The Loan Forgiveness Program (LFP) was designed to recruit bilingual individuals in the following shortage areas in the New York City public schools: (1) special education; (2) school social work; (3) educational evaluation; (4) speech and hearing handicapped; (5) school psychology, guidance, and counseling; (6) physical therapy; and (7) occupational therapy. The LFP provides reimbursement of student loans to qualified bilingual individuals who have met New York State Certification requirements. Candidates, who must be U.S. citizens or permanent residents, must be eligible for provisional certification and are expected to complete 10 months teaching in a designated shortage area or 12 months in year-round special education. To assess the functioning of this program, the Board of Education surveyed nine participants, most of whom had been social workers. Seven Respondents identified the financial incentive of loan repayment as a reason for joining the program, and three said it was a crucial factor. Most were satisfied with the program and all expected to be rehired. None had decided to leave the school system once the loan was paid. One third of respondents considered the amount of loan forgiven insufficient. One table summarizes repayments. (SLD)
The 1992-1993 Evaluation of the Loan Forgiveness Program
(REVISED)
The 1992-1993 Evaluation of the Loan Forgiveness Program (REVISED)
It is the policy of the New York City Board of Education not to discriminate on the basis of race, color, creed, religion, national origin, age, handicap, condition, marital status, sexual orientation, or sex in its educational programs, activities, and employment policies, and to maintain an environment free of sexual harassment, as required by law. Inquiries regarding compliance with appropriate law may be directed to Mercedes A. Pearsfield, Director, Office of Equal Opportunity, 110 Livingston Street, Room 601, Brooklyn, New York 11201. Telephone: (718) 935-3320.
ACKNOWLEDGEMENTS

This report was prepared by the Research Unit of the Board of Education of the City of New York's Office of Educational Research (O.E.R.). As with all reports coming from this unit, this one represents the contributions of many people.

Sangeetha Purushothaman and the manager of the unit, Ms. Mabel Payne, developed the methods and instruments used in the evaluation. Sangeetha Purushothaman also coordinated data collection and coding. Vadim Markhasin and Juliet Whittle coded the data. Pedro Mateu-Gelabert analyzed the data and wrote the final report. Editorial assistance for the final writing of the report was provided by Carol Meyers.

Mabel Payne, manager of the Research Unit/O.E.R., supervised the overall evaluation.

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INTRODUCTION

Program Description

The Loan Forgiveness Program (L.F.P.) was designed to recruit bilingual individuals in the following shortage areas in the New York City public schools: Special Education, School Social Work, Educational Evaluation, Speech and Hearing Handicapped, School Psychology, Guidance and Counseling, Physical Therapy, and Occupational Therapy. The L.F.P. provides reimbursement of student loans to qualified bilingual individuals who have met New York State Certification requirements.

Program candidates must have U.S. citizenship or permanent residency, not be current employees of the Board of Education of the City of New York, and possess the minimum qualifications to be eligible to receive provisional New York State certification and apply for a New York City license in one of the disciplines mentioned above. Upon approval, the candidates must apply for and receive one of these certificates prior to the fall semester following their acceptance into the program. The candidates must also demonstrate bilingual proficiency by either passing a state-approved examination or by providing evidence of bilingual certification.

The amount that the L.F.P. will reimburse a candidate is calculated as: 1/6th of the total current educational loan.

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The loan program for which L.F.P. participants can be reimbursed are: Perkins Loan, Stafford Student Loan, Supplemental Loan for Students, Health Professions Student Loans, Nursing Student Loans, and Health Education Student Loan.
indebtedness of the candidate, up to a maximum of $2,500 per year for each year of his/her employment. In addition, the total cumulative forgiveness may not exceed $15,000.

All participants are expected to complete ten months of satisfactory employment with the Board of Education of the City of New York in a designated shortage area, or twelve months of employment with the Board of Education in year-round special education programs for severely handicapped students, for each $2,500 of tuition assistance received. In exchange for their loan payment, each participant must sign a contract indicating one year of service for every year of loan forgiving.

METHODOLOGY

In order to assess the functioning of this program and its impact on the participants, the Board of Education (B.O.E.) of the City of New York’s Office of Educational Research (O.E.R.) and the Office of Recruitment Programs jointly developed a questionnaire which was sent to 1991-1992 program participants. Questions focused on the characteristics of program participants and their opinions regarding their experience with the L.F.P. The questionnaire was mailed to 17 participants.

FINDINGS

Overview

Of the 17 questionnaires sent, one was undeliverable and returned to the O.E.R. Of the remaining 16 questionnaires, 9 (56 percent) were returned completed.
Three (33 percent) of the respondents were between 20 and 30 years old, two (22 percent) were between 31 and 40 years old, two (22 percent) were between 41 and 50 years old, and two (22 percent) were 50 years or older. Seven (77 percent) of the participants were female and two (22 percent) were male. Eight respondents were Latino (88 percent) and one (11 percent) was Haitian-American. The past educational experience of the respondents was as follows:

- M.A. Social Work: 5 respondents
- M.A. Counseling Psychology: 1 respondent
- B.A. Spanish: 1 respondent
- Ph.D. Clinical Psychology: 1 respondent
- M.A. Clinical Social Work: 1 respondent

The field of specialization was school social work for six of the respondents (66 percent), special education for one respondent (11 percent), school psychology for one respondent (11 percent) and guidance and counseling for one respondent (11 percent). Bilingual proficiency was demonstrated in Spanish by eight respondents (88 percent) and in French and Haitian Creole by one respondent (11 percent). All of the respondents had obtained the necessary New York State and City credentials in their disciplines.

Prior to working for the Board of Education the respondents indicated the following professions:

- Social Worker: 6 respondents
- Student: 2 respondents
- School Psychologist: 1 respondent

One respondent (11 percent) started in the fall of 1989 and expects to finish in the fall 1995, another started in the fall
1990 and expects to finish in the fall 1997, and six respondents (66 percent) started the L.F.P. in the fall of 1991; one of them expects to finish in the spring 1997 and another in fall 1997. The respondents expect to remain in the program an average of five years. None of the respondents have yet completed the L.F.P.

How Recruited

Four of the respondents (44 percent) found out about the L.F.P. through an advertisement, three (33 percent) learned about it through a circular or brochure issued by the B.O.E., and one respondent (11 percent) found out about it through a teacher or B.O.E. employee.

Six respondents (66 percent) were recruited by the L.F.P. coordinator, and two of the respondents (22 percent) initiated their own referral. Eight respondents (88 percent) considered the personnel who recruited them helpful during the enrollment process. One respondent (11 percent) considered them unhelpful because she felt that there was not enough information available, and the staff was not informative enough.

Four respondents (44 percent) found out about their current position through word of mouth or a friend, two respondents (22 percent) were hired in schools where they had previously worked, one respondent (11 percent) used a list of vacancies provided by the Board of Education, one respondent (11 percent) interviewed in several schools, and one respondent (11 percent) found the job through an advertisement. None of the participants experienced any problems being hired by the schools.
Reasons for Program Enrollment

Seven respondents (77 percent) identified the financial incentive of loan repayment as one reason for joining the program. In addition, four respondents (44 percent) were motivated to participate in the program because they viewed working in the public schools as an enhancement of their professional careers.

The L.F.P. has been a major factor in the decision of three respondents (33 percent) to work for the New York City public school system. Another two respondents (22 percent) would have applied even without the loan forgiveness incentive. Four respondents (44 percent) reported that they might have applied for a job with the New York City public schools without the L.F.P incentive.

Participants' Program Ratings

Application process. The questionnaire asked respondents to rate the application process for the L.F.P. in terms of its difficulty, using a scale from one to five, with five representing "very easy" and one representing "very difficult". Fifty-five percent of the respondents (five respondents) found the application process very easy, and 44 percent (four respondents) found it average. None of the respondents found it difficult. Suggestions for improvement were that the program administrators: require less paper work from the applicants, ensure that all recruiters have full knowledge of program, and avoid misplacing applications returned in the mail.
Overall administration of the L.F.P. The respondents were asked to rate the overall program administration using a scale from one to five, with one representing "poor" and five representing "excellent". Sixty-six percent (6 respondents) rated the L.F.P. administration as excellent, 22 percent (two respondents) found it to be standard, and eleven percent (one respondent) found it to be poor. Some participants felt that the administration should decrease the reimbursement time, increase the amount provided for loan forgiveness in order to cover taxes, and improve communication among the different departments involved in the administration of the L.F.P.

The service obligation requirement. The questionnaire asked respondents to rate the service obligation requirement for the L.F.I. in terms of its fairness, using a scale from one to five, with one representing "very unfair" and five representing "very fair". Fifty-five percent of the respondents (5 respondents) found the service obligation requirement very fair, 33 percent (three respondents) found it standard, and one respondent did not answer. None of the respondents thought that the service obligation requirement was very unfair. One respondent suggested that the service obligation should be shorter. Two respondents suggested that the Board of Education should pay a participant's entire educational loan, within five years, regardless of the amount.

Loan amounts that the L.F.P. has agreed to pay. The total amount of the loan that the L.F.P has agreed to pay and the
The amount of the loan that has been paid to date is as follows:

<table>
<thead>
<tr>
<th>Repayment start date</th>
<th>Total amount agreed to pay</th>
<th>Total paid to date</th>
<th>Program annual payment amount</th>
<th>Participants' suggested annual payment amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 89</td>
<td>$15,000</td>
<td>$7,000</td>
<td>$2,500</td>
<td>$3,000</td>
</tr>
<tr>
<td>Fall 90</td>
<td>$15,000</td>
<td>$7,500</td>
<td>$2,500</td>
<td>No response</td>
</tr>
<tr>
<td>Fall 91</td>
<td>$13,500</td>
<td>$2,100</td>
<td>$2,250</td>
<td>No response</td>
</tr>
<tr>
<td>Fall 91</td>
<td>Don't Know</td>
<td>$2,500</td>
<td>----</td>
<td>$3,600</td>
</tr>
<tr>
<td>Fall 91</td>
<td>$10,692</td>
<td>$1,782</td>
<td>$1,782</td>
<td>No response</td>
</tr>
<tr>
<td>Fall 91</td>
<td>$15,000</td>
<td>$5,000</td>
<td>$2,500</td>
<td>No response</td>
</tr>
<tr>
<td>Fall 91</td>
<td>$4,000</td>
<td>$700</td>
<td>$666</td>
<td>No response</td>
</tr>
<tr>
<td>Fall 91</td>
<td>$15,000</td>
<td>$2,500</td>
<td>$2,500</td>
<td>$5,000</td>
</tr>
<tr>
<td>No response</td>
<td>Not set</td>
<td>$2,500</td>
<td>----</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

The questionnaire asked respondents to rate whether they considered the loan amount forgiven each year and in total as sufficient, using a scale from one to five, with five representing "very sufficient" and one representing "insufficient". Thirty-three percent (three participants) found that the forgiven amount was "very sufficient," 22 percent (two participants) considered it "standard," and 33 percent (three respondents) found it to be "insufficient." The amount suggested as sufficient by the participants was $3,000 (one respondent), $3,600 (one respondent), and $5,000 (two respondents).

Regarding the total amount forgiven, 55 percent (5 respondents) considered it "very sufficient", 33 percent (three respondents) thought it was "normal," and only 11 percent (one respondent) considered it "insufficient." She suggested $30,000 as a sufficient amount- the total amount of forgiven loan granted to her was $15,000.

*The amounts in this column were computed by dividing the total amount that the L.F.P. agreed to pay by six.*
Working in the Schools

All respondents are currently working for the New York City public school system. Four respondents (44 percent) are working in Manhattan, three (33 percent) in Brooklyn, one (11 percent) in Queens, and one (11 percent) in the Bronx. The positions currently held by the L.F.P. participants are social worker (6 respondents, 67 percent), guidance counselor (one respondent, 11 percent), teacher (one respondent, 11 percent), and school psychologist (one respondent, 11 percent). All respondents expected to be rehired next year.

Six participants (66 percent) intend to continue working once their loan payment is finalized, and three (33 percent) were undecided. None of the participants had decided not to continue.

Sixty-seven percent (6) of the participants did not experience any problem working at the schools, while 33 percent (3) did. One of the respondents had problems with the other staff ("contentious colleagues as well as arrogant principals"), while the two other respondents considered their work space inadequate and unhealthy.

Participants’ Suggestions

Other suggestions for improvement were that the program send a summary of the amount paid, the amount of time worked, and the balances left to each participant at the end of the year. Another respondent suggested that the check for the loan payment be made available in July instead of October.
CONCLUSIONS

The L.F.P.'s goal of recruiting and placing new bilingual professionals for the New York City public schools seems to have had satisfactory results. The program was a major factor in motivating seven respondents to start working with the school system. All of the respondents are currently working in the public school system, none of them experienced any problems being hired, and all of them expect to be rehired next year. Another very positive aspect of the program is that, of those recruited, none has decided not to continue working in the school system once their loans are paid.

The respondents evaluated the program positively in all aspects that O.E.R. questioned: application process, overall administration of the L.F.P., the service obligation requirement, and the amount of loan that the L.F.P. has agreed to pay annually and in total. All the respondents considered the application process easy or standard, 88 percent of the respondents considered the overall administration either excellent or average, and none of the respondents considered the service obligation unfair. The aspect receiving a more negative evaluation was the amount of loan forgiven, which was considered insufficient by 33 percent of the respondents.
RECOMMENDATIONS

Based on these findings O.E.R. recommends that program administrators:

- continue the program;
- increase the total amount of loan forgiven in order to attract professionals who have not responded to the incentive; and
- send the participants an annual summary of the total loan amount paid, their remaining balance, and the time still required for fulfillment of their service obligation.