

APLE'S MOST FREQUENTLY ASKED QUESTIONS

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APLE APPLICATION PROCESS

You can obtain an application from the APLE coordinator at your university or on our website at www.csa.ca.gov. To assist you in locating your school's APLE Coordinator, the California Student Aid Commission (Commission) has posted a list containing their contact information on our website.

The application must be completed and submitted to the coordinator at your school. The school will then review your application and if accepted, will send your nomination to the Commission. The Commission will notify you by mail regarding your eligibility status. If you are selected, the Commission will mail you a letter and a Loan Assumption Agreement (LAA). Please make sure to sign the LAA upon receipt, make a copy for your records, and return the original to the Commission. This form will confirm your participation in the APLE program. Once your participation is confirmed, the Commission will monitor your progress through your school until you complete your teaching credential.

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ACCEPTANCE AND TRACKING

The Commission will monitor your progress through your school until you complete your teaching credential. Please remember that any teaching service you may provide before you complete your teaching credential is not eligible for an APLE payment as the goal of the APLE is to recruit teachers to earn their credential and teach in California shortage areas. Once you complete your teaching credential, you need to send the Commission verification by mailing a photocopy of the credential.

Once the Commission has verification of your credential date, a Teaching Compliance form will be mailed to you to determine if you are providing eligible teaching service. If it is determined that you are not providing eligible teaching service, the Commission will mail you a letter. If it is determined that you are providing eligible teaching service, you will be mailed an Employment Compliance and a Loan Balance Verification Form in June. Once these forms are returned to the Commission and it is verified that you have provided eligible teaching service, the Commission can then make a payment directly to your lender. The Commission will also mail you a letter confirming when the payment was made, to whom, and the amount. Employment Compliance and Loan Balance Verification forms will be mailed to you again around the following June.

Please remember that you are required to comply with and maintain all student loan repayment obligations throughout your participation in APLE. APLE does not reimburse for any payments already made, nor will the assumption payment cancel or replace any scheduled payments.

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APLE FIRST YEAR PAYMENT PROCESS

You must complete your teaching credential and teach one full academic year before the California Student Aid Commission (Commission) begins assumption of your student loans. See #2 last paragraph.

In late May of your first year teaching (after you've received your credential) you will be sent an Employment Compliance and a Loan Balance Verification Form. These completed forms are due back to the Commission in the summer. Payments are disbursed to lenders in the in the fall/winter.

Please continue to make your monthly payments on your loan prior to and after we make your APLE payment as our payment is not intended to replace your payment but to be made in addition to your payment. However, you may contact your lender to review your payment options.

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IF YOU'VE RECEIVED YOUR CREDENTIAL

Please send the Commission proof (a copy of your credential) that you've received your credential as soon as possible in order to initiate the loan assumption tracking process.

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WHAT YOU NEED TO KNOW AFTER YOU'VE SENT A COPY OF YOUR CREDENTIAL

Once the Commission has verification of your credential date, a Teaching Compliance form will be mailed to you to determine if you are providing eligible teaching service. If it is determined that you are not providing eligible teaching service, the Commission will mail you a letter. If it is determined that you are providing eligible teaching service, you will be mailed an Employment Compliance and a Loan Balance Verification Form in June. Once these forms are returned to the Commission and it is verified that you have provided eligible teaching service, the Commission can then make a payment directly to your lender. The Commission will also mail you a letter confirming when the payment was made, to whom, and the amount. Employment Compliance and Loan Balance Verification forms will be mailed to you again around the following June.

Please remember that you are required to comply with and maintain all student loan repayment obligations throughout your participation in APLE. APLE does not reimburse for any payments already made, nor will the assumption payment cancel or replace any scheduled payments. You will need to make payments on your loan prior to and after we make your loan assumption payment. You may contact your lender for other payment options.

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ASSUMPTION ELIGIBILITY AMOUNTS

Participants are eligible for up to \$11,000 in loan assumption payments. The first payment is up to \$2,000 and the second, third, and fourth payments are up to \$3,000. If your designated teaching service area under the APLE program is Mathematics, Science, or Special Education there is an additional \$1,000 for each year of service provided. If you are teaching Mathematics, Science, or Special Education in a low-performing school that ranks within the bottom 20th percentile of the API index there is an additional \$1,000 for each year of service provided, up to four years.

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ELIGIBLE SCHOOLS

The list is available on our website at www.csac.ca.gov, navigate to "Students and Parents" then "Commission Programs" then "Assumption Program for Loans of Education (APLE)". Mid way through the page is a heading marked Eligible Schools. The last sentence of the paragraph states, "You may click [here](#) to review a spreadsheet of eligible schools." Or, you can access the list directly by entering http://www.csac.ca.gov/pubs/forms/grnt_frm/eligibility.pdf

If you begin teaching at a school under a qualified teaching service area and the next year the school not longer qualifies under that area, it is okay as long as you stay at that school. However, if you choose to change schools, then you must find one in your selected teaching service area.

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INFORMATION REGARDING THE GOVERNOR'S FELLOWSHIP

The Governors Fellowship has been discontinued. The funding is being applied to give additional APLE awards. If you have received funding in the past for the Governors Fellowship award, you will no longer receive funding. It is recommended to the participants of the Governors Fellowship to apply for APLE.

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THE TIME YOU HAVE AFTER YOU'VE RECEIVED YOUR CREDENTIAL AND BEFORE YOU MUST FIND A FULL-TIME TEACHING POSITION

You must complete the first school year of eligible full-time teaching services within a 24 to 36 month time frame from the effective date of your credential (contact the Commission for exact time frame, as it varies according to your credential date).

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HOW TO CONTACT US

ADDRESS:

California Student Aid Commission
Attn: Specialized Programs Branch
P.O. Box 419029
Rancho Cordova, CA 95741-9029

PHONE:

1 (888) 224-7268, option 3

FAX:

(916) 526-7977

E-MAIL:

Specialized@csac.ca.gov

WEBSITE:

www.csac.ca.gov

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CHANGE OF SCHOOL OR RESIDENTIAL ADDRESS

Please contact the Commission if you have changed your residential or school address when you move. In addition, please update your phone numbers and email address if those have changed too.

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LOAN CONSOLIDATIONS

Please contact the Commission as well as send written proof when you consolidate your student loans.

It is wise to consolidate your student loans; however, there are a few points to consider:

1. Verify that the loans you are consolidating are educational loans only.
2. Note: Perkins loans are eligible for cancellation through the Federal Government and should remain a separate loan until determined that it will not be forgiven.
3. You may only consolidate your loans, not loans that have been joined with another person.
4. It is not recommended that you consolidate your loans when you are expecting an APLE payment. This will greatly delay you receiving your payment and having it applied to the correct lending institution.

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PAYMENTS

The Commission continues to make payments for eligible teaching completed in 2005-2006 and 2006-2007. The Commission will send participants notification of payment disbursement via mail when the Commission sends the payment to the lender.

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PAYMENT PRIORITY

The APLE payments are determined on a priority basis. First priority is given to loans that are guaranteed by the California Student Aid Commission, second priority is given to loans with the highest interest rate (if a payment is made on a loan the first year because it had the highest interest rate, we will continue to pay on that loan until paid in full before beginning payment on another loan), third priority is given to the loan with the oldest disbursement date, and fourth priority is given to the loan with the highest dollar amount.

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CHANGING YOUR TEACHING SERVICE AREA

We request that you teach in the teaching service area you signed for and select on your agreement; however, you may have an option to send a request/appeal stating that you would like to change your teaching service area. We say may because, currently we grant the change for the most part one time, but as the program increases in size and the funds get tighter, that option may no longer be available.