



The Teacher Education Assistance for College and Higher Education (TEACH) Grant is a federal program available to students who are completing coursework to become highly qualified teachers in high-need fields. Recipients are required to complete four years of qualified teaching service in a low-income school within the first eight years after completing or withdrawing from their TEACH Grant approved program. **Failure to meet this or any other requirement of the TEACH Grant will result in the grant converting into a Federal Direct Unsubsidized Loan, with interest assessed from the date of the first disbursement.** For this reason, you should review program guidelines before applying for this grant.

In-depth information about the TEACH Grant can be found on the Federal Student Aid website:

<https://studentaid.gov/understand-aid/types/grants/teach>.

Before You Apply:

- Be sure to notify your academic advisor of your decision to pursue teaching so they can ensure you have officially declared a major course of study in the Teacher Education Program.
- Work with your academic advisor to develop a long-term course plan for your program of study.
- Complete your FAFSA (Free Application for Federal Student Aid (<https://studentaid.gov>)) for the current school year. This will confirm you meet general eligibility requirements to receive federal student aid.
- Review the high-need, teacher shortage area fields you would be interested in teaching. Several are defined by federal statute. Additional teacher shortage areas are listed in the Annual Teacher Shortage Area Nationwide Listing, <https://tsa.ed.gov/#/reports>.
 - If a field is designated as high-need at the time you receive a TEACH Grant, it may satisfy your teaching obligation even if the field is no longer classified as high-need when you begin teaching.
 - Even if a subject is considered high-need in your first year receiving a TEACH Grant and is not a high-need field in a subsequent year, you are permitted to continue receiving TEACH Grants to finish out your degree program.
- It is also a good idea to be familiar with school districts serving low-income students. See the Department of Education's Annual Directory of Designated Low-Income Schools for Teacher Cancellation Benefits at <https://studentaid.gov/tcli/>.
- Complete TEACH Grant Counseling online at <https://studentaid.gov/app/launchTeach.action>.
- Complete the Agreement to Serve (ATS) at <https://studentaid.gov/app/launchTeach.action>.

Disbursement:

Once your TEACH Grant eligibility is determined, we will award you by splitting the annual award between two semesters. The awards will be listed on your student account and scheduled to be paid by the federal government, usually around the end of the third week of courses beginning each semester. Both TEACH counseling and the Agreement to Serve must be completed before schools may request funding. Other general federal aid requirements always apply, such as the requirements to be making Satisfactory Academic Progress and to not be in default on federal student loans.

Once funding has disbursed to the school, if you change your mind and want to cancel the offer, you may do so within 14 days of notification that it was disbursed. Your student account will be emailed anytime funding has disbursed.



Other points of interest about the TEACH Grant:

- Students may apply for the TEACH Grant at any time during the academic year, but the application must be submitted while the student is still enrolled that year or by the deadline published by the Department of Education (whichever is earlier). Any payments for a previous semester will be based on credit hours completed. Applying in advance of the academic year, if possible, is recommended.
- TEACH is for a first bachelor's and first master's degree only. A student may not receive a TEACH Grant for a second bachelor's or a second master's degree.
- The requirement to have scored at the 75th percentile on a national college admissions test is a one-time check, whereas the use of the 3.25 GPA to meet eligibility guidelines must be looked at each semester. Therefore, it is possible to not be eligible in subsequent years.
- There is a possibility that a student who received a TEACH Grant early in their academic career could fail to be admitted to the Teacher Education Program.
- Though a FAFSA must be filed to determine some eligibility guidelines, students do not have to demonstrate financial need.
- The TEACH Grant when combined with your other financial assistance may not exceed your total cost of attendance.
- If a student receives subsequent TEACH Grants, additional counseling will be required each year to review the terms and conditions of the offer. Exit counseling is also required when the student is preparing to leave MBU.
- Under certain conditions the TEACH Grant may be converted to a Direct Unsubsidized Loan with interest accruing from the date of each grant disbursement:
 - If the recipient requests that the grant be converted to a loan,
 - If the recipient fails to notify the Department of Education that he or she is employed, or intends to pursue employment, within 120 days of ceasing enrollment,
 - If the recipient does not confirm intention to satisfy the agreement to the Department annually,
 - If, within one year of ceasing enrollment, the recipient has not begun teaching service or applied for and been determined eligible for a suspension,
 - If the recipient does not maintain employment in a timeframe allowing for completion of service.
- A TEACH Grant that has been converted to a loan can be reconverted to a grant only in limited circumstances.

Due to the Budget Control Act of 2011 (known as the Sequester), disbursements of TEACH Grants on an annual basis are required to be reduced from the amount listed in other federal statutes. Rather than receiving \$4,000 annually, students will receive a slight reduction. The reduced amount is determined annually and is listed on this site:

<https://studentaid.gov/understand-aid/types/grants/teach>

For more information about pursuing a TEACH Grant eligible program, contact the following advisors:
Undergraduate: early childhood/elementary/special education | megan.ralls1@mobap.edu | 314-744-7625
Undergraduate: middle school/secondary/K-12 | kathleen.wendt@mobap.edu | 314-392-2324
Graduate | grace.green@mobap.edu | 314-744-5381

For more information about certification and disbursement of a TEACH Grant, contact:
Student Financial Services | SFS@mobap.edu | 314-392-2366