

Critical Shortages: Federal Loan Forgiveness

The Michigan Department of Education (MDE) is required by law to create not one, but [two lists](#) of disciplines or subject areas for which there is a statewide shortage of teachers for open positions. Annually a list of critical shortage areas is provided to the U.S. Department of Education's (USED) Office of Postsecondary Education for the purpose of student loan forgiveness and/or deferment.

The USED requires MDE to provide a yearly list of discipline areas for which new teachers or teachers with student loans can obtain loan forgiveness or deferment. These would include:

- Family Federal Education Loan Program (FFEL);
- Federal Supplemental Loans for Students (SLS) programs (34 CFR 682.210(q));
- Federal Perkins Loan Program (34 CFR 674.53(c)); and
- Teacher Education Assistance for College and Higher Education (TEACH) Grant Program (34 CFR 686).

Eligibility for loan forgiveness or deferment is also dependent on working in the schools that have been identified with the highest need. More information on eligible schools can be found using the following directories:

- <https://studentaid.gov/#low-income-school-service-agency>
- <https://studentaid.gov/app/tcliDirectorySearch.action>

The MDE does not manage loans or have additional information regarding forgiveness or deferment.

Questions regarding loan forgiveness or deferment should be directed to U.S. Federal Student Aid at <https://studentaid.ed.gov/sa/>.

The following subject areas were submitted as critical shortage areas for this purpose:

2022-2023 Federal Shortage Discipline List for Loan Forgiveness

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| <ul style="list-style-type: none"> • Art and Music Education: Visual, Music & Dance • Bilingual Education • Career and Technical Education: All • Elementary Education • English as a Second Language (ESL) • Health • Industrial & Technology Education • Language Arts: All Reading & Literacy • Library Media • Mathematics | <ul style="list-style-type: none"> • Physical Fitness • Psychology • School Counselors • School Social Workers • Sciences: All • Social Studies: All • Sociology • Special Education: Administrators • Special Education: All Exceptionalities, Roles & Supports • World Languages: All Languages |
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