

# 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 a list of Michigan high need schools: [Top to Bottom Schools](http://www.michigan.gov/mde/0,4615,7-140-22709_56562---,00.html) ([http://www.michigan.gov/mde/0,4615,7-140-22709\\_56562---,00.html](http://www.michigan.gov/mde/0,4615,7-140-22709_56562---,00.html)).

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:

## 2019-2020 Federal Shortage Discipline List for Loan Forgiveness

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| <ul style="list-style-type: none"> <li>• Art &amp; Music Education: Visual, Music &amp; Dance</li> <li>• CTE: All Areas</li> <li>• CTE: Computer Science</li> <li>• CTE Family &amp; Consumer Sciences</li> <li>• CTE: Industrial &amp; Technology Education</li> <li>• Core Subjects: Elementary Education</li> <li>• English as a Second Language (ESL)</li> <li>• English as a Second Language: Bilingual Education</li> <li>• Health &amp; Physical Fitness: Physical Education</li> <li>• Health &amp; Physical Fitness: Health</li> <li>• Language Arts: All Reading &amp; Literacy</li> </ul> | <ul style="list-style-type: none"> <li>• Language Arts: Communications</li> <li>• Mathematics</li> <li>• Psychology</li> <li>• Sciences</li> <li>• Social Studies</li> <li>• Social Studies: Sociology</li> <li>• Special Education: Administrator</li> <li>• Special Education: All Exceptionalities, Roles &amp; Supports</li> <li>• Support Staff: Guidance and Counseling</li> <li>• Support Staff: Instructional Library Media</li> <li>• Support Staff: School Social Workers</li> <li>• World Languages: Any World Language</li> </ul> |
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