

Other Benefits

Loan Forgiveness - State

\$12,000 (up to \$3,000 per year) for student loan forgiveness will be awarded to non-traditional licensed teachers (Alternate Route certification) who agree to:

- A. Teach in either one of the 46 geographical Critical Shortage Areas or
- B. Teach math, biology, chemistry, physics, Spanish, French, German, or special education (in any Mississippi School District).

If you are interested, please call State Student Financial Aid at 601-432-6997 or go to www.ihl.state.ms.us/financialaid/mtr.html.

Loan Forgiveness - Federal

If you have a Stafford Loan made on or after October 1, 1998, you might qualify for cancellation of up to \$5,000.

If you have a Perkins Loan made on or after July 23, 1992, you might qualify for cancellation of up to 100%.

Please visit the [Federal Student Aid web page](#) and go to the [Cancellation and Deferment Option for Teachers page](#) or call 1-800-4-FED-AID.

Housing Assistance for Teachers (H.A.T.)

The Mississippi Employer-Assisted Housing Teacher Program is a special home loan program that is available to licensed teachers who render services in geographical areas of the state that are designated by the Mississippi Board of Education as having a critical shortage of teachers. Maximum loan of \$6000 pays closing costs. Contact MS Home Corporation - Sonia Smith at 1-800-544-6960 or 601-718-4629 or go to www.mde.k12.ms.us/financial_accountability/home_loan.html.

Moving Expenses

The Department of Education will reimburse the moving expenses for teachers who enter into a contract with a school district situated within a geographical area of the state that is designated by the Mississippi Board of Education as having a critical shortage of teachers. Maximum amount \$1000, one time award only. Go to www.mde.k12.ms.us/financial_accountability/moving_expense.html for more information.