

TEACH Grant Frequently Asked Questions

The following are FAQ's to help answer specific questions concerning the Federal TEACH Grant Program. For the general requirements and further information please visit Coastal Carolina University's Teach Grant Website: <http://www.coastal.edu/financialaid/fedteachgrant.html>

➤ **If I am planning to be an Elementary Teacher, how could I fulfill the requirements of the “Agreement to Serve” (ATS) for the TEACH Grant?**

Most Elementary Education/Early Childhood Education majors will **NOT** be able to fulfill the ATS requirements due to the condition that a teacher must spend more than 51% of his or her time teaching in a **high need field**.

You must meet the state's definition of a full-time teacher and spend the majority (at least 51 percent) of your time teaching one of the high-need subject areas. *Elementary school teachers who teach many subjects in most cases would not be able to fulfill their service agreement.*

However, Elementary school teachers can fulfill their service agreement through one of the following examples:

- A) An Elementary school teacher who teaches the majority (at least 51%) of his or her courses in a high need field such as math, science, or a foreign language at a designated 'Low-Income school'.
- B) An Elementary school teacher who teaches in a foreign language immersion program (the regular school curriculum is taught in the immersion language for at least half of the school day) at a designated 'Low-Income school'.
- C) An Elementary school teacher who, teaching at a designated 'Low-Income School', teaches full time as a:
 - reading specialist, or
 - special education teacher, or
 - bilingual education teacher (two languages are used to teach content matter instruction), or
 - teaches English language acquisition (acquiring English as a first or second language)As each of these areas appear on the current High-Need Field list.
- D) An Elementary school teacher who teaches in a low-income school in a State that has designated elementary education or their subject area as a 'high-need' field. Please view the U.S. Department of Education's "[Annual Teacher Shortage Area Nationwide Listing](#)" to determine which State's have declared this need.

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- **Does the “High Need Field” and/or “Low Income School” need to appear on the U.S. Department of Education’s Listing at the time I begin receiving the TEACH Grant OR at the time I begin teaching in order to count towards my teaching service?**

At the time you begin teaching your subject area must be declared a High Need Field and the school you are teaching at must be declared a Low Income School in the U.S. Department of Education’s listing.

If at the time you begin teaching your subject area is no longer a designated High Need Field, you must find a low income school in a State that, on the Department of Education’s [“Annual Teacher Shortage Area Nationwide Listing”](#), has declared your subject area a High Need Field in order to satisfy your teaching service requirement.

If at the time you begin teaching the Low-Income school where you’ve planned to teach is no longer a designated Low Income school, you must find a school on the Department of Education’s Annual [Directory of Designated Low-Income Schools for Teacher Cancellation Benefits](#) in order to satisfy your teaching service requirement.

- **If I have already completed one Bachelors Degree and am now seeking my second Bachelors Degree, can I receive the TEACH Grant?**

No, per the Federal regulations the TEACH Grant is only available to students seeking their FIRST undergraduate or post-baccalaureate degree. Second-Undergraduate degree seeking students are not eligible to receive the TEACH Grant.

At this time, there are no restrictions to students holding prior graduate degrees seeking an additional graduate degree.

- **What happens if my GPA drops below a 3.25?**

If you qualify for this grant by GPA, and it drops below a 3.25, then you are ineligible for the grant until your GPA returns to the 3.25. In addition, you must meet Coastal Carolina University’s Satisfactory Academic Progress (SAP) requirements

- **How can I bypass the GPA requirement?**

You may present documentation to the Office of Financial Aid showing that you scored in the top 75th percentile on a college admissions exam such as the SAT, ACT or GRE. Remember, it will be the student’s responsibility to ensure the Office of Financial Aid has the proper documentation to prove they’ve met this requirement.

OR

A) If you are a **Current Teacher** pursuing a Masters Degree Program or alternative certification in a master’s degree program.

B) If you are a **Former Teacher** pursuing alternative certification in a master’s degree program.

C) If you are a **Retired Teacher** pursuing a Masters Degree Program or alternative certification in a master’s degree program.

You will *not* be required to meet the 3.25 GPA requirements each semester. However, you still must meet Coastal Carolina University’s Satisfactory Academic Progress (SAP) requirements.

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- **If I am a current teacher, teaching in a high-need field at a low income school, and am currently seeking a degree, will any of my previous years of teaching able to be included in the 4 year teaching requirement?**

No, you must complete your 4 years of teaching service within 8 years **after** completing or ceasing enrollment in your program. No previous teaching service will be included.

- **Can I change my mind?**

The Office of Financial Aid can send back the money up to 14 days after it disburses. In order to send back the TEACH Grant funds the Office of Financial Aid must receive a written request from the student. If you wish to send back the money after this time, you are responsible for communicating with the U.S. Department of Education your plans and they will work with you on repayment of funds.

- **What happens if, as a teacher, I am moved to another school which doesn't meet the criteria?**

If this happens, then you will need to either change subjects or request a different school. If after you have begun teaching at a school, the school then loses its Title 1 (low-income) standing, you are still eligible to continue working there and will continue to count towards your years of service.

- **What happens if my major or teaching field is taken off the "High Need field list"?**

If this happens while you are in school, then you may need to change your major; if, however, this happens after you have already begun teaching, then you may continue and it will still count towards your years of service.

- **Can the grant be denied if I'm close to my lifetime max on loans?**

No, this grant is not based on need and does not factor into your lifetime limit on federal student loans. However, the combination of the TEACH Grant along with all other sources of aid may still not exceed your Cost of Attendance. Your TEACH Grant may be reduced if you exceed your Cost of Attendance.

- **How often do I have to apply/reapply?**

Each year you will need to indicate on your FAFSA that you are interested in teaching AND complete the Agreement to Serve Application with the U.S. Department of Education

- **Can I receive the grant for just one year? How about one semester?**

This grant is \$4,000 per year and is pro-rated for less than full time and/or semester.

- **What happens if I receive the grant and then immediately enroll in grad school?**

This grant will stay a grant and you will be expected to fulfill your teaching obligation once you complete or cease to enroll in graduate school.

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➤ **I'm completing my student teaching right now in a low income school in a high need field. Does that count towards my time in the Agreement to Serve?**

No, student teaching does not count towards the four years you are required to teach in order to fulfill your agreement with the federal government.

➤ **I received the grant as an undergraduate student and started to teach. Now, I want to earn my masters degree. Can I receive the TEACH Grant as a Graduate Student now? What happens to the TEACH Grants I received as an Undergraduate student?**

The TEACH Grant would be the only federal grant you would be eligible for as a graduate student. The maximum amount you can receive is \$4,000 per year for two years as a graduate student. While you are a graduate student your service obligation for the grants you received as an undergraduate will be suspended. However, once you receive your master's degree you will have to teach for another four years regardless of how many years you taught before getting your masters degree. These four years of teaching will count towards your service obligation for the grants you received both as an undergraduate and as a graduate student (provided you teach full time in a high-need field at a public or private elementary or secondary school that serves students from low-income families) and they must be completed within eight years of receiving your master's degree.

➤ **If I complete a Bachelor and a Masters degree, do I have to do 8 years of service?**

No, if you continue from one program right into the other, then it is 4 years of service total.

➤ **How does the Department of Education track my teaching service?**

Within 120 days of completing or otherwise ceasing enrollment in your program of study, you must confirm to the U.S. Secretary of Education that either you are employed as a full-time teacher in accordance with the terms and conditions of the service agreement, OR you are not yet employed as a full-time teacher but you intend to meet the terms and conditions of the service agreement.

If you are performing full-time teaching service in accordance with the service agreement, at the end of each year of elementary or secondary teaching service on a form approved by the U.S. Secretary of Education and certified by the chief administrative officer of the school in which you are teaching. The form must document that you are a highly qualified teacher, teaching in any of the designated high-need fields, in a designated low-income school.

Failure to report to the U.S. Department of Education will result in the conversion of your TEACH Grant into a *Federal Direct Unsubsidized Stafford Loan.*

➤ **What happens if I change majors?**

If you change majors to an ineligible TEACH program, then you will not be able to continue to receive the grant; and, if you graduate and do not pursue the teaching requirements, then the grant is converted to a Direct Unsubsidized Loan. This loan will accrue interest from the date the grant was **issued**.