

Frequently Asked Questions About Teaching Fellows Service Payback

For us to keep in touch with you at all times, you must keep a current mailing address and telephone number on file at the Teaching Fellows Commission office. We also must have any address and telephone number changes for the surety who signed your promissory note. It is best to communicate directly with us, as the US Postal Service does not give us your change of address unless you complete a "change-of-address" card, and even then, your mail may be delayed. Please communicate directly with us.

1) What positions fulfill the service obligation?

Promissory Note, Section 3: a licensed full-time teaching position or for the entering classes prior to and including the entering class of 1999 a position as a school counselor, school psychologist, school social worker, speech pathologist, or media specialist. (**First Note**: all positions must be employees of the local board of education and may not be "contracted services." **Second Note**: these positions are the only positions that fulfill the service obligation, **Third Note**: Beginning with the Freshman Class of 2000, the Teaching Fellows Scholarship may only be used for preparation as a classroom teacher.)

2) What if I have not taken the Praxis II exam (if required by my major) or have taken the Praxis II but did not pass it as of June 30?

- a) Promissory Note, Section 14: Failure to graduate without eligibility for license to teach is "cause" for default and the Commission can call in the loan immediately. **All Teaching Fellows must take and pass the Praxis II exam if it is required by their undergraduate institution for licensure.**
- b) The Federal No Child Left Behind law requires all new hires to have passed the Praxis II exam (if applicable to the license). A person who has not passed the Praxis II exam cannot be hired currently in a Title I school or in any school after June 30, 2006. Federal law supercedes state law.

3) Can I teach in a private school, Federal school outside of North Carolina, community college or an institution of higher education and receive credit for service?

Promissory Note, Section 3: No. Legislative intent and all references in applications and all other materials are **FOR TEACHING IN NORTH CAROLINA K-12 PUBLIC AND FEDERAL SCHOOLS.**

Please see the Education Directory at <http://www.ncpublicschools.org/docs/nceddirectory/2010-11education.pdf>.

4) Can I teach in a charter school?

Promissory Note, Section 3 clearly states that service is to be fulfilled in "North Carolina's public schools." The Attorney General's office has advised that **charter schools are "public schools."** Fellows should be aware whether the charter school employees can participate in the state retirement system and medical plan. Under current law, charter school personnel can participate if the Board of the charter school has elected for its employees to do so.

Please see the Education Directory at <http://www.ncpublicschools.org/docs/nceddirectory/2010-11education.pdf>.

5) Can I teach Head Start or More at Four?

Only if the program is based at a public school and the teachers are under contract with the school system as an ILT (Initially Licensed Teacher). Contact the Teaching Fellows office before signing the contract.

6) **Can I get credit for teaching in a "special school" such as one of the schools for the deaf or blind or schools for incarcerated youth?**

Policy 20.10 states that "Teaching Fellows graduates working as full-time teachers at schools under the Department of Health & Human Resources and schools under the Department of Juvenile Justice and Delinquency Prevention are eligible for scholarship/loan forgiveness. In each case where students are served in lieu of the public schools, the Commission would determine 1) the population served through each individual program and 2) the governance of each individual program (i.e., relationship with the public school system.) This service cannot be "contracted service."

Please see the Education Directory at <http://www.ncpublicschools.org/docs/nceddirectory/2010-11education.pdf>.

7) **How is my service affected if I teach in a "low performing or warning status school system?"**

The Promissory Note states that the loan can be forgiven in three years instead of four if the Fellow is employed in a low performing or warning status school system. The State Board of Education no longer designates school systems, per the legislation, as low performing or warning status school systems. There are only low performing or warning status schools. Therefore, all Teaching Fellows must complete four years of teaching service.

8) **How much time must I teach in a school year to get credit for service?**

Promissory Note, Section 3: "Each full school year" is defined as teaching or working in a position named in item (1) for **not less than six full calendar months within one fiscal year**. There are no exemptions to this requirement. Fellows should be mindful about beginning and ending dates of contracts. (Example: August 12 through February 12 or December 12 through June 12). **No credit will be granted for fewer than six full calendar months of service. No more than one year of service credit will be given for each fiscal year July 1st through June 30th, regardless of number of days worked.**

9) **Can I receive credit for a part-time teaching position?**

No. Promissory Note, Section 3: This section states clearly, "Service as a tutor, substitute teacher, part-time teacher, lateral entry teacher, or service in a non-public school may not be used to discharge any amount owing." Service as an administrator or consultant will **NOT** receive credit.

10) **Can I get an extension for payback now?**

You cannot ask for an extension until you have reached the point in your seven-year payback period when the Fellow cannot repay the entire loan in teaching service. Extensions are **not** automatic. The Teaching Fellows Commission must approve them. Only Fellows who have teaching service credit are eligible for extensions. Extensions are not considered immediately upon graduation and will not be granted for extended military service or extended graduate/doctoral work immediately following graduation. The Fellow should submit a formal application for an extension by May 31st, preceding the academic year in which the extension is needed. The request will be considered at the June Commission meeting.

The Commission anticipates that most Fellows will be teaching immediately following graduation, unless in one of the related areas listed in item (1) above which requires a Master's Degree or secondary students at UNC-Chapel who are required to attend an M.A.T. program after undergraduate graduation. Extension of the payback period will be considered under the following condition.

10) **Can I get an extension for payback now? Continued**

*Promissory Note, Section 5: **EXTENSION OF FORGIVENESS PERIOD** Upon application of the Fellow by the date set by the Commission prior to the year of extension, the seven (7) year period for forgiveness of this Note through the means of service as provided herein, may be extended by the Commission for up to three (3) years on a year-to-year basis for each year if:*

- a. *The Fellow is enrolled as a full-time graduate student at an institution of higher education in a master's degree program related to the teaching license (i.e., not a doctoral program);*
- b. *The Fellow is on active duty with the Armed Forces of the United States; or*
- c. *The Commission, in its sole discretion, determines that the circumstances stated in the Fellow's application warrant an extension; however, in no event shall the Commission grant more than three (3) such yearly extensions to the Fellow.*

As stated above, the reasons an extension **may** be given are: (1) the Fellow is enrolled as a full-time graduate student in post-graduate studies **related to teaching, This does not include post-graduate studies in law, engineering, pharmacy, medicine, nor doctoral studies in any field.** (2) The Fellow is on active duty with the Armed Forces of the United States, or (3) circumstances that the Commission determines warrant an extension. **Only Fellows intending to repay in teaching service are eligible for extensions.**

11) **What happens if I cannot repay the entire loan balance through teaching service in the seven-year payback period?**

Policy 20.6 When the entire loan balance cannot be repaid through teaching service within the seven-year payback period, the Fellows graduate shall receive notice formally beginning the collection process for the entire amount of principal balance with interest.

*If the Fellow is not teaching in the fourth year after undergraduate graduation and has no previous teaching service credit, the entire loan balance will be due.

*If, after collection begins and there is time left in the seven year payback period, the Fellow secures a full-time teaching position as a fully licensed teacher under the terms of the Promissory Note, he/she may appeal to the Commission to be reinstated and permitted to repay the remainder of the debt in teaching service. If approved, no refund shall be given for monies already paid in collection.

Monetary Repayment Options:

(1) If payment of the balance in full is made within 30 days from the date of the schedule notice, there is no interest.

(2) After 30 days, payments with 10% interest per annum will be due monthly for 84 months. The interest starts accruing from the date on the repayment schedule. The loan collection will be conducted by HEW Repayment Services, a division of the North Carolina State Education Assistance Authority (NCSEAA). The first payment will be due 180 days from the date on the repayment notice.

12) **What if I do not return my completed Employment Verification Form?**

Failure to return your Employment Verification Form with all required areas filled in by the designated date is considered a cause for default and places your loan in jeopardy of collection.