TEACH GRANT PROGRAM

The new Teacher Education Assistance for College and Higher Education (TEACH) Grant Program provides up to \$4,000 per year in grants for graduate and undergraduate students who intend to **teach full-time** in **high-need subject areas** for at least **four years** at **schools that serve students from low-income families**. Students may receive up to \$16,000 for undergraduate study. Part-time students are eligible, but the maximum grant will be pro-rated according to enrollment.

Note: You should consider this source of aid a grant that has a high potential of turning into a LOAN. If you are not already committed to teaching a high-need subject in a school serving low-income students, you should not consider this as a possible source of aid. It is estimated that only 20 percent of students who participate in the TEACH Grant Program will be able to use the funds as grants, while many students will see their funds converted to loans with accumulated interest.

IF YOU FAIL TO COMPLETE THE FOUR-YEAR TEACHING OBLIGATION, THE GRANT WILL TURN INTO A LOAN AND YOU WILL HAVE TO REPAY WITH INTEREST!!!

Effective Dates

The first TEACH Grants will be awarded to eligible students for the 2008-09 school year.

Student Eligibility Requirements

To receive a TEACH Grant you must:

- Complete the Free Application for Federal Student Aid (FAFSA), although you do not have to demonstrate financial need.
- Meet the eligibility requirements for federal student aid.
- Be enrolled in a program of study designated as TEACH Grant-eligible. Eligible programs are those that prepare a student to teach in a high-need area. For example, a bachelor's program with a math major could qualify for a student who intends to be a math teacher.
- Meet one of the following academic achievement requirements
 - Score above the national 75th percentile on a college admissions test, including your composite score or a subtest score (e.g. SAT, ACT, GRE). You can determine your national percentile rank from official test results. or
 - Graduate from high school with a cumulative GPA of at least 3.25 (on a 4.0 scale) to receive a grant as a freshman, or
 - Have a cumulative GPA of at least 3.25 (on a 4.0 scale) on your college coursework to receive a grant for each subsequent term.
- After eligibility is determined, you must complete TEACH Grant counseling.
 You need to attend a group counseling session with the Wartburg College
 Financial Aid Office. Approved TEACH Grant funds cannot be applied to your
 account until you complete this counseling session.
- After completion of TEACH Grant counseling, you must sign a TEACH Grant
 Agreement to Serve (ATS) and respond to requests by the U.S. Department
 of Education confirming your continuing intention to meet the teaching
 obligation. The ATS must be completed electronically on the Department of
 Education website.

TEACH Grant Agreement to Serve and Promise to Pay

Each year you receive a TEACH Grant, you must sign a TEACH Grant Agreement to Serve and Promise to Pay (service agreement) that will be available electronically on a Department of Education Web site. The TEACH Grant service agreement specifies the conditions under which the grant will be awarded, the teaching service requirements and includes an acknowledgment by you that you understand that if you do not meet the teaching service requirements you must repay the grant as a Federal Direct Unsubsidized Loan, with interest accrued from the date the grant funds were first disbursed.

Teaching Obligation

To avoid repaying the TEACH Grant with interest you must be a **highly-qualified**, **full-time** teacher in a **high-need subject area** for at least **four years** at a **school serving low-income students**. You must complete the four years of teaching within eight years of finishing the program for which you received the grant. You incur a four-year teaching obligation for each educational program for which you received TEACH Grant funds, although you may work off multiple four-year obligations simultaneously under certain circumstances. Specific definitions of these terms are included below.

Highly-Qualified Teacher

You must perform the teaching service as a highly-qualified teacher, which is defined in federal law. The definition can also be found online at: http://www.ed.gov/policy/elsec/leg/esea02/pg107.html.

Full-Time Teacher

You must meet the state's definition of a full time teacher and spend the majority (at least 51 percent) of your time teaching one of the high-need subject areas. Elementary teachers who teach many subjects would not be able to fulfill their service agreement.

High-Need Subject Areas

- Bilingual Education and English Language Acquisition
- Foreign Language
- Mathematics
- Reading Specialist
- Science
- Special Education
- Other teacher shortage areas listed in the Department of Education's Annual Teacher Shortage Area Nationwide Listing at http://www.ed.gov/about/offices/list/ope/pol/tsa.doc.

Schools Serving Low-Income Students

Schools serving low-income students include any elementary or secondary school that is listed in the Department of Education's Annual Directory of Designated Low-Income Schools for Teacher Cancellation Benefits at https://www.tcli.ed.gov/CBSWebApp/tcli/TCLIPubSchoolSearch.jsp.

Documentation

You must respond promptly to any requests for information or documentation from the U.S. Department of Education, even if they seem repetitive. These requests will be sent to you while you are still in school as well as once you are out of school. You will be asked regularly to confirm that you either still intend to teach or that you are teaching as required. You must provide documentation to the U.S. Department of

Education at the end of each year of teaching. If you temporarily cease enrollment in your program of study or if you encounter situations that affect your ability to begin or continue teaching, you will need to stay in touch with the U.S. Department of Education to avoid your grants being converted to loans before you are able to complete your teaching obligation.

IMPORTANT REMINDER

Failure to complete the teaching obligation, respond to requests for information, or properly document your teaching service will cause the TEACH Grant to be permanently converted to a loan with interest.

Once a grant is converted to a loan it can't be converted back to a grant!

FOR MORE INFORMATION

For more information about receiving a TEACH Grant, contact the Wartburg College Financial Aid Office. You can contact the office by phone at 319-352-8262 or 1-800-772-2085 ext. 8262. You can also contact the Financial Aid Staff at finaid@wartburg.edu .