



MEMBER BENEFITS

Do You Know

For You • For Your Family • For Your Career

STUDENT LOANS

Do you know that if you teach in a “high impact school” and have Stafford and/or Perkins loans you may be eligible for having a portion of your student loans forgiven?

STAFFORD LOANS

If you have a Stafford Loan, teach five consecutive years in a “high impact school”, and have not consolidated your loans, you may be eligible for \$5,000 or \$17,500 forgiven.

PERKINS LOANS

If you have a Perkins Loan and teach “shortage area content” in a “high impact school”, and have not consolidated your loans, you may be eligible for a percentage of your student loan to be forgiven (15% for 1st and 2nd years, 20% for 3rd and 4th years, and 30% for 5th year).

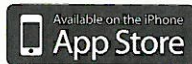
PSLF FORGIVENESS

You must make 120 on-time, full, scheduled monthly payments on your student loans under a qualifying repayment plan. When you make each of the 120 payments, you must be working full-time at a qualifying public service organization.

RESOURCES

Visit www.CTAMemberBenefits.org/studentloan for links to resources including a helpful guide and video to explain the process.

To learn more about CTA and NEA Member Benefits, go to www.CTAMemberBenefits.org and www.neamb.com



Or download the CTA Member Benefits Smartphone App available for the Apple iPhone or iPad from the App Store or for the Android from Google Play.

You can also contact CTA Member Benefits at 650-552-5200 and NEA Member Benefits at 800-637-4636.



CTA MEMBER BENEFITS DEPARTMENT

CALIFORNIA TEACHERS ASSOCIATION
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