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).

This list is used in conjunction with the Teacher Cancellation Low Income (TCLI) list available here: [https://studentloans.gov/myDirectLoan/tcliDirectorySearch.action](https://studentloans.gov/myDirectLoan/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: Federal Student Aid ([https://studentaid.ed.gov/sa/](https://studentaid.ed.gov/sa/)).

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

2020-2021 Federal Shortage Discipline List for Loan Forgiveness

- Career and Technical Education
- Special Education: All Exceptionalities, Roles and Supports
- Elementary Education
- School Social Workers
- Sciences
- Visual Arts, Music & Dance Education
- World Languages: Any World Language
- Physical Education
- Mathematics
- English as a Second Language (ESL)
- Language Arts: All Reading and Literacy
- Social Studies
- Special Education Administrator
- Communications
- Career and Technical Education: Industrial Technology
- Family and Consumer Sciences
- Health
- Library Media
- Guidance and Counseling
- Psychology
- Computer Science
- Bilingual Education
- Sociology