I received an interest notice, but thought I didn't need to repay these grants. What is potential interest? Potential interest is interest that accrues on your grants from the date of disbursement. You'll only have to repay if your grants are ever converted to loans.

We will send you an email each quarter, and a summary letter each year that details how much interest you will potentially be responsible for if your grants are ever converted to loans. Make sure that you perform qualifying teaching service and submit all necessary certifications so you don't become responsible for that interest.

How do I know if I'm highly qualified? "Highly qualified" is defined in section 9101(23) of the Elementary and Secondary Education Act of 1965, as amended, or, for special education teachers, in section 602(10) of the Individuals with Disabilities Education Act. To find out if you meet the requirements to be considered "highly qualified," check with the Chief Administrative Officer at the school or educational service agency where you are teaching.

What counts as high-need? The following are considered high-need fields:

- Bilingual education and English language acquisition;
- Foreign language;
- Mathematics;
- Reading specialist;
- Science;
- Special education; and
- Any other field listed in the U.S. Department of Education's annual Teacher Shortage Area Nationwide Listing (Nationwide List) (PDF)*.

* A field listed in the Nationwide List will satisfy a recipient's service obligation if:

- The field is designated by a state as high-need at the time the recipient begins qualifying teaching in that field in that state (even if that field subsequently loses its high-need designation for that state); or
- The recipient is teaching in the field during or after the 2010-2011 school year and the field was considered high need by the state in which the grant recipient is teaching during any award year the student received a TEACH Grant (even if the high-need field is no longer designated as high-need for that state when the grant recipient begins qualifying teaching service).

How is my school's eligibility determined? A school or educational service agency serving low-income students is a public or private elementary or secondary school or educational service agency that:

- Is in a school district of a local educational agency that is eligible for assistance under title I of the Elementary and Secondary Education Act;
- Has been determined by the U.S. Department of Education to be a school or educational service agency in which more than 30% of the school's or educational service agency's total enrollment is made up of children who qualify for services provided under title I of the Elementary and Secondary Education Act;
- Is listed in the U.S. Department of Education's Annual Directory of Designated Low-Income Schools for Teacher Cancellation Benefits; or
- Is an elementary or secondary school operated by the U.S. Department of the Interior's Bureau of Indian Education (BIE) or operated on Indian reservations by Indian tribal groups under contract or grant with the BIE.
If the school or educational service agency where you teach meets the low-income requirements in the first year of your required 4 academic years of teaching, but does not meet those requirements in subsequent academic years, those subsequent years of teaching at that school or educational service agency will still qualify for purposes of satisfying your TEACH Grant service obligation.

**How do I authorize someone to help me manage my grants?**
You can give us permission to release account information to individuals you authorize. Although they can receive specific information about your account, they CANNOT make changes. To authorize a third party to obtain your account information:

- Contact us to request the Authorization for Release of Information Form by mail

**Certification**

**Is my TEACH Grant certification required each year as soon as I receive the grant?**
No. Your certification is not required until after you complete or cease to be enrolled in your TEACH Grant eligible program of study. When we contact you by letter and/or email about your upcoming certification deadline, you need to:

- Certify that you are employed as a full-time teacher in accordance with the terms and conditions of your Agreement to Serve;
- Certify that you are not yet employed as a full-time teacher, but you intend to meet the terms and conditions of your service obligation; or
- Request and be approved for a temporary suspension of the period for completing your service obligation.

If you have further questions, check your paperless inbox for certification notifications or contact us!

**Must I teach at a low-income school, in a high-need field AND be a highly qualified teacher?**
Yes. As explained in your Agreement to Serve, you must meet the requirements for a **highly qualified teacher**, as defined in section 9101(23) of the Elementary and Secondary Education Act of 1965, as amended, or if you are a special education teacher, as defined in Section 602(10) of the Individuals with Disabilities Education Act, and you must teach full-time:

- At a low-income elementary school, secondary school, or educational service agency (all schools operated by the U.S. Department of the Interior's Bureau of Indian Education (BIE) or operated on Indian reservations by Indian tribal groups under contract or grant with the BIE are considered to be low-income schools); AND
- In a high-need field, for more than half the classes that you teach during each school year.

If the low-income school where I am teaching loses that status, do I need to find another school to complete my remaining teaching service?
No. If you began your teaching service prior to the date the low-income school or educational service agency lost its status, teaching at this school can still be considered qualifying teaching service because you began your service before the school lost the low-income status.

**Can the 8-year period for completing my 4 years of qualifying teaching service to satisfy my service obligation be extended?**
An extension is possible. IF you meet certain requirements, the 8-year period can be temporarily extended. After you have completed or otherwise cease to be enrolled in your eligible program of study, you may request a suspension of the 8-year period for completing your service obligation in 12-month increments based on:

- Enrollment in a TEACH Grant eligible program of study, or 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;
- A condition that is a qualifying reason for leave under the Family and Medical Leave Act (FMLA) that is listed in 29 CFR 825.112; or
- A call or order to active duty status for more than 30 days as a member of a reserve component of the Armed Forces name 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.

You can suspend your service obligation for a combined maximum of 3 years for suspensions based on qualifying enrollment and suspensions based on a qualifying reason for leave under the FMLA; and a maximum of 3 years for suspensions based on military service.
When is my certification that I am completing my service obligation due?
We determine when your certification is due based upon one of the following triggers:

- Your date of graduation; or
- The date you are no longer in a TEACH Grant eligible program of study.

After one of these events have occurred, we will contact you within a few months to request you complete your TEACH Grant certification. You can also find out if your certification is due by checking your TEACH Grant status in Account Access.

What happens if I don't certify before the deadline that I am fulfilling my service obligation?
Your TEACH Grants may be converted to Direct Unsubsidized Loans that you will have to repay, including interest, if you do not certify before the deadline.

We will contact you when it is time for you to certify, and you can always review the correspondence we sent online, in your Paperless Inbox.

What does it mean to be out of time to certify my intent to teach?
It means that you are running out of time to fulfill your service obligation. You are required to complete 4 years of qualifying service in an 8 year period. If you have too few years of your 8-year obligation remaining to complete 4 years of qualifying service, your grants will convert to Direct Unsubsidized Loans.

For example:
I graduated from my TEACH Grant eligible program of study in May 2011. My first certification was due in May 2012. Since I had not begun eligible teaching service, I certified intent to teach. I additionally certified intent to teach for my certification that was due in 2013, 2014, and 2015. In order to fulfill my 4-year service obligation within the 8-year period, I must certify that I performed eligible teaching service beginning with my certification due in 2016. If I do not certify that I performed qualifying teaching service my TEACH Grant will convert to a Direct Unsubsidized Loan, which I will have to pay, including any accrued interest from the date of disbursement.

Please Note: If you are out of time to certify your intent to teach but are not completing qualifying service for this year, you have the following options.

- You can request that we convert your Grants to Loans through Account Access, and begin making payments immediately.
  Converting early if you will not meet your obligation may help you pay less interest overall.
- You may apply for a temporary suspension of the period for completing your service obligation.

What should I do if I no longer intend to teach or no longer intend to teach in a high need field or at a qualifying school?
You should request that we convert your TEACH Grants to Direct Unsubsidized Loans. Doing this as soon as possible is in your best interest so that unnecessary interest doesn’t accrue before you have an opportunity to make payments.

You can request that we convert your grants to loans through Account Access.

NOTE: It will take at least 48 hours for your grants to be converted to student loans, and then it can take 7-10 business days for your loans to become available for servicing. Therefore, you won’t be able to access your loans (or make payments) for several days after you submit your request. If you request to have your grants converted to loans, they cannot be changed back to grants.

Suspension

What qualifies as an exigency for a covered military member?
As a spouse, child, or parent of a covered military member, you may request a suspension of the period for completing your service obligation for one of the following exigency circumstances that is a qualifying reason for leave under the Family Medical Leave Act (FMLA):

- Short-notice deployment
- Military events and related activities
- Child care and school activities
- Financial and legal arrangements
• Counseling
• Rest and recuperation
• Post-deployment activities
• Parental care
• Any additional event the employer and employee agree is a qualifying exigency

If one of the above conditions prevents you from being able to perform qualifying teaching service for a full academic year, you may be eligible to temporarily suspend the period for completing your service obligation. If you believe you are eligible for a suspension based on this qualifying reason for FMLA leave, contact us!

Can the 8-year period for completing my 4 years of qualifying teaching service to satisfy my service obligation be extended? Yes. After you have completed or otherwise cease to be enrolled in your eligible program of study, you may request a suspension of the 8-year period for completing your service obligation in 12-month increments based on:

• Enrollment in a TEACH Grant eligible program of study, or 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;

• A condition that is a qualifying reason for leave under the Family and Medical Leave Act (FMLA) that is listed in 29 CFR 825.112; or

• A call or order to active duty status for more than 30 days as a member of a reserve component of the Armed Forces name in 10 U.S.C. 10101, or service as a member of the National Guard on full-time Nation 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.

You can suspend your service obligation for a combined maximum of 3 years for suspensions based on qualifying enrollment and suspensions based on a qualifying reason for leave under the FMLA; and a maximum of 3 years for suspensions based on military service.

How do I authorize someone to help me manage my grants? You can give us permission to release account information to individuals you authorize. Although they can receive specific information about your account, they CANNOT make changes. To authorize a third party to obtain your account information:

• Contact us to request the Authorization for Release of Information Form by mail.

Conversion to Loans

How can I request that my grants be converted to loans? Make your request through Account Access.

NOTE: It will take at least 48 hours for your grants to convert to student loans. Therefore, you won't be able to access your loans (or make payments) for several days after you submit your request. If you request to have your grants converted to loans, they cannot be changed back.

My grants were converted to student loans. How can I change them back to grants? As explained in your Agreement to Serve, a TEACH Grant that has been converted to a Direct Unsubsidized Loan cannot be changed back to a grant.

If you believe that your grants were converted to loans in error, please contact us.