

## RELIEF AND RESOURCES FOR TEACHERS

Congress has passed several rounds of financial assistance and relief in response to the COVID-19 pandemic, including most recently the *American Rescue Plan*. The *American Rescue Plan* includes the following assistance for teachers.

### \*\*\* WHAT IS NEW IN THE AMERICAN RESCUE PLAN \*\*\*

The *American Rescue Plan* provides for more than \$125 billion for K-12 education, which can be used to help reopen schools safely, to address learning loss, to support high-quality afterschool and summer enrichment programs, to acquire education technology. The *American Rescue Plan* also ensures that COVID-19 student loan relief is tax-free. Details are below.

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In addition to the *American Rescue Plan*, you may be eligible for ongoing relief provided by the *Families First Coronavirus Response Act* (“Families First”), the *Coronavirus Aid, Relief, and Economic Security (CARES) Act*, the *Coronavirus Response and Relief Supplemental Appropriations Act of 2021 (COVID relief law)*, and executive action taken by President Biden.

### Overview

The *CARES Act* provided assistance to both schools and teachers through the creation of an Education Stabilization Fund. These funds can be used to support distance learning, to purchase education technology, and to plan and implement activities including summer learning and after school programs. The *CARES Act* also included student loan relief. For teachers who may have received federal financial aid for college, these relief efforts pause their student loan repayments and ensures that their TEACH Grant and loan forgiveness participation are not negatively impacted by school closures. The COVID relief law provided additional funding for the Education Stabilization Fund. In addition, the COVID relief law and executive action by President Biden extended the student loan relief provided in the *CARES Act*. The *American Rescue Plan* provides an addition \$125.8 billion for the Education Stabilization Fund and ensures that all COVID-19 student loan relief is tax-free.

### TEACH Grants

TEACH Grants provide up to \$4,000 for students who will become teachers in high-need fields in a low-income area. Teachers must serve as a full-time teacher for a total of at least four academic years within eight years of completing their program. If you received a TEACH grant, any part time or temporarily interrupted service due to the COVID-19 national emergency will be ignored and you will still be eligible to fulfill your service obligation. If you have questions about the status of your TEACH grant, please contact the [Federal Student Aid Help Center](#) or call [1-800-557-7394](tel:1-800-557-7394).

### Teacher Loan Forgiveness Program

Under the Teacher Loan Forgiveness Program, if you teach full-time for five complete and consecutive academic years in a low-income school or educational service agency, and meet other qualifications, you may be eligible for forgiveness of up to \$17,500 on your Direct Subsidized and Unsubsidized Loans and your Subsidized and Unsubsidized Federal Stafford

Loans.<sup>1</sup> The consecutive teaching years requirement is waived if your teaching service is interrupted by the COVID-19 crisis. If you have questions about the status of your loans under the Teacher Loan Forgiveness Program, please contact the [Federal Student Aid Help Center](#) or call [1-855-265-4038](tel:1-855-265-4038).

### **Federal Student Loan Payments**

President Biden signed a presidential memorandum on January 20, 2021, that extended the student loan relief provisions authorized by the *CARES Act*. If you have a federal student loan—Direct or FFEL loans held by the U.S. Department of Education—all of your payments are suspended through September 30, 2021, and you will not accumulate interest during that time. Borrowers should have received notification that their loan payments are put on hold. When regular student loan payments resume, the U.S. Department of Education will notify student loan borrowers to inform them. These notices are intended to provide a transition period to help borrowers stay on track as regular loan payments begin again and to enroll in other relief options (such as income-driven repayment) at such time. For more information, visit the Federal Student Aid’s website [here](#).

### **Student Loan Collections**

You are also protected against forced collections on federal student loans (such as garnishment of wages, tax refunds, and Social Security benefits) and negative credit reporting during this time period. More information on federal student loan payments and collections can be found [here](#).

### **Student Loan Payments by Employers**

If your employer provides a student loan repayment benefit, you can temporarily exclude up to \$5,250 in these payments from your income. The \$5,250 cap applies to both the new student loan repayment benefit as well as other educational assistance (*e.g.*, tuition, fees, or books) provided by the employer under current law. The provision applies to any student loan payments made by an employer on behalf of an employee after March 27, 2020 and has been authorized through December 31, 2025 under the COVID relief law.

### **Student Loan Relief Tax Exclusion**

The *American Rescue Plan* ensures that all COVID-19 student loan relief is tax-free for relief received between January 1, 2021 and December 31, 2025. For example, if your income-driven repayment plan that becomes eligible for loan forgiveness in that time period, the amount of the loan that is discharged will not be included in the calculation of your gross income.

### **Education Resources**

Below are resources for teachers providing online learning opportunities for their students.

- [Smithsonian Learning Lab](#): Resources, training, and support to provide distance learning
  - [Directions](#)
  - [Intro Video](#)
  - [Additional Smithsonian Resources](#)

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<sup>1</sup> If you have a Direct Consolidation Loan or a Federal Consolidation Loan, you may be eligible for forgiveness of the outstanding portion of the consolidation loan that repaid an eligible Direct Subsidized Loan, Direct Unsubsidized Loan, Subsidized Federal Stafford Loan, or Unsubsidized Federal Stafford Loan.

- [Library of Congress](#): Classroom materials and digital collections for teachers that align to CCSS as well as state standards. Sortable by Common Core, State Content, and Organizations.
- [U.S. Department of Education Teacher Digital Learning Guide from the Office of Educational Technology](#): Resources and recommendations to support teacher implementation of digital learning.
- [The U.S. Census Bureau Home and Distance Learning Activities](#): Various toolkits, resources, and activities for students and their families.
- [NASA STEM](#): Resources and activities for students from K-12.
- [PBS LearningMedia](#): The site has tens of thousands of state-curriculum aligned digital learning objects that support both classroom and distance learning.
- PBS Hawaii- PBS Hawaii is providing [educational resources for students, parents and caregivers and teachers](#), from PBS Learning Media to the PBS Kids 24/7 broadcast channel and a [new online keiki channel](#) (with educational video games).
- [New York State Education Department Resources](#): Click the link to find a wealth of content resources recommended by the NYSED.
- [New York State Education Department Tools](#): Click the link to find a number of tools you can use to facilitate distance education recommended by the NYSED.