

Financial Aid Highlights

Financial Aid Highlights is a periodic electronic news update provided by the Office of Financial Aid & Scholarships for the benefit of prospective and continuing CSUB students and parents, high school and community college counselors, faculty, and staff. The electronic publication will contain informational items pertaining to financial aid and scholarships of relevance to the CSUB community. Past issues are archived on the Financial Aid & Scholarships homepage at <http://www.csub.edu/finaid>. Additional information regarding any given topic may be obtained by calling the office at (661) 664-3016.

APLE Loan Assumption Program for Teachers - FAH (Vol. 7, No. 65)

Students are advised that the Assumption Program of Loans for Education (APLE), a State program designed for students who are entering the teaching profession, enables students who are enrolled in a program leading to an initial teaching credential, to have educational loans assumed by the California Student Aid Commission.

The basic APLE program assumes up to \$11,000 in educational loans in association with four consecutive years of full-time teaching in a designated teacher shortage field or eligible California K-12 public school. To be eligible to participate in the APLE program, an individual is required to teach in any one of the following:

- A designated teacher shortage field, which includes mathematics, science, reading and language arts specialists, foreign language, music and special education,
- Schools serving a large population of students from low-income families,
- Low-performing schools, defined as those in the bottom 50 percentile of the Academic Performance Index (API),
- Schools having a high percentage of teachers holding emergency permits,
- Schools serving rural areas,
- State Special Schools.

APLE participants who teach in mathematics, science, or special education may receive both the basic \$11,000 and up to \$1,000 of additional loan assumption during each of four years. Another \$1,000 of benefits may be received in each of the four years by individuals teaching mathematics, science or special education in a school ranked in the lowest 20 percentile of the State's API, resulting in a maximum of \$19,000 in loan assumption benefits.

The APLE program will assume educational loans that were incurred to meet the costs associated with obtaining a baccalaureate degree or an initial teaching credential.

If you have received an educational loan and plan to teach in a shortage field and/or in a school that qualifies as a result of serving high need populations, you are encouraged to apply. There are a substantial number of APLE allocations *still available*, and if you are eligible you will have an excellent chance of obtaining one. The application and instructions are on the new CSU APLE Web site, which was developed to make applying easy and fast:

<http://www.csusuccess.org/scholarship>.

If you think you are eligible for this excellent program, you are encouraged to visit the new CSU APLE Web site, print the application, and submit it to your campus APLE Coordinator immediately. Campus coordinators are listed on the CSU APLE Website (Step 4). The CSUB APLE Coordinator is Monique Fletcher, in the CSUB School of Education, at phone (661) 654-2219 or (800) 788-2782 ext. 2219.

If you think you might qualify, please take the time to review this significant opportunity.

Steve Herndon, Ph. D.
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