

State Programs Pay Education Loans for Certain Qualified Professions

Teachers, Nursing Faculty, Nurses in State Facilities and Those Enlisted in Some Military Programs Benefit

RANCHO CORDOVA, Calif. – June 13 (SEND2PRESS NEWSWIRE) – The California Student Aid Commission offers a platter of state-sponsored loan assumption programs to pay education loans for those seeking professional training and employment in specific areas of need in California. By providing education loan relief, the state through the California Student Aid Commission encourages individuals to seek careers as teachers, nursing faculty, and nurses in state facilities.



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In addition, the programs support enlistees in the National Guard, the State Military Reserve, or the Naval Militia who are enrolled in, or have completed, a baccalaureate degree or a program of instruction in a vocational diploma program.

“Both students and the citizens of California benefit – students get education loan relief while pursuing a career of their liking, and California residents are supplied with trained professionals to staff areas with previous shortages of workers,” said Diana Fuentes-Michel, executive director of the California Student Aid Commission.

These programs may provide pathways to successful careers and better lives particularly for those from under-represented and disadvantaged backgrounds, including those who are first in their families to attend vocational training or college programs, those from bilingual families, foster youth, and others with challenging backgrounds.

The loan assumption programs are patterned after the state’s general Assumption Program of Loans for Education, or APLE. Originally a competitive teacher incentive program designed to encourage students to become teachers, the APLE program has provided an example in recent years for education loan assumption opportunities for trainees on other career paths.

“With the amount of student loans increasing daily, state loan assumption programs provide an exceptional opportunity to get a career and get rid of education debt, all at the same time,” said Steve Caldwell, chief of the

Commission's Governmental & Public Affairs Division.

In recent years, the APLE for prospective teachers has been cloned to include other generous programs for a variety of career paths. Applications for these programs are available on the Commission's Website at csac.ca.gov:

* APLE for Prospective Teachers – The original APLE, this program was designed by the Legislature to address California's growing shortage of quality classroom teachers in specific subject areas such as math or science; teachers of children with special needs; and, teachers for schools serving children from low-income families. For those who qualify, the program may assume up to \$19,000 in outstanding educational loan balances in return for four consecutive years of full-time eligible teaching service in a California K-12 public school. Participants must agree to complete a teaching credential, and to teach in a California public school in a designated subject matter area, or in a school that meets criteria specified by the Superintendent of Public Instruction.

This APLE program is offered annually. The Commission is continuing to accept applications for 2006-07 through June 30, 2007, and for 2007-08, until all slots are filled.

* State Nursing APLE for Nursing Faculty – This program is intended to encourage students to complete a baccalaureate or graduate degree and teach in a nursing program at a qualified college or university in California. It will pay up to \$25,000 on outstanding student loans for nursing faculty over the course of three academic years on a full-time basis, or on a part-time basis for the equivalent of three full-time academic years. A qualifying student must be enrolled in, or be admitted to a program in which they will be enrolled at least half-time each academic term; they must be making satisfactory academic progress; and, must be nominated for participation in the program by their institution.

This program is a one-year only program offering 100 awards. The Commission is currently accepting applications for the 2006-07 academic year, and these awards will be made by June 30, 2007. Future awards for the program are currently being discussed as part of the state budget process.

* State Nursing APLE for Nurses in State Facilities – This program is intended to encourage registered nurses, and students who will become registered nurses, to seek employment in state-operated 24-hour facilities with a registered nurse vacancy rate of greater than 10 percent. It will pay up to \$20,000 on outstanding student loans for full-time employment service as a registered nurse in an eligible position. Applicants must have completed 60 semester units or the equivalent, and 1) be admitted to, or enrolled in, an accredited program on a full-time basis; or 2) have completed a pre-licensure nursing program within the award year that he or she applies for the program.

Program funding has been allocated for 40 awards. Applications will be

available pending state approval of regulations for the program. If approved, the Commission will have an application available immediately at csac.ca.gov, and awards will be made by June 30, 2007.

* National Guard APLE for Education – This program is intended to provide an incentive for persons to enlist, reenlist, or if an officer, commit to serve in the National Guard, State Military Reserve, or the Naval Militia. It will pay up to \$11,000 on outstanding student loans for four consecutive years of service for those who seek to complete, or have completed, degrees at institutions of higher education within California, or those who are enrolled at least half-time in, or have completed a program of instruction in, a vocational diploma program at an institution located in California.

This program is a one-year only program offering 100 awards. Applications are available on the Commission's Website. The Commission is anticipating that awards will be made by June 30, 2007.

The original APLE program, started in 1983 with the enactment of legislation, focused on credentialed teachers. The program was later expanded to include non-credentialed individuals training to become fully accredited teachers in areas with critical teacher shortages serving large populations of students from low-income families. Initially, 500 awards were offered. With support over the years of state administrations and legislators, the program is currently offering 7,400 awards for 2006-07.

The recent addition of other APLE programs expands the APLE loan forgiveness concept to California's under-represented populations where the programs will not only benefit these populations, especially, but will become a boon to California's economy. One example of this is the Scrubs program, sponsored by The California Wellness Foundation, which encourages students to plan and pursue a career in the allied health professions.

"The synergy generated by the state APLE programs administered by the Commission and the allied health professions for example, provides greater opportunity for under-represented populations," said Deborah Ortiz, former long-time state Senator and consultant to the Make It In Scrubs public education campaign funded by a grant from The California Wellness Foundation. "I am personally encouraging students, especially under-represented students, to take advantage of the Scrubs program and all applicable financial aid opportunities in their career explorations."

To find out more about financial aid opportunities in California including the APLE programs, visit the Commission's Website at www.csac.ca.gov. To learn more about allied health professions and the Scrubs program, visit www.makeitinscrubs.com.

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