

Information for Notifying Students of APLE Program

It is important that all California State University (CSU) students considering teaching careers know about the *Assumption Program of Loans for Education* (APLE), a state program designed for students who are entering the teaching profession. The APLE program enables students who are enrolled in a program leading to an initial teaching credential to have their educational loans assumed.

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;
- A school serving a large population of students from low-income families;
- A low-performing school, defined as one in the bottom 50 percentile of the Academic Performance Index (API);
- A school having a high percentage of teachers holding emergency permits;
- A school serving a rural area,
- A state-designated "Special School."

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 ranking, 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 through (a) one or more of the primary federal student loan programs or (b) institutional educational loans.

If you have taken 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, we encourage you to apply. It is prudent to submit your application no later than **April 15, 2006**, in order to ensure that it can be processed. There are a substantial number of APLE allocations available, and if you are eligible you will have a good chance of obtaining one. The application and instructions are on the web at:

<http://www.csac.ca.gov/doc.asp?id=685>

The application should be submitted to the APLE coordinator on your campus. Campus coordinators are listed on the APLE website, which is located at:

<http://www.csac.ca.gov/doc.asp?id=111>

If you wish further information, you may request it from this individual. In addition, the APLE website includes a set of answers to frequently asked questions about the program. If, after reading this information, you think that you are eligible, you are encouraged to submit your application to the campus APLE coordinator immediately.