

The background features a large, light gray watermark of the Stanford University seal. The seal is circular and contains the text 'LELAND STANFORD JUNIOR UNIVERSITY' around the top edge and 'DIE LUMINA MENTIS' on the sides. In the center is a tree, and at the bottom is the year '1891'.

# Teacher Education Assistance for College and Higher Education Grant (TEACH Grant)

Stanford University Office of Financial Aid

Spring 2026

EXIT COUNSELING

# Overview of Today's Topics

## **OBLIGATION**

- Requirements
- Low-Income School Directory
- Shortage Areas
- Length of Obligation
- Documenting Your Obligation
- Temporary Suspension and Discharge

## **IF OBLIGATION IS NOT MET**

- Conversion to Unsubsidized Loan
- Repayment and Repayment Options
- Avoiding Delinquency and Default



## Meeting Your Obligations



# Requirements

To complete your service obligation, you must teach full-time for at least four academic years in a high-needs field:

- **Highly Qualified Teacher**
- **School Serving Low-Income Students**
- **High-Needs Field**

**Definition of Teacher:** For the Teach Grant, a teacher is a person who provides direct classroom teaching or classroom-type teaching in a non-classroom setting, including special education teachers and reading specialists.

**What is a Highly Qualified Teacher?** Section 9101(23) of the Elementary and Secondary Education Act of 1965, or a special education teacher in section 602(10) of the Individuals with Disabilities Act.

*Find Detailed Information At:*

**[www.studentaid.gov](http://www.studentaid.gov)**

# Low-Income School Directory

## **Annual Directory of Teacher Cancellation Low Income (TCLI)**

Any public or private elementary or secondary school qualifies that's listed

## **U.S. Department of the Interior's Bureau of Indian Education (BIE)**

Any elementary or secondary school operated by or operated on an Indian reservation by an Indian tribal group under contract or grant with the BIE also qualifies, even if it is not listed as low-income.

**[www.studentaid.gov/tcli](http://www.studentaid.gov/tcli)**

**IMPORTANT:** If the school where you teach qualifies as a low-income school for all or part of one of your required four years of teaching but doesn't qualify as a low-income school during subsequent school years, your subsequent years of teaching there will still count for purposes of satisfying your TEACH Grant service obligation.

# Examples of Bay Area Schools

## TCLI Directory

### Directory Search

To narrow down the search by including a specific **School or Educational Service Agency Name** or **Location**, at least the first three characters must be entered in the search box.

*Note: Your school/ESA will not be found if the characters entered are not an exact match. Be sure to remove all entries in those fields and conduct a general search by state and year only before determining that your school/ESA is not listed.*

State

CALIFORNIA ▾

Year

2025-2026 ▾

School or Educational Service Agency Name optional

Location optional

Search

- Balboa High- San Francisco Unified (San Francisco)
- Fairview Elementary- Hayward Unified (Alameda)
- John Muir Middle- San Jose Unified (Santa Clara)
- Terra Linda High- San Rafael City High (Marin)
- Las Juntas Elementary- Martinez Unified (Contra Costa)

## Teaching at more than one Low-Income School simultaneously

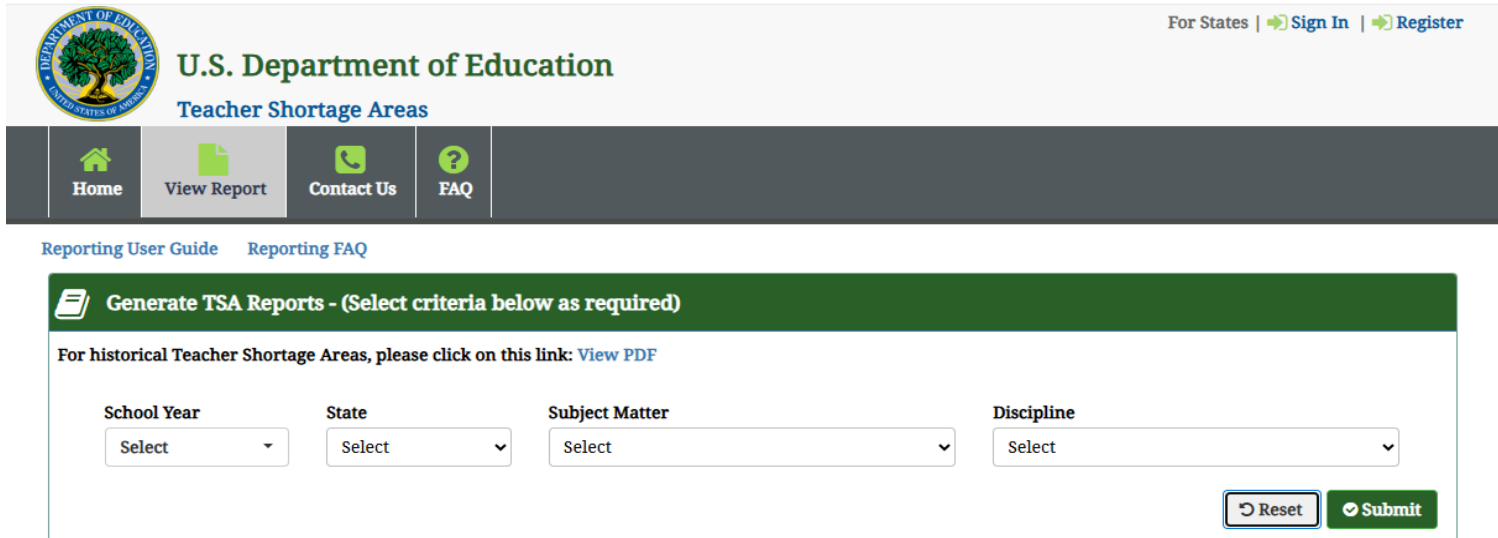
If you teach at more than one qualifying low-income school during a school year, that year of teaching will count as one of your required four school years of teaching service if:

- You provide studentaid.gov with a certification from one or more of the chief administrative officers from **each of** the schools where you taught; combined teachings must be equivalent to one school year of full-time employment  
*and*
- More than half of the classes you taught were in one or more of the high-need fields as defined in the TEACH Grant counseling material.
- Offers some flexibility for those educators teaching part-time at more than one qualifying school.

# Teacher Shortage Areas

Identified teacher shortage areas listed in the Teacher Shortage Area Nationwide Listing that the Department issues each year.

<https://tsa.ed.gov/#/home/>



The screenshot shows the top navigation bar of the U.S. Department of Education Teacher Shortage Areas website. It includes the Department of Education logo, the text "U.S. Department of Education Teacher Shortage Areas", and links for "For States", "Sign In", and "Register". Below this is a dark grey navigation bar with icons and labels for "Home", "View Report", "Contact Us", and "FAQ". Underneath are links for "Reporting User Guide" and "Reporting FAQ". The main content area has a green header "Generate TSA Reports - (Select criteria below as required)". Below the header, there is a text link: "For historical Teacher Shortage Areas, please click on this link: [View PDF](#)". The form contains four dropdown menus: "School Year", "State", "Subject Matter", and "Discipline", each with "Select" as the current value. At the bottom right of the form are "Reset" and "Submit" buttons.

# California's High-Needs Fields for the 25-26 School Year

- Language Arts
- Health and Physical Fitness
- Social Studies
- Core Subjects

IF YOU BEGIN QUALIFYING TEACHING SERVICE IN A HIGH-NEED FIELD THAT IS ON THE NATIONWIDE LIST, BUT IS THEN NOT LISTED AS A HIGH-NEED FIELD IN FUTURE SCHOOL YEARS OF TEACHING, YOUR SUBSEQUENT YEARS OF TEACHING IN THAT FIELD WILL CONTINUE TO QUALIFY FOR PURPOSES OF SATISFYING YOUR SERVICE OBLIGATION.

## Length of Service Obligation

- You must complete a 4-year service obligation for each academic program for which you received a TEACH Grant within eight years after you complete or otherwise cease to be enrolled.
- If you later receive a TEACH Grant for a second program, any qualifying service performed before completion can only be applied to the first program service obligation. Any qualifying service performed after the second program may be applied toward your service obligation for both programs.



## Documenting Your Obligation - Initial

Within 120 calendar days after you graduate or no longer enrolled in the program you received the TEACH Grant, you must notify [studentaid.gov](https://studentaid.gov) in writing that you:

- Are employed as a full-time teacher in accordance with the terms and conditions
- Are not yet employed as a full-time teacher but intend to meet the terms and condition

TEACH Grant recipients will now communicate directly with the U.S. Department of Education to:

- 1) Submit and manage TEACH Grant certification forms, and upload suspension and discharge requests
- 2) Request a voluntary TEACH Grant conversion or reconsideration of loan conversion

<https://studentaid.gov/teach-certification/>

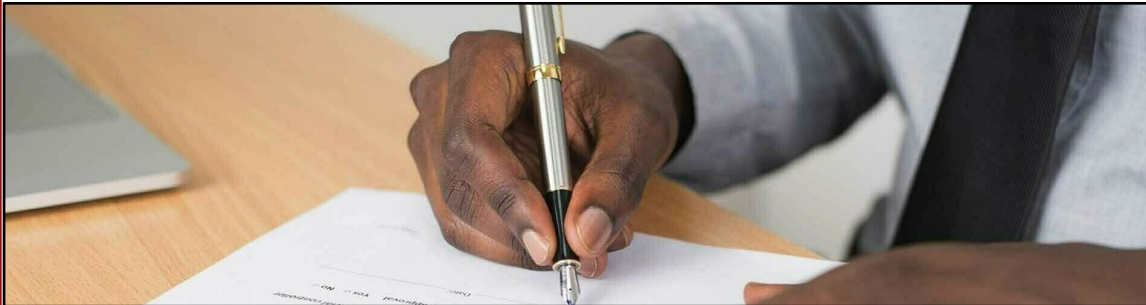
# Documenting Your Obligation – Each Qualifying Year

If you begin teaching, you must provide documentation **after each year** of your four years of required teaching.

- Form for documenting qualifying teaching service available at <https://studentaid.gov/teach-certification/>
- This form must be certified by the chief administrative officer of the school where you taught for the year.

If you have completed your program but not employed in a qualifying teaching position, you must notify studentaid.gov **at least once each year** that you still intend to satisfy your service obligation.

Find more information here: <https://studentaid.gov/teach-exit-counseling/>



## Completing Less Than a Full Year of Service

If you do not complete a full school year of qualifying teaching service, but complete at least half of a school year, the half-year of teaching can be counted as one of your four required years of teaching service under certain conditions.

- You were unable to complete a full year because of a condition covered under the Family and Medical Leave Act of 1993 (FMLA).  
<https://www.dol.gov/agencies/whd/fmla>
- You were called or ordered to active-duty status for more than 30 days as a member of the reserve in the Armed Forces or as a full-time service member of the National Guard *and* your school employer considers you to have fulfilled your contract requirements for the school year.

## Temporary Suspension of 8-Year Period for Service Obligation

A suspension may be granted in 1-year increments and cannot exceed a total of three years. The 8-year period you have for completing your service obligation will resume at the end of the suspension period.

You must request a suspension through [studentaid.gov](https://studentaid.gov) and provide any requested documentation.

- You must submit a request for a suspension of the period for completing your service obligation before any conditions occur that would convert your TEACH Grant to a Direct Unsubsidized Loan.

# Qualifying Conditions for Suspension

YOU MAY REQUEST A SUSPENSION OF THE EIGHT-YEAR PERIOD FOR COMPLETING YOUR TEACHING SERVICE ONLY IF:

- You return to school and are enrolled in a program of study for which you would be eligible to receive a TEACH Grant, or a program that will satisfy state requirements for elementary or secondary school teacher certification (including an alternative teacher certification program);
- You have a condition covered under the Family and Medical Leave Act of 1993 (FMLA);
- You have been called to active-duty status for more than 30 days as a member of a reserve component of the Armed Forces named in 10 U.S.C. 10101, or service as a member of the National Guard on full-time National Guard duty, as defined in 10 U.S.C. 101(d)(5), under a call to active service in connection with a war, military operation, or national emergency.
  - Military personnel may also receive a discharge (cancellation) of all or part of their teaching requirement if qualifying active duty exceeds the three-year suspension limit.

DETAILS ON ADDITIONAL CONDITIONS FOR WHICH YOU MAY RECEIVE A SUSPENSION OF THE 8-YEAR PERIOD FOR COMPLETING YOUR SERVICE OBLIGATION ARE AVAILABLE AT

[HTTPS://STUDENTAID.GOV/TEACH-EXIT-COUNSELING/DEMO/DOCUMENTING-SERVICE](https://studentaid.gov/teach-exit-counseling/demo/documenting-service) (GO TO "TEMPORARY SUSPENSION")

# Discharging your TEACH Grant Service Obligation

Your service obligation will be discharged if:

- [Studentaid.gov](http://Studentaid.gov) receives acceptable documentation of your death from a family member or other representative.
- You become totally and permanently disabled and meet certain other requirements. You must apply for a discharge on a form that [studentaid.gov](http://studentaid.gov) will provide.



**Not Satisfying Your  
Obligation**



# Failure to Meet Your Service Obligation

Failure to complete Your service obligation causes your grant to convert to an unsubsidized loan.

## If your TEACH Grant is converted to a Direct Unsubsidized Loan

- Required to repay the full amount of all TEACH Grant funds you received
- Interest charged from the date of each TEACH Grant disbursement (retroactive interest accrual).

## Any TEACH Grant that is converted to a Direct Unsubsidized Loan

- Will not 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.

## Conversion to a Direct Unsubsidized Loan

A TEACH Grant will be converted to a Direct Unsubsidized Loan if:

- You did not complete your program, and you failed to notify studentaid.gov within 120 days that you are either teaching or not yet employed but intend on meeting your service obligation.
- You did not complete your program and within 1 year of ceasing enrollment you have not:
  - Determined eligible for a TEACH Grant suspension
  - Re-enrolled in a TEACH Grant-eligible program
  - Began teaching service per your ATS.

## Conversion to a Direct Unsubsidized Loan (Continued)

A TEACH Grant will be converted to a Direct Unsubsidized Loan if you complete your program but:

- Do not actively confirm to [studentaid.gov](http://studentaid.gov) once a year that you intend to satisfy your service obligation.
- Do not begin or maintain qualifying employment as a teacher that would allow you to complete your required four years of service within the maximum 8-year period.



# Can a TEACH Grant that's converted to a loan be changed back to a grant?

## Under Limited Circumstances

- If your grant was converted to a loan in error
- If you previously asked to have your TEACH Grants converted to loans, you may request reconsideration if you still have time to complete your required four years of teaching within your eight-year service obligation period.

If you believe you qualify, submit a request for reconsideration of the conversion. If approved, you will once again be responsible for satisfying your TEACH Grant Service obligation.

## Loan Repayment

[Studentaid.gov](https://studentaid.gov) and your Federal Student Loan Servicer will notify you of the due date of your first payment and provide you with a repayment schedule. Your loan will be subject to the terms and conditions that apply to Direct Unsubsidized Loans.

Loan Terms	
<b>Grace Period</b>	6 months beginning on the day it is converted (interest accrues during this time)
<b>Interest Rate</b>	<u>Fixed rate:</u> 7.05% (2023-24) 8.08% (2024-25) 7.94% (2025-26)
<b>Prepayment</b>	You may prepay all or part of the loan before it is due with no penalty.
<b>Standard Repayment</b>	10 years

## Available Repayment Plans

If your grant is converted to a loan, you will be able to choose from several repayment plans. The Standard Repayment plan is a 10-year plan with a fixed 120 payments . Signing up for Automatic Debit may give you an interest rate reduction while you repay.

You can change your repayment plan

Please contact servicer for repayment plans



More information on Loan Repayment and possible forgiveness Programs can be found at

<https://financialaid.stanford.edu/loans/repayment/plans.html>

## Interest on your Loan

Interest on a TEACH Grant that is converted to a loan is charged from the date of each TEACH Grant disbursement.

- At the time your grant is converted, you are given the opportunity to pay interest that accrued.
- If you choose not to pay the interest that accrued, it will be added to the principal balance of your loan at the end of your grace period (interest is capitalized).



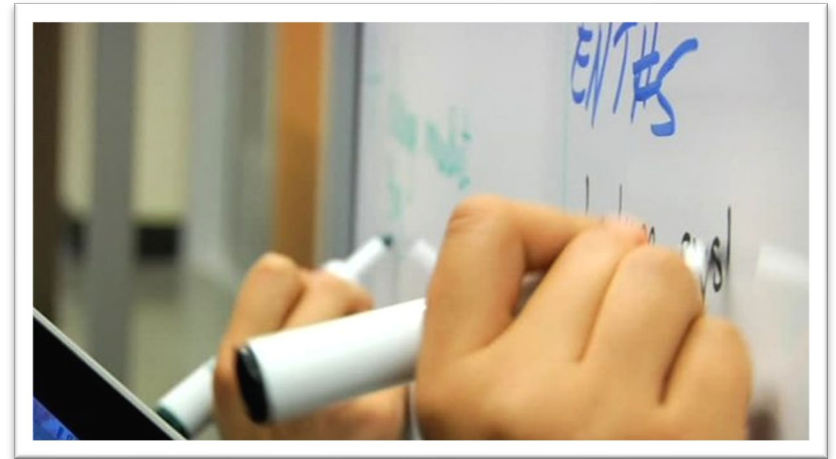
## Estimated Interest and Total Payment

	<b>Did Not Pay Interest</b>	<b>Paid Interest</b>
TEACH Grant Amount	\$5,020	\$5,020
Accrued interest for 9 years (7.94% fixed-interest rate)	\$3,588 (capitalized)	\$3,588 (paid)
Principal to be repaid	\$8,608	\$5,020
Monthly Payment (Standard)	\$104	\$61
Number of Payments	120	120
Total Amount Repaid	\$12,480	\$7,320
Plus: Interest paid at time of conversion	\$ 0	\$3,588
<b>Grand Total Repaid</b>	<b>\$12,466</b>	<b>\$10,908</b>

## Recap:

In exchange for receiving a TEACH Grant, you must agree to the following:

- Serve as a full-time teacher for a total of at least four academic years within eight years after you complete or otherwise cease to be enrolled in the program(s) you received TEACH Grant funds.
- Perform the teaching service as a highly qualified teacher at a low-income school
- Service must be in a high-need field.
- You must provide the U.S. Department of Education with documentation of your progress toward completing your service obligation.



## Resources TEACH Servicing

### **TEACH GRANT PROGRAM CONTACT INFO:**

TOLL FREE: 1-888-303-7818

[HTTPS://STUDENTAID.GOV/HELP-CENTER/CONTACT](https://studentaid.gov/help-center/contact)

AND LOOK FOR *LOAN DISCHARGE AND FORGIVENESS CUSTOMER SUPPORT*

### **NSLDS:**

THE NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS) CONTAINS INFORMATION ABOUT ALL TITLE IV LOANS YOU HAVE RECEIVED, INCLUDING TEACH GRANTS THAT HAVE BEEN CONVERTED TO DIRECT UNSUBSIDIZED LOANS. YOU MAY ACCESS NSLDS AT: [WWW.STUDENTAID.GOV](http://WWW.STUDENTAID.GOV)

### **Federal Student Aid**

#### **Ombudsman Phone Number:**

Toll free: 1-800-433-3243

### **Federal Student Aid**

#### **Ombudsman Website:**

Complete an assistance request form through the [Federal Student Aid \(FSA\) Feedback Center](#)