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State-Funded Program Influential in Keeping Teachers in Iowa
Nearly 60 percent of survey respondents indicate the Iowa Teacher Loan Forgiveness Program influenced their decision to teach in Iowa

Des Moines, IA., October 4, 2011 – A state-funded program intended to encourage individuals to enter and continue in the teaching profession in Iowa is a key factor in recipients’ decisions to remain in the state. The Iowa Teacher Loan Forgiveness Program, administered by the Iowa College Student Aid Commission (Iowa College Aid), provides eligible teachers working in designated shortage areas in Iowa with student loan repayment assistance for up to five consecutive years. The program, established in 2007, assists between 150 and 250 Iowa educators each year.

The findings come from a survey Iowa College Aid recently conducted of current and past recipients of the Iowa Teacher Loan Forgiveness Program. The purpose of the survey was to see if the program influenced teachers’ decisions about working in Iowa and serving in instructional shortage areas. While the majority of respondents indicated that the program did not influence their intentions to enter the teaching profession, it proved to be very influential in their decision to stay and teach in Iowa.

“Almost 60 percent of our respondents said the program influenced their decision to remain teaching in Iowa,” said Todd Brown, director of student financial aid programs at Iowa College Aid. “In addition, nearly 45 percent also said that the program influenced their decision to teach in a designated shortage subject area. While this program receives only a small portion of the total state-appropriated financial aid available in Iowa, it is keeping teachers in Iowa who may have otherwise left the state for higher salaries.”

With nearly one-third of all public school teachers in Iowa over the age of 50, the State of Iowa will need to attract and retain new teachers to replace those who will retire over the next decade. While the Iowa Teacher Loan Forgiveness Program receives limited annual funding (less than 1 percent of total state appropriations for scholarship, grant and loan forgiveness programs) this survey shows that it is contributing to the state’s efforts to attract and retain educators.

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Ryan M. Pirtle, a teacher at Des Moines East High School, stayed in Iowa to teach because of the Iowa Teacher Loan Forgiveness Program. “The [Iowa Teacher] Loan Forgiveness Program has helped to reduce the long-term costs associated with student loan debt,” explained Pirtle. “Because of the student loan forgiveness program, I stayed in Iowa to teach food and nutrition, helping to fill a [state] teacher shortage gap in family and consumer sciences.”

Any fully-licensed teacher with federal student loan debt who began teaching in Iowa on or after July 1, 2007, and teaches in a shortage area (as designated by the Iowa Department of Education) is eligible to apply for the program. Funding for the program is limited, with renewal applicants and those serving in the highest need areas receiving top priority. “Unfortunately, due to funding levels, we are not able to provide assistance to all deserving teacher applicants,” explains Brown. “This past year we provided loan forgiveness to 186 Iowa teachers, less than half of the number of applications that were received. Less than one percent of all teachers in Iowa receive assistance through the Iowa Teacher Loan Forgiveness Program.”

Many college students in Iowa take on heavy student loan debt to finance their education. The average student loan debt for 2009 Iowa college graduates is nearly \$29,000, the fourth highest in the nation. For those who aspire to become teachers, student loan payments can take up a large portion of the modest salary many new Iowa teachers earn. The minimum base salary for Iowa teachers is currently \$28,000. The American Federation of Teachers provides rankings of average salaries for beginning teachers by state. Iowa ranked 9th among Midwest states and 39th in the nation for average beginning salary in 2006-2007. The Iowa Teacher Loan Forgiveness Program provides a maximum award of up to 20 percent of the recipient’s total eligible federal student loan balance each year for up to five consecutive years, making student loan repayment more manageable for Iowa teachers.

More information about the Iowa Teacher Loan Forgiveness Program can be found on Iowa College Aid’s website at www.IowaCollegeAid.gov or by calling Iowa College Aid at 877-272-4456.

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About the Iowa College Student Aid Commission

Iowa College Aid provides college access, financial literacy, and outreach services to Iowa’s students and families as they prepare, plan and pay for college. Iowa College Aid also administers state scholarship, grant, work study, and loan forgiveness programs totaling nearly \$60.0 million annually, administers the Federal Family Education Loan Program (FFELP) program, provides borrowers with assistance to avoid the serious consequences of default, conducts research and distributes higher education data, and offers Iowans assistance in obtaining student financial aid and college-related information. Through its role, Iowa College Aid also serves as the state-designated administrator of the U.S. Department of Education’s College Access Challenge Grant, which is designed to increase the college-going culture in Iowa. Additionally, Iowa College Aid is the administrator of the Federal GEAR-UP Grant, a multi-year state-wide grant which is being utilized to provide early awareness programming and outreach initiatives to thousands of Iowa’s students and families. More information is available at www.IowaCollegeAid.gov.