

Teacher Cancellation Low Income (TCLI) Directory

Frequently Asked Questions

1. What is the Teacher Cancellation Low Income (TCLI) Directory?

Under §§ 428J and 460 of the Higher Education Act of 1965, as amended, eligibility requirements for teachers to receive loan cancellation or forgiveness under the Federal Perkins Loan (Perkins Loan) Program, the Federal Family Education Loan (FFEL) Program, and the William D. Ford Federal Direct Loan (Direct Loan) Program include that they must teach at a school or educational service agency (ESA) serving low-income families that is listed in the [TCLI Directory](#). In addition, teaching at a low-income school or ESA listed in the TCLI Directory is one of the requirements for satisfying the service obligation under the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program. The U.S. Department of Education (ED) provides authorized state officials the ability to provide updates to the list of schools and ESAs that serve low-income families at any time. The Tennessee Department of Education (department) manages the TCLI Directory for Tennessee.

2. How do I know if I qualify for loan forgiveness?

Visit the [Federal Student Aid website](#) for information on loan forgiveness programs. You can find information specific to **Teacher Loan Forgiveness** [here](#). The website's [Help Center](#) contains information about getting started, types of aid, repaying loans, and a list of [Contact Centers](#) that can help. The department is not able to advise the public on loan forgiveness options or how to qualify for loan forgiveness.

3. What schools are eligible to be listed on the TCLI Directory?

To qualify for the TCLI Directory, the school must be an elementary or secondary school or an ESA that:


- Is in a school district that qualifies for funds under Title I, Part A of the Elementary and Secondary Education Act (ESEA) of 1965, as amended;
- Has been selected by ED based on a determination that **more than 30 percent** of the school's or ESA's total enrollment is made up of children who qualify for services provided under Title I, Part A (i.e., low-income students).

4. My school serves less than 30 percent low-income students, but it receives Title I, Part A funds through a school wide waiver. Does my school qualify for the TCLI Directory?

No. To qualify for the TCLI list, the school must serve **more than 30 percent** low-income students. This applies even if the school receives Title I, Part A funds through a schoolwide waiver.

5. How can I check if my school is listed in the TCLI Directory?

The [TCLI Directory](#) is available to the public on the StudentAid.gov website.



Directory Search

Search current and past years' TCLI Directory information by performing a search based on state, year, school or educational service agency name, and/or location.

Start

The public can use the website to search for schools and ESAs by state and year and download an Excel file of the directory for a selected state and year. The public display of TCLI data includes the School or ESA name, grade range, school type, location, and year.

By clicking on the Start button under the Directory Search option on the [home page](#), the public can search for schools and ESAs listed in the TCLI Directory by selecting a state and year. They may also attempt to narrow their search by entering a school or ESA name or location, however, results will not return unless the criteria entered is an exact match.

It is highly recommended that users search using only the **State** and **Year** fields. This will generate an alphabetical list of all eligible schools in Tennessee for the indicated year. Users can choose to export the results of their TCLI Directory search to an Excel (XLS) spreadsheet.

Directory Search

To narrow down the search by including a specific **School or Educational Service Agency Name** or **Location**, at least the first three characters must be entered in the search box.

Note: Your school/ESA will not be found if the characters entered are not an exact match. Be sure to remove all entries in those fields and conduct a general search by state and year only before determining that your school/ESA is not listed.

State

TENNESSEE

Year

2023-2024

School or Educational Service Agency Name

optional

Location

optional

Search

Directory Search Results

Download as XLS

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	Grade	School Type	Location	Year
A H ROBERTS ELEMENTARY	PK-4		OVERTON COUNTY	2023-2024
A. B. HILL ELEMENTARY	PK-5		SHELBY COUNTY	2023-2024
A. MACEO WALKER MIDDLE	6-8		SHELBY COUNTY	2023-2024
A. Z. KELLEY	Grade	School Type	Location	Year

6. Where does the department get the low-income student data that is used for the TCLI Directory?

Each year, every school district in Tennessee submits low-income student data to the state via the Consolidated Funding Application (CFA). The CFA contains funding applications for grants under ESEA, as amended by the Every Student Succeeds Act (ESSA) (i.e., Title I, Part A; Title II, Part A; Title III, Part A; Title IV, Part A; and Title V, Part B) and the Individuals with Disabilities Education Act (IDEA) (e.g., IDEA, Part B and IDEA Preschool). Specifically, the department utilizes the “Adjusted Low-income Percentage” data from the *Title I, Part A School Eligibility* page of the CFA for the directory. The department is not able to adjust the low-income student percentages that have been submitted by a school district via the CFA.

7. My loan requires me to teach at a low-income school for five consecutive years to be considered for loan forgiveness. What if my school is on the list one year, but then drops off the list in a subsequent year?

Low-income student levels can fluctuate from school year to school year. If your school or ESA is included in the TCLI Directory for at least one year of your teaching service, but is not included during subsequent years, your subsequent years of teaching at the school or ESA will still be counted toward the required five complete and consecutive academic years of teaching.

For example, if you taught at the same school for five complete and consecutive academic years from 2017–18 through 2021–22, but the school was included in the TCLI Directory only for the 2017–18 academic year, your subsequent four academic years of teaching at that school can still be counted toward the required five complete and consecutive academic years.

8. Are private schools included in the TCLI Directory?

The TCLI Directory may include qualifying non-profit private schools. If more than **30 percent** of the private school’s total enrollment is made up of low-income children, the school qualifies to be added to the TCLI Directory. Private schools must complete this [survey](#) each year to maintain their standing on the TCLI Directory. As part of the survey, private schools must upload documentation (e.g., Free and Reduced Lunch data, scholarship or financial aid data, family income survey data, etc.) of low-income student percentages. It is recommended that this survey be completed **before August 15 annually**, so no lapses occur.

9. Are pre-K programs included in the TCLI Directory?

Yes. Pre-K programs that serve more than **30 percent** low-income students can be included in the TCLI Directory. Public school pre-K programs will be automatically added to the directory each year. Private school pre-K programs should complete the private school TCLI survey discussed in [Question 8](#) above.

10. How can the department assist me with loan forgiveness and the TCLI Directory?

The department can:

1. access low-income student data for public schools by year,
2. process private school requests,

3. make adjustments to the state's TCLI Directory, and
4. answer questions about why a school is or is not included in the TCLI Directory.

The department is not able to advise the public on loan forgiveness options or how to qualify for loan forgiveness. For that information, see [Question 2](#) above.

If you have questions about the TCLI Directory, please contact Brinn.Obermiller@tn.gov.