



New Mexico Department of Higher Education

**Presentation to the
Legislative
Education Study Committee
on Teacher Financial Aid Programs**

November 21, 2019

NM HED Secretary Kate O'Neill, Ed.D.



Preparing the next generation of teachers

Teacher Preparation Affordability Act (HB275) - \$10M

For education majors to complete educational programs and become licensed teachers

- Up to \$3,000 per semester
- Prioritizes bilingual and Native American teachers

Grow Your Own Teachers Act (HB20) - \$510k

For educational assistants to complete educational programs and become licensed teachers

- Up to \$3,000 per semester for tuition and fees.
- Paid leave from schools to complete coursework and student teaching requirements

Teacher Loan Repayment

For education graduates who teach in a designated shortage area within NM.

- Up to \$6,000 per year in loan forgiveness
- Directed to high-need positions

Teacher Loan for Service

For education graduates who teach in a designated shortage area within NM.

- Up to \$4,000 per year in loan forgiveness
- 100% of the loan is eligible for forgiveness if the entire service agreement is fulfilled

New Mexico Higher Education Department Financial Aid Division FY19-20 Eligibility Matrix	Maximum Award Per Student Per Academic Year	Criteria	Enrollment Requirement	Eligible Degrees: C=UG Cert A=Associates B=Bachelors G=Graduate Degree T = Alternative Teacher Licensure (Post Graduate Certificate)	Notes
Legislative Lottery Scholarship	\$4,582 Research \$3,116 Comprehensive \$1,160 Community College	Recent High School / HSE Graduates or Discharged Veterans Only Minimum 2.5 GPA	15 Credit Hours Research/Comprehensive 12 Hours Community College	C, A, B	First semester "bridge" scholarship paid by institutional funds
College Affordability Grant	\$3,000	Need Based	6 hour minimum	C, A, B	For students receiving no other state aid other than work study
State Student Incentive Grant	\$2,500	Need Based	6 hour minimum	C, A, B	May be packaged with other state aid
Grow Your Own Teachers Scholarship	\$6,000	Employed as educational assistant for 2 years and Pell eligible (FAFSA required)	Has not yet earned appropriate educational credentials to be licensed	A, B (Education Majors Only)	For students employed as educational assistants only
Teacher Preparation Affordability Scholarship	\$6,000	Determined by FA Administrator at college	Minimum half-time enrollment	A,B (Education Majors Only) T	May be packaged with other state aid
Pell Grant (Federal)	\$6,195	Need Based - FAFSA Required	Minimum part time enrollment as defined by the institution	C, A, B, T	Summer Pell is up to 50% of the regular academic year award, enrolled at least part time
Teacher Loan For Service Program	\$6,000	Need Based	Full Time in accepted program of study	B, G, T	Competitive Program - Requires 3-year term of service upon graduation
Medical, Nursing, Allied Health, WICHE Loan for Service Programs	\$12,000 Most Programs WICHE (vet, dental only) varies by year \$25,000 Medical School Only	Need Based	Full Time in accepted program of study	A, B, G	Competitive Program - Requires 3-year term of service upon graduation
Graduate Scholarship	\$3,600	Under-represented populations enrolled in graduate programs	Accepted to graduate program at ENMU; NMHU; NMSU; NMT; WNMU or UNM	G	Eligibility determined by institution
State Work Study	\$6,000	FAFSA Required	Minimum half-time enrollment	C, A, B	May be packaged with other state aid

You may be eligible for other Federal and/or institutional aid - contact the college financial aid office
This list does not include state funded post-degree loan repayment programs - see website for details
hed.state.nm.us/financial-aid (800) 279-9777



Grow Your Own Teacher Scholarship Overview

Purpose: Support educational assistants to complete degree and licensure requirements

- Eligibility Criteria:**
- U.S. citizen and resident of New Mexico
 - Accepted into an accredited Public Education Department approved teacher preparation program at an eligible institution
 - Not earned educational credentials to be licensed as a teacher in NM
 - Established need as verified by the FAFSA
 - Good employment standing with school of record
 - At least 2 years of experience as an educational assistant

- Award:**
- Amount based on financial need
 - Up to \$6,000 per year

- Duration:**
- Maximum length: 5 academic years
 - Must maintains satisfactory academic progress at an eligible educational institution



Responsibilities-Grow Your Own Teacher

School of Record	<ul style="list-style-type: none">• Provide leave and distance education support as required
Students	<ul style="list-style-type: none">• Apply to educator prep program• Complete FAFSA• Petition the school of record (sample student petition available)
Educator Preparation Program	<ul style="list-style-type: none">• Convene selection committee, develop criteria for admitting students to scholarship program, choose scholarship recipients, preferably create a wait list• Verify good standing (defined by educator prep program) with school of record and verify that student petitioned the school of record• Designate a central point of contact for the GYOT scholarship program• Notify all staff about scholarship such that they are able to answer questions from the public• Publish timeline, application process for students• Verify that student was employed as an EA for at least 2 years
Financial Aid Office	<ul style="list-style-type: none">• Verify Pell eligibility via FAFSA• Package aid - scholarship is stackable with other state aid



Grow Your Own Teachers FY20 Allocation

Sector	Institution	2019-2020 Total Award
Comprehensive Research Univ. h Univ.	NM TECH	\$ 1,708
	NMSU MAIN	\$ 70,934
	UNM MAIN	\$ 112,128
Comprehensive Univ. h Univ.	ENMU MAIN	\$ 48,428
	NMHU MAIN	\$ 46,117
	NORTHERN NMC	\$ 5,225
	WNMU MAIN	\$ 27,027
Branch Community Colleges	ENMU ROSWELL	\$ 4,220
	ENMU RUIDOSO	\$ 804
	NMSU ALAMOGORDO	\$ 3,517
	NMSU CARLSBAD	\$ 3,115
	NMSU DONA ANA	\$ 27,730
	NMSU GRANTS	\$ 3,115
	UNM GALLUP	\$ 12,760
	UNM LOS ALAMOS	\$ 1,708
	UNM TAOS	\$ 3,617
	UNM VALENCIA	\$ 10,047
Independent Community Colleges	CLOVIS CC	\$ 1,105
	CNMCC	\$ 78,168
	LUNA CC	\$ 3,014
	MESA CC	\$ 1,407
	NM JUNIOR COL	\$ 7,134
	SFCC	\$ 19,492
	SJC	\$ 11,052
Tribal Colleges	Dine College	\$ 6,430

Total: \$ 510,000



Teacher Preparation Affordability Scholarship

	\$6,000 per year to increase # of teachers in high-need positions.
Eligibility Requirements:	<ul style="list-style-type: none">• Enrolled at least half-time in a public, educator prep program• Has not yet earned educational credentials to be licensed as a teacher• Demonstrates financial need Institutions shall give preference to students who: <ol style="list-style-type: none">(1) are English language learners(2) historically underrepresented minorities in NM teaching profession(3) declares intent to teach in high-need teacher position
Student Responsibilities:	<ul style="list-style-type: none">• Apply to educator preparation program• Complete FAFSA or other• Declare intent to teach in a high-need position
Educator Prep Program responsibilities	<ul style="list-style-type: none">• Verify good standing within educator preparation program;• Notify all staff about scholarship such that they are able to answer questions from the public
Financial Aid Office Responsibilities:	<ul style="list-style-type: none">• Verify eligibility;• Package aid - scholarship is stackable with other state aid



Teacher Prep Scholarship FY20 Allocation

Sector	Institution	2019-2020 Total Award
Comprehensive Research University	NM TECH	\$ 20,757
	NMSU MAIN	\$ 638,584
	UNM MAIN	\$ 1,036,630
Comprehensive University	ENMU MAIN	\$ 514,042
	NMIIU MAIN	\$ 479,853
	NORTHERN NMC	\$ 52,503
	WNMU MAIN	\$ 256,410
	ENMU ROSWELL	\$ 29,304
Branch Community Colleges	ENMU RUIDOSO	\$ 8,547
	NMSU ALAMOGORDO	\$ 34,188
	NMSU CARLSBAD	\$ 29,304
	NMSU DONA ANA	\$ 239,316
	NMSU GRANTS	\$ 29,304
	UNM GALLUP	\$ 133,089
	UNM LOS ALAMOS	\$ 18,315
	UNM TAOS	\$ 34,188
	UNM VALENCIA	\$ 95,238
Independent Community Colleges	CLOVIS CC	\$ 10,989
	CNMCC	\$ 820,513
	LUNA CC	\$ 25,641
	MESA CC	\$ 15,873
	NM JUNIOR COL	\$ 74,481
	SFCC	\$ 221,001
Tribal colleges	SJC	\$ 105,006
	Dine	\$ 61,050
	SIPI	\$ 15,873
Total:		\$ 5,000,000



Teacher Loan For Service

Purpose:	To provide financial assistance to new teachers that intend to practice in a designated shortage area.
Eligibility:	<ul style="list-style-type: none">• New Mexico Resident (12 consecutive months)• Official Acceptance into a teaching or an alternative licensure teacher preparation program at a New Mexico public college or university• Declared intent to teach in a designated shortage area• Enrolled at least half-time• Undergraduate or Graduate• Demonstrates financial need
Award Amount:	Based on financial need of the student, up to \$4,000 per year If the entire service agreement is fulfilled, 100% of the loan is eligible for forgiveness.
Duration:	1 year, renewable upon resubmission of an application each year.
Application Dates:	The Higher Education Department accepts applications from May 15 th -July 1st.

The Teacher Loan For Service has been historically underutilized (4 applicants FY19, Zero in FY20) with unusually high participant default



Teacher Loan Repayment

Purpose:	To repay loans and retain high quality teachers
Eligibility for a High Need Position:	<ul style="list-style-type: none">• Have an endorsement and currently teach bilingual education;• Have an endorsement and currently teach early childhood education or special education;• Have an endorsement and currently teach science, technology, engineering, mathematics or career technical education courses; or• Teach in a low performing school which serves a high percentage of economically disadvantaged students (40% or more of the students receive free & reduced lunch).• Minority and/or non-native English language speakers are given award priority.• Teachers who are not serving in a high-need position may be funded after all eligible high-need applicants have been funded.
Award Amount:	Based on indebtedness, up to \$6,000 per year is eligible for repayment. Payment is made to the loan servicer upon completion of a year of service.
Duration:	2 years based on satisfactory completion each school year, renewable upon resubmission of an application after 2 years.
Application Dates:	The Higher Education Department accepts applications from April 15 th -July 1st.



FY 20 Program Data as of 11/21/2019

Grow Your Own Teachers Scholarship:

\$55,561

26 Students (UNM estimates +18 in S20; +75 F20)

HEIs directed to fund all eligible applicants Spring 2020

Teacher Preparation Affordability Scholarship:

\$898,081

471 Students (UNM estimates +230 S20; +27 F20)

HEIs directed to fund all eligible applicants Spring 2020

Teacher Loan Repayment:

\$994,500 (estimated FY20 total)

184 Awards as of 11/20/2019

Up to \$6,000 paid at end of school year