



# **Arizona Commission for Postsecondary Education**

... expanding access and increasing success  
in postsecondary education for Arizonans

## **Annual Report for the Arizona Teacher Student Loan Program**

**Fiscal Year 2020 - 2021**

November 30, 2021



**The Arizona Commission for Postsecondary Education (ACPE)  
Arizona Teacher Student Loan Program  
FY 2020-2021 Annual Report**

November 30, 2021  
Daniel Helm, Interim Executive Director

**Introduction and Description of the Program**

The Math, Science, and Special Education Teacher Loan Forgiveness Program (MSSE) was created in 2007. During the 2017 Fifty-Third Legislature, First Regular Session, Senate Bill 1040 made significant changes along with renaming the program to the Arizona Teacher Student Loan Program (ATSLP). Effective FY 2018, the changes were:

1. Elimination of the service area of teaching in elementary schools that are located in geographic areas that are experiencing a shortage of teachers,
2. Inclusion of three additional service areas: low-income schools, rural schools, or schools located on an Indian reservation,
3. Inclusion of students who are pursuing a teaching certificate through an alternative teacher certificate program as eligible students for the forgivable loan,
4. Inclusion of students who have a bachelor's degree and are in an alternative teacher certification program as eligible students for the forgivable loan,
5. The allocation of forty percent of the annual amount appropriated to students who agree to provide instruction in a low-income school, rural school, or a school located on an Indian reservation.

Additionally, in the 2021 Fifty-Fifth Legislature, First Regular Session, Senate Bill 1825 redefined a qualifying postsecondary institution to be inclusive of only private postsecondary educational institutions in this state. This change became effective in fiscal year 2022. In addition, this bill transitions all duties, powers, and responsibilities of the Commission including the Arizona Teacher Student Loan Program to the Arizona Board of Regents effective January 1, 2022.

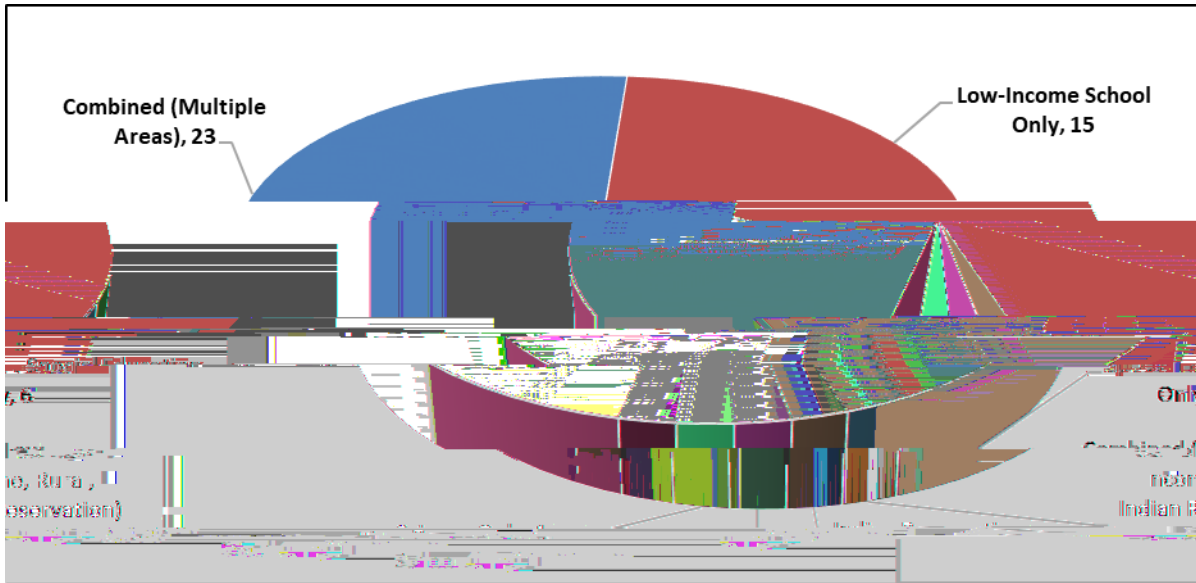
school, or a school located on an Indian reservation. Students who do not meet the forgiveness criteria must repay the amount borrowed plus any interest.

**Who Benefited from the Forgivable Loan?**

In FY 2021 ATSLP loans were disbursed to 48 students, 34 loans to initial recipients (1<sup>st</sup> time recipients) and 14 loans to continuing recipients (prior recipients). The loan recipients attended both public and private postsecondary institutions for a total disbursement of \$250,265.19. The table below provides a student profile for those who received loans in FY 2021.

**ATSLP FY 2021 Student Profile**


### Recipients by Subject/Location in FY 2021



### Status of Recipients in ATSLP from Inception through FY 2021

Tracking responsibilities are significant for ATSLP as each loan recipient is required to be tracked between seven to eleven years, depending on the number of years each student received funding. For students who enter into repayment, the relationship can increase up to 15 years. With the conclusion of FY 2021, 446 students have participated in ATSLP since its inception in 2007.

### History of ATSLP Loan Recipients



In the graphs above 273 (61.2%) loan recipients are or have been teachers. Of those 273 teachers 237 (53.1%) have had their loan forgiven, while 36 (8.1%) are still working on loan forgiveness, with the prospect of an additional 97 (21.7%) loan recipients becoming teachers.

In FY 2022 the collecting of the five-year teacher retention data for the 84 individuals whose loans have been forgiven through teaching will continue.

The following is a list of the public K-12 schools in Arizona at which the 36



retention. First, 25.9% or 1,699 teacher positions remained vacant a few weeks into the 2021-2022 school year. Even more astonishing, the survey reported that 55.4%, or 3,634 teacher positions were filled by individuals who did not meet standard teaching requirements. Furthermore, the survey indicates that 730 teachers severed their employment as of September 10th.

Additionally, the U.S. Department of Education's nationwide Teacher Shortage Areas<sup>2</sup> report indicates that for the 2021-2022 school year Arizona is experiencing a shortage of teachers in the following areas.



The severity of the teacher shortage is r