

Early Childhood Educator Student Loan Repayment

BOARD OF HIGHER EDUCATION

Massachusetts Office of Student Financial Assistance

PURPOSE

The Early Childhood Educator Student Loan Repayment Program is funded subject to the availability of funds and appropriation from the Massachusetts Legislature M.G.L. c. 15A, Section 19G. The program provides financial assistance to early childhood educators in the repayment of college expenses. Under the legislation, the board of higher education shall, in consultation with the board of early education and care, establish an early childhood education educator loan repayment program for early childhood educators.

Preference for loan forgiveness shall be given to applicants identified as early childhood educators in the commonwealth who have displayed a proven commitment to early childhood education and who either: work in communities predominantly serving children and families with high needs; or work in regions with a shortage of early education and care slots.

The board, in consultation with the board of early education and care, shall promulgate regulations or guidelines necessary to implement this section, which shall include procedures for default of the loan forgiveness program for a recipient who participates in the program but fails to complete the commitment or other requirements.

DEFINITIONS

- **Eligible Institution:**

An institution within the system of higher education as identified in Section 5 of Chapter 15A of the Massachusetts General Laws or a regionally accredited independent (private) college or university located in the Commonwealth of Massachusetts and authorized to offer an Early Childhood Education program of study or program in a related field.

- **Eligible Program:**

An approved undergraduate degree program that leads to licensure or other form of certification issued by the Department of Early Education and Care.

Guidelines Effective August 1, 2026 (BHE 27-05)

ELIGIBILITY REQUIREMENTS

To be eligible for the Early Childhood Educator Student Loan Repayment program, the student must:

- a) have received their undergraduate degree after July 1, 2013, from an eligible institution with priority to be given to those that have served five years or more in an early childhood setting. Following the prioritization of awards, educators with fewer than five years in the field will be considered in alignment with the eligibility requirements. For the Early Childhood Educator Student Loan Repayment Program, an eligible institution is defined as a regionally accredited public or private college or university in the Commonwealth of Massachusetts that offers a program in Early Childhood Education, Child Development, Family Studies, Child Care Administration or fields that directly name early child development and its specific areas of inquiry
- b) (1) be a U.S. Citizen, permanent legal resident, or non-citizen eligible under Title IV regulations and physically reside in Massachusetts for at least one year, as of the start of the enrolled term with an intent to remain in Massachusetts consistent with Board of Higher Education policy; or (2) have an approved eligibility status designated by the Board of Higher Education pursuant to Section 9 of Chapter 15A, as amended by Section 11 of Chapter 28 of the Acts of 2023;
- c) not be in default on any federal or state student loans or owe a refund for any previous state financial aid programs;
- d) have outstanding educational debt that was incurred to pay tuition, fees, or additional costs of attendance as calculated by the institution of higher education, including, but not limited to, room and board, books and supplies, transportation, childcare and personal;
- e) commit to and work for 1 year of each year awarded in an EEC licensed or funded early education program, as defined in Section 1A of chapter 15D of the General Laws, as a teacher, lead teacher, director, instructional or program professional, or in any other position that requires a license or other form of certification issued by the department of early education and care, including positions in support of family child care and residential programs; and
- f) understand that if funds appropriated are insufficient to award all applicants, priority shall be given to applicants identified as early childhood educators in the commonwealth who have displayed a proven commitment to early childhood education and who either: work in communities predominantly serving children and

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families with high needs; or work in regions with a shortage of early education and care slots.

EDUCATOR LOAN REPAYMENT CONDITIONS

- Priority will be given to those that have served five years or more in an EEC licensed or funded program. Following the prioritization of awards, educators with fewer than five years in the field will be considered in alignment with the eligibility requirements. The applicant must maintain active full-time employment status as a full-time teacher, lead teacher, director, instructional or program professional, or in any other position that requires a license or other form of certification issued by the department of early education and care, including positions in family child care systems and residential programs.
- Annually provide proof of their active full-time status as a Massachusetts teacher, lead teacher, director, instructional or program professional, or any other position that requires a license or other form of certification issued by the department of early education and care, including positions in family child care systems and residential programs.
- Annually provide proof of their outstanding educational debt that was incurred to pay tuition, fees, or additional costs of attendance as calculated by the institution of higher education, including, but not limited to, room and board, books and supplies, transportation, childcare and personal expenses while enrolled in an undergraduate program at an eligible institution.
- Award amounts shall not exceed \$7500 per year and may be modified based upon funding availability or other circumstances.
- Payment will be made annually only after the educator provides verification of satisfactory completion of a full year of employment. If an educator does not complete the full year of employment at an EEC licensed or funded program, the repayment assistance is forfeited for that year.
- The total amount of awards made to any one recipient shall not exceed the total indebtedness remaining for that recipient.

AWARD VALUE

- Award amounts shall not exceed \$7500 per year and may be modified based upon funding availability or other circumstances.

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- Payment will be made annually only after the educator provides verification of satisfactory completion of a full year of employment in an EEC licensed or funded program. If an educator does not complete the full year of teaching, the repayment assistance is forfeited for that year.
- The total number of awards made to any one recipient shall not exceed the total indebtedness remaining for that recipient.
- Loan repayment assistance shall be in the form of payments from the state to the federal government servicer of an educator who has received the award and shall be considered a payment on behalf of the educator.

AWARD DISBURSEMENT

Payment will be made annually only after the educator provides verification of satisfactory completion of a full year of employment in an EEC licensed or funded program. If an educator does not complete the full year of teaching, the repayment assistance is forfeited for that year.

Loan repayment assistance shall be in the form of payments from the state to the federal government servicer of an educator who has received the award and shall be considered a payment on behalf of the educator.

ANNUAL REVIEW

The Department of Higher Education is responsible for evaluating the effectiveness of the Early Childhood Educator Student Loan Repayment Program. Institutions that have signed an agreement to participate in the Massachusetts State financial aid programs are required to share data for all students with the Massachusetts Department of Higher Education (DHE) or its designee, and the Office of Student Financial Assistance for this purpose. The program may be evaluated annually to determine any immediate impact or to determine if adjustments are required for various processes, such as disbursement of funds.

PARTICIPATION AGREEMENT

All institutions receiving funds under the Early Childhood Educator Student Loan Repayment program must have an active Massachusetts State Financial Aid Participation Agreement on file with the Massachusetts Office of Student Financial Assistance (OSFA).

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AUDIT REQUIREMENT

- a) It shall be the responsibility of each college to maintain documentation of a recipient student's eligibility for the Early Childhood Educator Student Loan Repayment program.
- b) The Commissioner shall require each college to furnish annually to the BHE a report detailing specific information regarding recipients of the Early Childhood Educator Student Loan Repayment program. OSFA will establish the timeline, specifications, and procedures for this report.
- c) All financial books, records and documents pertaining to this Program shall, at all times, be open to inspection, review and audit by the Commissioner, the State Auditor or their authorized representatives who shall have access to the premises wherever such books, records, and documents are for seven years. An institution may retain such records for a period of five years, if approval is received from the Records Conservation Board in accordance with General Laws, Chapter 30, Section 42.