

TEACH Grant Frequently Asked Questions

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

➤ What is the Definition of a “Highly Qualified” Teacher?

The federal definition of a highly qualified teacher is one who meets all of the following criteria:

- Fully certified and/or licensed by the state
- Holds at least a bachelor degree from a four-year institution
- Demonstrates competence in each core academic subject area in which the teacher teaches
Teachers (in middle and high school) must prove that they know the subject they teach with: 1) a major in the subject they teach, 2) credits equivalent to a major in the subject, 3) passage of a state-developed test, 4) an advanced certification from the state, or 5) a graduate degree.

➤ 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.

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 receiving the TEACH Grant 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 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 Financial Aid & Scholarships 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 Financial Aid & Scholarships has the proper documentation to prove they have 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.

- **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 be counted towards 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.

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➤ **Can I change my mind?**

The Financial Aid & Scholarships can send back the money up to 14 days after it disburses. In order to send back the TEACH Grant funds, Financial Aid & Scholarships 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"?**

With the new changes for 2010, as long as your teaching field was on the "High Need field list" at the time you initially received the TEACH Grant it may still count towards your years of service, even if it is taken off the list by the time you begin teaching.

➤ **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 direct 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 up to \$4000.00 per year, students must apply each year if interested. The grant will be 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 the enrollment of graduate school.

➤ **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.

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- **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 up to \$4,000 per year, graduate students are eligible for TEACH grant up to 2 years. 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 Loan.

The "Annual Certification" form may be found by logging into the Department of Education's Federal Student Loan Servicing Website at www.myedaccount.com

- **What happens if I decide to only receive the TEACH Grant for *one semester*?**

You will still be required to meet the terms you agreed to in the Agreement to Serve (ATS), by teaching as a highly qualified teacher in a low income school in a high need subject area for 4 years within 8 years after you leave of graduate school. If you are unable to fulfill this agreement, the TEACH Grant funds you had received will be converted to a Direct Unsubsidized Loan which will accrue interest from the date the grant was **issued**. You may also be required to complete the "Annual Certification" form available by logging into the Department of Education's Federal Student Loan Servicing Website at www.myedaccount.com

- **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**.

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➤ **If I've decided that I will not fulfill the requirements of the Agreement to Service, how may I request my TEACH Grant funds be converted to the Direct Unsubsidized loan?**

If you received grant(s) through the TEACH Grant Program, and subsequently decide you do not intend to complete your TEACH Grant service obligations, you may at anytime request the TEACH Grant(s) be converted to a Direct Unsubsidized Loan that you must repay with interest from the date of each TEACH Grant disbursement. You will no longer be required to complete your service obligations nor the TEACH Grant annual certifications.

If you want to request your TEACH Grant(s) be converted to a loan, you may email the U.S. Department of Education by logging into the Department of Education's National Student Loan Database: www.NSLDS.ed.gov.

➤ **If I graduate, transfer to another institution or no longer attend Coastal, is there anything I need to complete?**

YES! Anytime a TEACH Grant recipient has a break in their enrollment, whether they graduate, or withdraw from CCU they must complete the [TEACH Grant Exit Counseling session](#). This is a requirement and its completion will be tracked by the University. TEACH Grant Exit Counseling is completed online by logging into the Department of Education's National Student Loan Database: www.studentloans.gov.