

## STATEMENT ON LOAN FORGIVENESS PROGRAMS FOR TEACHER APPRENTICES

In accordance with the principles and policies governing registered apprenticeship programs, the Tennessee Department of Labor and Workforce Development (TDLWD) affirms that it is acceptable for registered teacher apprentices to access [federal loan forgiveness programs](#) or [LEA loan forgiveness programs](#) to offset the costs associated with their related technical instruction (RTI) necessary for gaining teaching licensure.

Registered apprenticeship programs are designed to provide high-quality training and education to apprentices at no direct cost to them. This aligns with both federal guidelines and Tennessee state policies, ensuring that apprentices can focus on their training without financial barriers. Specifically, Title 29 CFR § 29.5(b)(2) outlines the requirement for apprenticeship programs to provide organized, related instruction, and the Fair Labor Standards Act (FLSA) emphasizes that costs related to mandatory training should not reduce an apprentice's earnings below minimum wage.

1. To support the financial needs of teacher apprentices, the following federal and LEA loan forgiveness programs are recognized as acceptable avenues for offsetting RTI costs:
2. Public Service Loan Forgiveness (PSLF): Eligible teacher apprentices working in qualifying public service roles, including public schools, can apply for PSLF. This program forgives the remaining loan balance after 120 qualifying payments, providing significant financial relief.
3. Teacher Loan Forgiveness: Teacher apprentices who work for five consecutive years in a low-income school or educational service agency may qualify for forgiveness of up to \$17,500 on their Direct Subsidized and Unsubsidized Loans, and their Subsidized and Unsubsidized Federal Stafford Loans.
4. Perkins Loan Cancellation for Teachers: Eligible teacher apprentices can have up to 100% of their Federal Perkins Loan canceled if they work full-time in a public or nonprofit elementary or secondary school system serving students from low-income families or in a field with a teacher shortage.
5. T.C.A 49-5-207 allows LEAs to offer interest free loans for master and doctoral degrees, repayable upon completion through a deduction from the licensed educator's salary increase.

The utilization of these loan forgiveness programs does not conflict with the policy that apprentices should not bear the cost of their training. These programs are designed to alleviate financial burdens and provide support to those pursuing careers in public service, including teaching.

The Tennessee Department of Labor and Workforce Development supports the use of federal loan forgiveness programs by registered teacher apprentices to manage and offset the costs of their related technical instruction. These programs provide essential financial assistance, ensuring that apprentices can complete their training and achieve licensure without undue financial stress.

For more information, teacher apprentices and program sponsors are encouraged to contact the Tennessee Department of Labor and Workforce Development or visit our official website.

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