

Teacher Shortage Loan Repayment Program

Frequently Asked Questions

Q1: What are the license shortage areas?

A1: "License shortage area" means a licensure area that is identified by the Professional Educator Licensing and Standards Board in coordination with the commissioner using data collected for the teacher supply and demand report under MN Statute 122A.091, subdivision 5. Only licensure areas within the following fields may be identified as a license shortage area:

1. English as a second language;
2. Early childhood;
3. Special education;
4. Career and technical education;
5. Science, technology, engineering, arts, and math, and
6. World languages

For 2025 (2024-2025 academic year), the license shortage areas identified by PELSB are:

Table 1. Statewide License Fields Shortage Areas

License Code	Licensure Category Area
149996	Computer Education
010100	CTE - Agriculture
140050	CTE - Business
300000	CTE - Communication Technologies Careers
300100	CTE - Construction Careers
092602	CTE - Cosmetology
300400	CTE - Creative Designs Careers
300500	CTE - Early Childhood Careers
090100	CTE - FACS
300600	CTE - Hospitality Careers
092603	CTE - Law Enforcement
300200	CTE - Manufacturing Careers
300300	CTE - Medical Careers
300700	CTE - Transportation Careers
160000	CTE: Teacher Coordinator Work Based Learning
050800	Dance

License Code	Licensure Category Area
180150	Early Childhood Education
060206	English as a Second Language
180100	Immersion Elementary Education
110000	Mathematics
120400	Music (Instrumental and Vocal Music)
130301	Science - Chemistry
130400	Science - Earth and Space
130200	Science - Life Science
130302	Science - Physics
130600	Science - Science 5-8
130601	Science - Science 5-8
199810	Special Education: Academic and Behavioral Strategist
190202	Special Education: Autism Spectrum Disorders
190498	Special Education: Blind or Visually Impaired
190497	Special Education: Deaf or Hard of Hearing
190800	Special Education: Developmental Disabilities
190302	Special Education: Developmental/ Adapted Physical Education
190500	Special Education: Early Childhood Special Education
190200	Special Education: Emotional Behavior Disorders
190201	Special Education: Learning Disabilities
190490	Special Education: Oral/ Aural
190300	Special Education: Physical and Health Disabilities
100000	Technology/ Industrial Arts
050600	Theatre
020000	Visual Art
060200	World Languages and Cultures: American Sign Language
060201	World Languages and Cultures: Arabic
060203	World Languages and Cultures: Chinese
060222	World Languages and Cultures: Dakota
060208	World Languages and Cultures: French
060209	World Languages and Cultures: German
060106	World Languages and Cultures: Greek
060212	World Languages and Cultures: Hebrew
060213	World Languages and Cultures: Italian
060214	World Languages and Cultures: Japanese
060105	World Languages and Cultures: Latin
060221	World Languages and Cultures: Ojibwa
060407	World Languages and Cultures: Other Languages
060218	World Languages and Cultures: Russian
060219	World Languages and Cultures: Spanish

Q2: Who is eligible to apply?

A2: The statute that governs this program defines an eligible teacher as: “an individual holding a teaching license issued by the Professional Educator Licensing and Standard Board who is employed by a school district to provide classroom instruction in a teacher shortage area.”

In general, applicants must currently:

- Hold a teaching license issued by the Professional Educator Licensing and Standards Board.
- Be employed by a school district to provide classroom instruction
- Have outstanding qualified educational loan debt not in default; and
- Belong to a racial or ethnic group underrepresented in the Minnesota teacher workforce.

To the extent that funds are available, eligibility extends to teachers:

- Who teach in a rural school district; or
- Teach in a license shortage area.

Q3: Do previous recipients have to reapply?

A4: Yes. Previous recipients must reapply each year they wish to be considered for an award. However, previous recipients must still meet one of the shortage area requirements for the academic year to be eligible to apply.

Recipients can receive up to 5 annual awards but they do not have to be in consecutive years. Previous recipients are prioritized in the award selection process but are not guaranteed to receive an award each year they apply, especially if there is limited funding.

Q4: Who isn't eligible to apply?

A4: The statute that governs this program defines an eligible teacher as: “an individual holding a teaching license issued by the licensing division in the Professional Educator Licensing and Standard Board who is employed by a school district to provide classroom instruction in a teacher shortage area.”

Teachers who do not meet the minimum eligibility requirements are not eligible to apply including:

- Applicant/teacher who solely taught on a variance or special permission during fall or spring of the application period. At least a portion of the teaching assignments must have been under their license.
- Fully licensed teachers assigned only to principal, supervisor, director, coordinator, or other administrative and non-instructional assignments
- Licensed non-educator school professionals like nurses, social workers, counselors, psychologists, speech-language pathologists and career and technical education accommodation specialists for students with disabilities
- Current postsecondary students unless the student is also currently providing classroom instruction in a license field in which he or she is fully licensed.

Q5: What if my license field is listed as a shortage area but my teaching assignment was administrative or did not include providing classroom instruction during the 2024-2025 academic year?

A5: The statute that governs this program defines an eligible teacher as: “an individual holding a teaching license issued by the Professional Educator Licensing and Standard Board who is employed by a school district to provide classroom instruction in a teacher shortage area.” If your teaching assignment (as reported by your school district via STAR) is considered administrative or non-instructional by PELSBS then you did not provide classroom instruction and are not eligible to apply.

Examples of administrative or non-instructional assignments include, but are not limited to, Behavior Specialist/Interventionist (Assignment Code 990360), Librarian (Assignment Code 940400), and Coordinator, School Readiness (Assignment Code 950200) and Library Media Specialist (Assignment Code 941000).

For more information regarding STAR and assignment reporting to PELSBS, visit:

<https://mn.gov/pelsb/districts/data-submissions/star/>

Q6: How are applicants selected for an award?

A6: Awards for this program are **not** made on a first-come, first-served basis. The Office of Higher Education adopted [administrative rules](#) addressing the criteria for how participant awards will be prioritized. If there are insufficient funds available to award all eligible applicants, applications are prioritized based on the following:

- the financial need of an applicant, considering the applicant's income, household size, and total qualified educational loan;
- previous awards to the applicant from the Teacher Shortage Loan Repayment Program;
- whether or not the applicant taught in a license field shortage area;
- whether or not the applicant taught in a rural school district;
- whether or not the applicant belongs to a racial or ethnic group underrepresented in the Minnesota teacher workforce; and
- the statewide distribution of funds

Q7: What is the application deadline?

A7: The 2025 application deadline is **September 15, 2025**. The Office of Higher Education will not make exceptions or accept late applications.

Q8: Is there a service commitment?

A8: There is no service commitment. The only service required is service during the 2024-2025 academic year in a designated teacher shortage area as a fully licensed teacher providing classroom instruction.

Q9: What are qualified student loans?

A9: "Qualified educational loan" means a government, commercial, or foundation loan for actual costs paid for tuition and reasonable educational and living expenses related to a teacher's preparation or further education, only if the further education will result in the teacher decreasing the gap in a new shortage area. This includes:

- Direct/Stafford Subsidized and Unsubsidized Loans
- Federal Family Education Loan (FFEL) Program Loans
- Federal Perkins Loans
- Minnesota SELF Loans
- Other federal or state student loans
- Private or commercial student loans
- Consolidation loan that combined federal and/or private student loans

Disqualified loans include:

- Student loans in default
- Student loans currently included in a bankruptcy
- Parent PLUS loans made under the FFEL and Direct programs to parents of dependent undergraduate students (this includes Parent PLUS loans taken out by a parent of an applicant/teacher)
- Federal and Direct Consolidation Loans that repaid a disqualified Parent PLUS loan
- Federal and Direct Consolidation Loans that repaid any portion of a student loan for a borrower other than the applicant/teacher

Q10: What if an applicant needs to update information provided on the application?

A10: If an applicant would like to update education loan or income information provided on the original application, please contact:

Joanna Moua

Program Administrator

Joanna.moua@state.mn.us

Teacher.ShortageLRP.OHE@state.mn.us

(651)355-0613 or (800)657-3866

Q11: What if my federal student loans have been consolidated with private student loans into a private consolidation loan?

A11: If an applicant has a private consolidated educational loan it must be listed on the application as a private educational loan regardless of whether or not some federal student debt was included in the consolidation. If an applicant is selected for an award, the consolidated educational loan must not have been used to repay Parent PLUS loans taken out to fund your child's education in order for it to be a qualified loan to which the repayment award can be paid. In addition, the consolidated educational loan must not have been used to repay educational

loans taken out to fund a spouse's education in order for it to be a qualified loan to which the repayment award can be paid.

Q12: Are there tax consequences associated with receipt of Teacher Shortage Loan Repayment Awards?

A12: The Minnesota Office of Higher Education does not provide legal advice on possible tax obligations resulting from receipt of a Teacher Shortage Loan Repayment Program award. Recipients of Teacher Shortage Loan Repayment Program awards are responsible for, and should consult with their tax advisors for advice on any tax obligations resulting from awards.

Q13: Am I still eligible for Federal Public Service Loan Forgiveness if I receive a Minnesota Teacher Shortage Loan Repayment Program award?

A13: Yes, however it is important to remember Federal Public Service Loan Forgiveness (PSLF) requires 120 qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. You cannot complete the 120 qualifying monthly payments requirement faster by making larger payments. If you receive a Minnesota Teacher Shortage Loan Repayment Program award, be sure to provide payment instructions when you use your award to make a lump-sum payment to a qualified student loan.

Specifically, you should state that the excess is not intended to cover future installments, which will ensure you continue to be obligated to make future payments over subsequent months. Each loan servicer provides, on the billing statement, information regarding how you must provide payment instructions.

For more information about Federal Public Service Loan Forgiveness visit:

<https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service>

Q14: Am I still eligible for Federal Teacher Loan Forgiveness or Teacher Loan Cancellation if I receive a Minnesota Teacher Shortage Loan Repayment Program award?

A14: Being selected for a Minnesota Teacher Shortage Loan Repayment Program award does not necessarily make you ineligible for the Federal Teacher Loan Forgiveness or Teacher Loan Cancellation programs. It is important to remember that only certain federal loans are eligible for these two federal programs. Thus, if you are selected for a Minnesota Teacher Shortage Loan Repayment Program award and you have non-federal loans, you may want to use the funds to repay a non-federal loan instead of a federal loan which is eligible for these programs.

Information about the Federal Teacher Loan Forgiveness and Teacher Loan Cancellation programs is available at: <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/teacher>.

Q15: Who is considered a teacher?

A15: The statute that governs this program defines an eligible teacher as: “an individual holding a teaching license issued by the Professional Educator Licensing and Standards Board who is employed by a school district to provide classroom instruction”.

Q16: Are licensed non-educator school professionals like Licensed School Counselors eligible to apply?

A16: Licensed non-educator school professionals like nurses, social workers, counselors, psychologists, speech-language pathologists and career and technical education accommodation specialists for students with disabilities are not eligible to apply for this program because they do not provide classroom instruction.

Q17: Are current postsecondary students eligible to apply?

A17: Unless a student is also currently providing classroom instruction in a license field in which he or she is fully licensed, a current postsecondary student is not eligible to apply for this program.

Q18: What defines a “school district?”

A18: A school district means an independent school district, special school district, intermediate district, education district, special education cooperative, service cooperative, a cooperative center for vocational education, or a charter school located in Minnesota. Unfortunately, teachers employed at non-public schools are not eligible for this program.

Q19: What license Tier must a teacher hold in order to be eligible?

A19: A teacher can have a tier 1 to tier 4 license but must be providing classroom instruction in a teacher shortage area.

Q20: What are the rural school districts?

A20: "Rural school district" means a school district with fewer than 30 resident pupil units under section [126C.05, subdivision 6¹](#), per square mile.

For 2025 (2024-2025 academic year), the rural school districts identified are:

Table 2. Rural School Districts

Dist	Name
2396-01	A.C.G.C. Public School District

¹ <https://www.revisor.mn.gov/statutes/cite/126C.05#stat.126C.05.6>

Dist	Name
2910-01	Ada-Borup Public School District
0511-01	Adrian Public School District
0001-01	Aitkin Public School District
0745-01	Albany Public School District
0241-01	Albert Lea Public School District
0242-01	Alden-Conger Public School District
0206-01	Alexandria Public School District
0876-01	Annandale Public School District
0261-01	Ashby Public School District
0676-01	Badger Public School District
0162-01	Bagley Public School District
0146-01	Barnesville Public School Dist.
0091-01	Barnum Public School District
0542-01	Battle Lake Public School District
0726-01	Becker Public School District
2364-01	Belgrade-Brooten-Elrosa School Dist
0716-01	Belle Plaine Public School District
0031-01	Bemidji Public School District
0777-01	Benson Public School District
0786-01	Bertha-Hewitt Public School Dist.
2534-01	Bird Island-Olivia-Lake Lillian
0032-01	Blackduck Public School District
0756-01	Blooming Prairie Public School Dist
2860-01	Blue Earth Area Public School
0314-01	Braham Public School District
0181-01	Brainerd Public School District
2908-01	Brandon-Evansville Public Schools
0846-01	Breckenridge Public School District
0787-01	Browerville Public School District
0801-01	Browns Valley Public School Dist.
2159-01	Buffalo Lk-Hector-Stewart Public Sc
0836-01	Butterfield Public School District
0531-01	Byron Public School District
0299-01	Caledonia Public School District
0911-01	Cambridge-Isanti Public School Dist
0852-01	Campbell-Tintah Public School Dist.
0891-01	Canby Public School District
0252-01	Cannon Falls Public School District
0093-01	Carlton Public School District
0115-01	Cass Lake-Bena Public Schools
2754-01	Cedar Mountain School District
0108-01	Central Public School District

Dist	Name
0227-01	Chatfield Public Schools
2144-01	Chisago Lakes School District
0695-01	Chisholm Public School District
0771-01	Chokio-Alberta Public School Dist.
2311-01	Clearbrook-Gonvick School District
0391-01	Cleveland Public School District
0592-01	Climax-Shelly Public Schools
2888-01	Clinton-Graceville-Beardsley
0094-01	Cloquet Public School District
0081-01	Comfrey Public School District
0166-01	Cook County Public Schools
0095-01	Cromwell-Wright Public Schools
0593-01	Crookston Public School District
0182-01	Crosby-Ironton Public School Dist.
0466-01	Dassel-Cokato Public School Dist.
0378-01	Dawson-Boyd Public School District
0317-01	Deer River Public School District
0022-01	Detroit Lakes Public School Dist.
2164-01	Dilworth-Glyndon-Felton
0533-01	Dover-Eyota Public School District
2580-01	East Central School District
0595-01	East Grand Forks Public School Dist
0463-01	Eden Valley-Watkins School District
0581-01	Edgerton Public School District
0514-01	Ellsworth Public School District
0696-01	Ely Public School District
0099-01	Esko Public School District
2752-01	Fairmont Area School District
0656-01	Faribault Public School District
0544-01	Fergus Falls Public School District
0599-01	Fertile-Beltrami School District
2198-01	Fillmore Central
0600-01	Fisher Public School District
0698-01	Floodwood Public School District
0051-01	Foley Public School District
0601-01	Fosston Public School District
0323-01	Franconia Public School District
0023-01	Frazee-Vergas Public School Dist.
0505-01	Fulda Public School District
2365-01	G.F.W.
2859-01	Glencoe-Silver Lake School District
2886-01	Glenville-Emmons School District

Dist	Name
0253-01	Goodhue Public School District
0561-01	Goodridge Public School District
2536-01	Granada Huntley-East Chain
0495-01	Grand Meadow Public School District
0318-01	Grand Rapids Public School District
2683-01	Greenbush-Middle River School Dist.
0316-01	Greenway Public School District
0447-01	Grygla Public School District
0768-01	Hancock Public School District
0200-01	Hastings Public School District
0150-01	Hawley Public School District
0203-01	Hayfield Public School District
0402-01	Hendricks Public School District
0545-01	Henning Public School District
0264-01	Herman-Norcross School District
0700-01	Hermantown Public School District
0330-01	Heron Lake-Okabena School District
0701-01	Hibbing Public School District
0002-01	Hill City Public School District
0671-01	Hills-Beaver Creek School District
2165-01	Hinckley-Finlayson School District
0738-01	Holdingford Public School District
0294-01	Houston Public School District
2687-01	Howard Lake-Waverly-Winsted
0423-01	Hutchinson Public School District
0361-01	International Falls School District
0473-01	Isle Public School District
0403-01	Ivanhoe Public School District
2895-01	Jackson County Central School Dist.
2835-01	Janesville-Waldorf-Pemberton
0717-01	Jordan Public School District
0036-01	Kelliher Public School District
2172-01	Kenyon-Wanamingo School District
0775-01	Kerkhoven-Murdock-Sunburg
0739-01	Kimball Public School District
2137-01	Kingsland Public School District
2171-01	Kittson Central School District
0300-01	La Crescent-Hokah School District
2853-01	Lac Qui Parle Valley School Dist.
0404-01	Lake Benton Public School District
0813-01	Lake City Public School District
2071-01	Lake Crystal-Wellcome Memorial

Dist	Name
0390-01	Lake Of The Woods School District
2889-01	Lake Park Audubon School District
0381-01	Lake Superior Public School Dist.
2167-01	Lakeview School District
0356-01	Lancaster Public School District
0229-01	Lanesboro Public School District
0306-01	Laporte Public School District
2397-01	Le Sueur-Henderson School District
0499-01	Leroy-Ostrander Public Schools
0424-01	Lester Prairie Public School Dist.
0857-01	Lewiston-Altura Public School Dist.
0465-01	Litchfield Public School District
0482-01	Little Falls Public School District
0362-01	Littlefork-Big Falls School Dist.
2753-01	Long Prairie-Grey Eagle School Dist
2184-01	Luverne Public School District
0497-01	Lyle Public School District
0415-01	Lynd Public School District
2180-01	M.A.C.C.R.A.Y. School District
0238-01	Mabel-Canton Public School Dist.
0837-01	Madelia Public School District
0432-01	Mahnomen Public School District
0881-01	Maple Lake Public School District
2135-01	Maple River School District
0441-01	Marshall County Central Schools
0413-01	Marshall Public School District
2448-01	Martin County West School District
0004-01	Mcgregor Public School District
0763-01	Medford Public School District
0740-01	Melrose Public School District
0821-01	Menahga Public School District
2711-01	Mesabi East School District
0912-01	Milaca Public School District
0635-01	Milroy Public School District
0414-01	Minneota Public School District
2149-01	Minnewaska School District
0129-01	Montevideo Public School District
0097-01	Moose Lake Public School District
0332-01	Mora Public School District
2769-01	Morris Area Public Schools
0712-01	Mountain Iron-Buhl School District
0173-01	Mountain Lake Public Schools

Dist	Name
2169-01	Murray County Central School Dist.
0319-01	Nashwauk-Keewatin School District
0707-01	Nett Lake Public School District
0308-01	Nevis Public School District
0345-01	New London-Spicer School District
0721-01	New Prague Area Schools
0088-01	New Ulm Public School District
0553-01	New York Mills Public School Dist.
0507-01	Nicollet Public School District
2215-01	Norman County East School District
0138-01	North Branch Public Schools
0659-01	Northfield Public School District
0118-01	Northland Community Schools
2168-01	Nrheg School District
0333-01	Ogilvie Public School District
0480-01	Onamia Public School District
2903-01	Ortonville Public Schools
0213-01	Osakis Public School District
0761-01	Owatonna Public School District
0309-01	Park Rapids Public School District
0547-01	Parkers Prairie Public School Dist.
0741-01	Paynesville Public School District
0548-01	Pelican Rapids Public School Dist.
0186-01	Pequot Lakes Public Schools
0549-01	Perham-Dent Public School District
0484-01	Pierz Public School District
0116-01	Pillager Public School District
0578-01	Pine City Public School District
0255-01	Pine Island Public School Dist.
0025-01	Pine Point Public School District
2174-01	Pine River-Backus School District
2689-01	Pipestone Area School District
2899-01	Plainview-Elgin-Millville
0477-01	Princeton Public School District
0815-02	Prinsburg Public School District
0704-01	Proctor Public School District
0195-01	Randolph Public School District
2906-01	Red Lake County Central Public Sch
0630-01	Red Lake Falls Public School Dist.
0038-01	Red Lake Public School District
2884-01	Red Rock Central School District
0256-01	Red Wing Public School District

Dist	Name
2897-01	Redwood Area School District
2890-01	Renville County West School Dist.
2909-01	Rock Ridge Public Schools
0750-01	Rocori Public School District
0682-01	Roseau Public School District
0850-01	Rothsay Public School District
2907-01	Round Lake-Brewster Public Schools
0485-01	Royalton Public School District
2902-01	Rtr Public Schools
0139-01	Rush City Public School District
0239-01	Rushford-Peterson Public Schools
0743-01	Sauk Centre Public School District
0820-01	Sebeka Public School District
2310-01	Sibley East School District
0084-01	Sleepy Eye Public School District
0363-01	South Koochiching School District
0500-01	Southland Public School District
0297-01	Spring Grove School District
0085-01	Springfield Public School District
0858-01	St. Charles Public School District
0075-01	St. Clair Public School District
0015-01	St. Francis Public School District
0840-01	St. James Public School District
2142-01	St. Louis County School District
0508-01	St. Peter Public School District
2170-01	Staples-Motley School District
2856-01	Stephen-Argyle Central Schools
0534-01	Stewartville Public School District
0486-01	Swanville Public School District
0564-01	Thief River Falls School District
2904-01	Tracy Area Public School District
2905-01	Tri-City United School District
2358-01	Tri-County School District
2125-01	Triton School District
0458-01	Truman Public School District
0914-01	Ulen-Hitterdal Public School Dist
0550-01	Underwood Public School District
2134-01	United South Central School Dist.
0487-01	Upsala Public School District
0818-01	Verndale Public School District
0811-01	Wabasha-Kellogg Public School Dist.
0640-01	Wabasso Public School District

Dist	Name
2155-01	Wadena-Deer Creek School District
0113-01	Walker-Hackensack-Akeley Schl. Dist
2176-01	Warren-Alvarado-Oslo School Dist.
0690-01	Warroad Public School District
0829-01	Waseca Public School District
0111-01	Watertown-Mayer Public School Dist.
2143-01	Waterville-Elysian-Morristown
0435-01	Waubun-Ogema-White Earth Public Sch
2342-01	West Central Area
2898-01	Westbrook-Walnut Grove Schools
0803-01	Wheaton Area Public School District
0347-01	Willmar Public School District
0577-01	Willow River Public School District
0177-01	Windom Public School District
2609-01	Win-E-Mac School District
0861-01	Winona Area Public School District
0518-01	Worthington Public School District
0100-01	Wrenshall Public School District
2190-01	Yellow Medicine East
2805-01	Zumbrota-Mazeppa School District