a racially, culturally, ethnically and linguistically diverse educator workforce consistent with chapter 132 of the acts of 2019 to diversify the educator workforce.

DEFINITIONS

- **Eligible Institution:**
Applicants must have graduated from an institution within the system of public institutions of higher education as identified in Section 5 of Chapter 15A of the Massachusetts General Laws or Quincy College.
- **Eligible Program:**
An approved undergraduate degree program that leads to licensure or other form of certification issued by the Department of Elementary and Secondary Education

ELIGIBILITY REQUIREMENTS

To be eligible for the Educator Loan Repayment program, the student must:

- a) have received their undergraduate degree after January 2020 from an eligible institution, as defined;
- b) 1) be a U.S. Citizen, permanent legal resident, or non-citizen eligible under Title IV regulations and physically reside in Massachusetts for at least one year, as of the start of the enrolled term with an intent to remain in Massachusetts consistent with Board of Higher Education policy; or (2) have an approved eligibility status designated by the Board of Higher Education pursuant to Section 9 of Chapter 15A, as amended by Section 11 of Chapter 28 of the Acts of 2023;

Guidelines Effective August 1, 2026 (BHE 27-05)

- c) not be in default on any federal or state student loans or owe a refund for any previous state financial aid programs;
- d) have outstanding educational debt that was incurred to pay tuition, fees, or additional costs of attendance as calculated by the institution of higher education, including, but not limited to, room and board, books and supplies, transportation, child care and personal; and
- e) commit to and work for 4 years in a school district, as defined in section 2 of chapter 70 of the General Laws, as a teacher, instructional or program paraprofessional, or in any other position that requires a license or other form of certification issued by the Department of Elementary and Secondary Education or other state agency;

If funds appropriated are insufficient to award all applicants priority shall be given to educators working in school districts with higher shares of students who are designated as low income, as defined in said section 2 of said chapter 70.

EDUCATOR LOAN REPAYMENT CONDITIONS

- Recipient must apply annually; up to four years.
- Recipient must maintain active full-time status as a full-time classroom teacher, instructional or program paraprofessional, or in any other position that requires a license or other form of certification issued by the department of elementary and secondary education or other state agency at a Massachusetts public school district.
- Recipient must annually provide proof of their active full-time status as a Massachusetts public school district full time classroom teacher, instruction or program paraprofessional, or in any other position that requires a license or other form of certification issued by the department of elementary and secondary education.
- Recipient must annually provide proof of their outstanding educational debt that was incurred to pay tuition, fees, or additional costs of attendance as calculated by the institution of higher education, including, but not limited to, room and board, books and supplies, transportation, child care and personal expenses while enrolled in an undergraduate or post baccalaureate program at an eligible institution.

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- Award amounts shall not exceed \$7500 per year and may be modified based upon funding availability or other circumstances.
- Payment will be made annually only after the educator provides verification of satisfactory completion of a full year of teaching. If an educator does not complete the full year of teaching, the repayment assistance is forfeited for that year.
- The total amount of awards made to any one recipient shall not exceed the total indebtedness remaining for that recipient.

AWARD VALUE

Award amounts shall not exceed \$7500 per year and may be modified based upon funding availability or other circumstances.

Payment will be made annually only after the educator provides verification of satisfactory completion of a full year of teaching. If an educator does not complete the full year of teaching, the repayment assistance is forfeited for that year.

The total amount of awards made to any one recipient shall not exceed the total indebtedness remaining for that recipient.

Loan repayment assistance shall be in the form of payments from the state to the federal government servicer of an educator who has received the award and shall be considered a payment on behalf of the educator.

AWARD DISBURSEMENT

Payment will be made annually only after the educator provides verification of satisfactory completion of a full year of teaching. If an educator does not complete the full year of teaching, the repayment assistance is forfeited for that year.

Loan repayment assistance shall be in the form of payments from the state to the federal government servicer of an educator who has received the award and shall be considered a payment on behalf of the educator.

ANNUAL REVIEW

The Department of Higher Education is responsible for evaluating the effectiveness of the Educator Loan Repayment program. Institutions that have signed an agreement to participate in the Massachusetts State financial aid programs are required to share data for all students with the Massachusetts Department of Higher Education (DHE) or its designee,

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and the Office of Student Financial Assistance (OSFA) for this purpose. The program may be evaluated annually to determine any immediate impact or to determine if adjustments are required for various processes, such as disbursement of funds.

PARTICIPATION AGREEMENT

All institutions receiving funds under the Educator Loan Repayment program must have an active Massachusetts State Financial Aid Participation Agreement on file with the Massachusetts Office of Student Financial Assistance (OSFA).

AUDIT REQUIREMENT

- a) It shall be the responsibility of each college to maintain documentation of a recipient student's eligibility for the Educator Loan Repayment program.
- b) The Commissioner shall require each college to furnish annually to the BHE a report detailing specific information regarding recipients of the Educator Loan Repayment program. OSFA will establish the timeline, specifications, and procedures for this report.
- c) All financial books, records and documents pertaining to this Program shall, at all times, be open to inspection, review and audit by the Commissioner, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records, and documents are for seven years. An institution may retain such records for a period of five years, if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, Section 42.