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#### 4-315 Loan Forgiveness Program for Teachers of the Deaf or Blind

##### A. Authorization

Laws 1990, Ch. 340 §3 provides that the Board of Regents shall require the University of Arizona to establish a loan forgiveness program to encourage graduate students to prepare for positions as teachers of children who are deaf or blind and seek employment in a state school or in local school districts in the state.

##### B. Type of Program

This program will provide loan funds to eligible graduate students at the University of Arizona in the Division of Special Education and Rehabilitation through the following conditions:

1. Eligible recipients will be awarded loans up to \$5,000 per year upon written agreement to teach one year for each award in a state school or school district in this state with children who are deaf or blind. After graduation or completion of an approved course of study the recipient must provide verifiable evidence to the University of Arizona Student Loan Collection Office of employment as a full-time teacher in a local school district or a state school for the purpose of teaching children who are deaf or blind. Recipients who satisfy their teaching obligation as specified in the promissory note shall have their loan forgiven. Recipients who do not satisfy their obligation will repay the unsatisfied portion of their loan with interest.

2. Eligibility Criteria

To be eligible to apply for an award the student must be admitted to or enrolled full-time (minimum nine (9) units per semester of the academic year) as a classified graduate student in the College of Education, Division of Special Education and Rehabilitation at the University of Arizona.

3. Selection of Recipients

Each year the Director, Division of Special Education and Rehabilitation, College of Education, the University of Arizona, shall

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appoint a Selection Committee comprised of, but no limited to, the coordinators of teacher preparation programs in deafness and blindness and the Assistant Dean for Academic Services in the College to prepare and evaluate applications and select students to receive the awards. The committee members shall develop applications; adopt such selection criteria as academic excellence, character references, membership in an underrepresented population group, and other factors that may be relevant to the needs of the state and the school districts. The University of Arizona is authorized to make the awards with priority for Fall-Spring enrollees. Summer session awards will be made on a fund-available basis (with a requirement to enroll for six (6) units in at least one summer session).

4. Maximum Awards

The maximum loan award for one calendar year shall be \$5,000 (beginning with the Fall semester). An individual recipient may receive a lifetime maximum totaling no more than \$10,000. Each award of \$5,000 or a portion thereof will carry a teaching obligation of one year not to exceed a two-year obligation in an eligible school.

C. Conditions of Repayment

1. Prior to receipt of any loan award, a recipient shall be required to enter into a written contract with the University of Arizona. The contract shall set forth the methods and terms of repayment of the funds in the event that the recipient does not satisfy the agreed upon teaching obligation. The contract (promissory note) shall provide that:
  - a. Recipients will have a grace period of twelve (12) months after graduation, or completion of an approved course of study leading to a teaching credential, to sign a teaching contract in a state school or local school district in Arizona.
  - b. If the recipient has not been able to secure employment in a state school or local school district, the repayment shall begin at the end of the twelve (12) month grace period.
  - c. If the recipient does not maintain full-time student status, fails to maintain satisfactory progress as judged by the Selection

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Committee, or leaves the College of Education, repayment shall begin no later than six (6) months after the change is made.

2. The University shall provide to each person in repayment an amortization schedule. The interest rate shall be 8% per annum and the repayment duration shall be no more than ten (10) years. The interest rate in effect when recipient signs the contract will remain constant during the repayment period.

D. Deferment of the Teaching Obligation

The University Loan Collection Office, upon written request of a recipient, may grant deferment of time for satisfying the teaching commitment if the recipient:

1. Is temporarily totally disabled for a period not to exceed three (3) years, as established by a sworn affidavit from a qualified physician, or
2. Is unable to secure employment for a period not to exceed twelve (12) months by reason of the care required by a spouse who is disabled, or
3. Has special or unusual circumstances, which prevent him or her from complying with the terms of the contract with the University of Arizona.

In each case, the recipient must provide complete and verifiable documentation to support the request.

E. Loan Cancellation

The University of Arizona, upon the recommendation of the University of Arizona Loan Repayment Office, may cancel a loan made under this program if it determines that:

1. The borrower is totally and permanently disabled. The University of Arizona Loan Repayment Office shall require a sworn and verified affidavit from a qualified physician, which supports the request.

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2. The borrower has died. The University of Arizona Loan Repayment Office shall require a certified copy of the death certificate.