



**COLORADO**  
Department of  
Higher Education

# Colorado Educator Loan Forgiveness



**2025**

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The Colorado Department of Higher Education  
Report to the House and Senate Education Committees

Statute: C.R.S. 23-3.9-103

The Colorado Department of Higher Education (DHE), under its own authority and through the Colorado Commission on Higher Education (CCHE), oversees and coordinates policy for 31 public institutions of higher education (including community colleges, independent local district colleges and local area technical colleges) and authorizes and regulates private colleges, universities and occupational schools.

**Mission** – We support students, advocate and develop policies to maximize higher education opportunities for all.

**Vision** – All Coloradans will have an education beyond high school to pursue their dreams and improve our communities.



Prepared and submitted by the Colorado Department of Higher Education  
under the Executive Leadership of Dr. Angie Paccione  
Pursuant to the statutory authority of C.R.S. 23-3.9-103

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# Executive Summary

Pursuant to C.R.S. 23-3.9-100.2, the Colorado Department of Higher Education and the Colorado Commission of Higher Education (CCHE) were authorized by the Colorado General Assembly to develop and maintain an educator loan forgiveness program to help retain Colorado educators. Thus, the Colorado Educator Loan Forgiveness program was established. The Loan Forgiveness Program established by Senate Bill 19-003 annually forgives up to \$5,000 of an educator's federal student loans every year for up to five years.

This report contains information about the Colorado Educator Loan Forgiveness Program, including, but not limited to, the following:

- The content shortage areas identified by the Colorado Department of Education (CDE);
- The number of applications received for the completed cohorts and the number of participants awarded loan forgiveness;
- The public schools in which the participants are employed;
- Demographic information for the participants;
- The approved teacher preparation program attended by the participants;
- The amount of money applied toward loan forgiveness and the sources of the money; and
- The length of time each participant has remained in the program and has remained teaching in the public schools or within the same school district.

Data about the program reveal that most recipients are white female classroom teachers (~80%), mid-to late-career educators (~70%) and hold master's degrees (over 70%).

**The Colorado Educator Loan Forgiveness Program has supported more than 400 educators across four of its five cohorts, actively easing the burden of student loan debt. By reducing this financial strain, the program strengthens educators' commitment to public service and enhances workforce retention across the state.**

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# Introduction

The Colorado Department of Higher Education (CDHE), in collaboration with the Colorado Department of Education (CDE), has identified educator loan forgiveness as a strategic and effective approach to addressing persistent teacher shortages, particularly in hard-to-staff content areas and rural communities. In response to this need, the Colorado General Assembly enacted C.R.S. 23-3.9-100.2, authorizing CDHE and the Colorado Commission on Higher Education (CCHE) to establish and administer the Colorado Educator Loan Forgiveness program. Established by Senate Bill 19-003, the program provides up to \$5,000 annually in federal student loan forgiveness for eligible educators for up to five years. Educators may reapply annually if they continue to meet eligibility requirements. They can only receive one loan forgiveness award from the state for a given program year.

The program was suspended during the COVID-19 pandemic but was reinstated and extended for five years through Senate Bill 21-185. Additionally, Senate Bill 20-158 removed the previous cap of 100 annual awardees, contingent on available funding.

CDHE partners with Tuition.io, an external vendor, to administer the program. This includes managing the application process, verifying eligibility (e.g., licensure and employment), ranking applicants based on statutory priorities, and disbursing funds directly to loan servicers. CDHE transfers program funds to the vendor monthly and Tuition.io distributes the funds directly to the financial institutions holding the educational loans of the recipients in monthly installments. The vendor confirms the program eligibility of all participants by re-verifying employment after six months in the program for CDHE to approve the disbursement of the total grant award to the financial institutions holding the educational loans of the recipients.

This report provides an overview of the program's implementation and outcomes for the 2024-25 award cycle (Cohort 4), including, but not limited to, the following:

- The content shortage areas identified by the CDE;

- The number of applications received for the completed cohorts and the number of participants awarded loan forgiveness;
- Geographic and demographic distribution of awardees;
- Employment characteristics of participants;
- The public school districts in which participants are employed;
- The amount of money applied toward loan forgiveness and the sources of the money.

The findings in this report aim to inform policymakers and stakeholders about the program’s impact and opportunities for future improvement.

## Program Overview

CDHE’s Loan Forgiveness award cycles run from July to June with awardees receiving up to \$5,000 toward their educational loans. The table below shares information about the cohort timeframes, number of awardees, and total amounts awarded in each year.

**Table 1: Loan Forgiveness Cohort Information**

Program Year Cohort	Award Cycle	Number of Awardees	Cohort Expenditures*
Year 1	July 2022-June 2023	100	\$519,685
Year 2	July 2023-June 2024	100	\$274,563**
Year 3	July 2024-June 2025	120	\$518.973
Year 4	July 2025-June 2026	100	\$162,504 (through November 2025)
Year 5	July 2026-June 2027	TBD	TBD

\*Totals include loan payments and vendor fees

\*\*Program was supplemented in Year 2 with State and Local Fiscal Recovery Funds (SLFRF) through the American Rescue Plan Act (ARPA)

**Source:** Tuition.io, the CDHE’s vendor for the loan forgiveness program.

**Note:** Participant counts below 10 are suppressed to protect individual privacy.

The application for Year 5 participants is open from March 1-April 30, 2026. Award letters will be sent by the end of May 2026, payments will begin in June 2026, and the last payments will be made in June 2027. The program will expire at that time.

## Determining Eligibility

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Statute establishes the following prioritization conditions for determining applicants' eligibility:

- Applicants who have contracted for a qualified<sup>1</sup> position in a rural school district or rural school;
- Applicants contracted for a qualified position in a content shortage area;
- Applicants who meet both criteria receive the highest prioritization.

When considering applications, CDHE must:

- Consider those applicants who hold educator licenses issued pursuant to article 60.5 of Title 22 and prioritize the approval of those applications based on the length of time each applicant has been employed under the license, beginning with those who have been employed the longest, and;
- Then consider those applicants who do not hold educator licenses issued pursuant to article 60.5 of Title 22 and prioritize the approval of those applications based on the length of time the applicant has been employed as an educator.

## Statewide Educator Shortage Areas

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To support the program's prioritization of applicants, CDE identifies educator content shortage areas annually. Based on findings from the 2024-25 CDE Educator Shortage Survey, the following areas have been designated as high need:

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<sup>1</sup> A "qualified position" is defined in C.R.S. 23-3.9.1.

**Teacher Shortage Areas:**

- Agriculture and Natural Resources
- Business/Marketing
- Computer Science/Instructional Technology
- Culturally and Linguistically Diverse Education
- Dance
- Drama Theater Arts
- Early Childhood Education\*
- Early Childhood Special Education
- Elementary Education
- English Language Arts\*
- Family and Consumer Sciences
- Gifted Education
- Health Education
- Industrial Arts
- Mathematics\*
- Music
- Physical Education
- Science\*
- Social Studies\*
- Special Education\*
- Special Education Specialist: Deaf and Hard of Hearing
- Special Education Specialist: Visually Impaired
- Teacher Librarian
- Visual Art
- World Languages

**Special Services Providers (SSP) Shortage Areas\*:**

- School Audiologist
- School Counselor\*
- School Nurse
- School Occupational Therapist\*
- School Orientation and Mobility Specialist
- School Physical Therapist
- School Psychologist\*
- School Social Worker
- School Speech-Language Pathologist\*

\*Indicates the most critical shortage areas, as determined by the percentage of the total workforce left unfilled or utilizing shortage mechanisms.

Table 2 below shows the number of participants awarded educator loan forgiveness in Cohort 4 based on their area of employment.

**Table 2: Educator Loan Forgiveness Participant Employment in Content Shortage Areas for Cohort 4**

Content Shortage Area of Employment	Participants
Agriculture	<=10
Business/Marketing	<=10
Culturally and Linguistically Diverse Education	<=10
Early Childhood Education	<=10
Early Childhood Special Education	<=10
Elementary Education	31
English Language Arts	<=10
Gifted Education	<=10
Mathematics	<=10
Music	<=10
Physical Education	<=10
Science	<=10
Social Studies	<=10
Special Education Generalist	<=10
Visual Art	<=10
World Languages	<=10
<b>Total</b>	<b>100</b>

**Source:** Tuition.io, the CDHE's vendor for the loan forgiveness program.

**Note:** Participant counts below 10 are suppressed to protect individual privacy.

The distribution in the above table suggests that while the program is having an impact in addressing elementary education shortages, all other critical shortage areas are receiving minimal support due to a cap on the amount of funding available for the program.

## Educators Served During the 2024-25 Cycle (Cohort 4 of 5)

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CDHE received 1,582 applications for the fourth year of the program, a 122% increase in applications (713) from the year prior. Of that total, 100 applicants received an award as determined by C.R.S. 23-3.9-101 and according to the prioritization guidelines outlined in revised statutes, while a total of 1,387 applicants were potentially eligible based on those guidelines. Upon approval of the top applicants, the vendor sent award letters and informed all remaining applicants that they were not selected for funding.

The following school districts represent **program recipient employment areas** across Colorado:

- Alamosa School District RE-11J
- Archuleta County 50 JT
- Aspen School District
- Bayfield School District
- Bennett School District 29J
- Branson RE72
- Canon City RE-1
- Centennial BOCES
- Center Consolidated School District
- Cripple Creek and Victor School District RE-1
- Delta County 50J
- Dolores County School District
- Durango 9R
- Eagle County School District RE-50J
- Eaton School District RE-2
- Estes Park School District
- Fort Morgan RE-3
- Fremont RE-2
- Garfield County School District 16
- Garfield RE-2
- Gilpin County RE-1
- Hayden RE-1
- Hinsdale County School District RE-1
- Holyoke School District RE-1J
- Jefferson County Public Schools
- Johnstown-Milliken RE-5J
- Limon School District RE-4J
- Manzanola School District 3J
- McClave School District
- Moffat County School District
- Montrose County School District RE-1J
- Morgan County RE-3
- Mountain Valley School District
- Platte Valley Schools RE-7
- Rangely School District RE-4

- Valley School District RE-1
- Roaring Fork School District RE-1
- Strasburg School District 31-J
- Stratton School District R-4
- Summit School District
- Telluride School District R-1
- Trinidad School District
- Uncompahgre BOCES
- Weld County RE-1
- Weld County RE-8
- Weld County School District RE-3J
- Weld County School District RE-5J
- Weld County RE-9
- Wiggins RE-50J
- Wiley School District

**Table 3: Educator Loan Forgiveness Participant Number of Years Total Employed as an Educator in Cohort 4**

Years Employed as an Educator	Participants
0-9 Years	0
10-15 Years	49
16-20 Years	24
21+ Years	27
<b>Total</b>	<b>100</b>

**Source:** Tuition.io, the CDHE’s vendor for the loan forgiveness program.

**Note:** Participant counts below 10 are suppressed to protect individual privacy.

**Table 4: Educator Loan Forgiveness Participant Number of Years Employed in a Rural Colorado District in Cohort 4**

Years Employed in a Rural District	Number
0-10	31
11-20	57
21+	12
<b>Total</b>	<b>100</b>

**Source:** Tuition.io, the CDHE’s vendor for the loan forgiveness program.

**Note:** Participant counts below 10 are suppressed to protect individual privacy. CDHE collected data on the total number of years educators have taught in rural communities as the closest available proxy for teacher tenure. Data on tenure within a single school district and information on approved teacher preparation program attendance were not available at the time of this report.

The distributions in Tables 3 and 4 suggest that the loan forgiveness program is reaching more mid-career rural teachers, though there are also many veteran educators who still need financial support through programs such as this. The data also shows that educators are maintaining long-term careers in rural communities, with almost 70% having more than 10 years of experience. This suggests some success in retaining rural educators despite the challenges these areas often face in teacher retention, possibly due to the prioritization requirements of the program.

## Demographics of Awarded Participants in Cohort 4

Tables 5, 6 and 7 show the demographics of awarded participants in Cohort 4, including their gender, age, degree level, race/ethnicity, and current job categories.

**Table 5: Educator Loan Forgiveness Participant Gender, Age, and Degree Type for Cohort 4**

Gender	Gender of Awardees	Age	Age of Awardees	Degrees	Educational Attainment of Participants
Female	78	25-39	32	Bachelor's	13
Male	20	40-61	66	Master's	85
Prefer Not to Answer	<=10	Prefer Not to Answer	<=10	Doctorate	<=10

**Source:** Tuition.io, the CDHE's vendor for the loan forgiveness program.

**Note:** Participant counts below 10 are suppressed to protect individual privacy.

**Table 6: Educator Loan Forgiveness Participant Race/Ethnicity Breakdown for Cohort 4**

Race/Ethnicity	Participants
American Indian or Alaska Native	<=10
Asian	<=10
Black or African American	0
Hispanic or Latinx	<=10
Middle Eastern	<=10
Pacific Islander	<=10
Prefer Not to Answer	<=10
Two or More	<=10
White	86
<b>Total</b>	<b>100</b>

**Source:** Tuition.io, the CDHE's vendor for the loan forgiveness program.

**Note:** Participant counts below 10 are suppressed to protect individual privacy.

**Table 7: Educator Loan Forgiveness Participant Position of Employment for Cohort 4**

Position	Participants
Special Services Provider: School Counselor	<=10
Special Services Provider: School Physical Therapist	<=10
Teacher	94
<b>Total</b>	<b>100</b>

**Source:** Tuition.io, the CDHE’s vendor for the loan forgiveness program.

**Note:** Participant counts below 10 are suppressed to protect individual privacy.

Analysis of the 2024-25 cohort reveals several notable trends:

- **Gender Representation**
  - Approximately **four out of five awardees are female**, reflecting longstanding gender trends in the K-12 educator workforce.<sup>2</sup>
- **Age and Career Stage**
  - A significant portion of awardees (**more than two-thirds**) are aged **40-61**, indicating that the program is reaching **mid- to late-career educators**.
- **Educational Attainment**
  - Most recipients (**more than 70%**) hold **master’s degrees**, with a smaller number holding bachelor’s or doctoral degrees.
  - This suggests participants have made substantial investments in their professional development, aligning with the program’s goal of retaining highly qualified educators.
- **Racial and Ethnic Diversity**
  - **White educators make up the majority** of awardees.
  - These findings highlight the need to **examine potential barriers to access** and consider **targeted outreach** to educators of color.
- **Role Distribution**
  - The program primarily serves **classroom teachers**, with limited participation from **special services providers (SSPs)**.
  - Given the acute shortages of SSPs in rural districts, there may be opportunities to **expand outreach and eligibility awareness** for these critical roles.

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<sup>2</sup> <https://nces.ed.gov/programs/coe/indicator/clr/public-school-teachers>

## Conclusion

The Colorado Educator Loan Forgiveness Program continues to serve as a strategic tool for addressing persistent educator shortages across the state—particularly in rural communities and high-need content areas. By reducing the financial burden of student loan debt, the program supports the retention of experienced, highly qualified educators who are essential to student success. Since its inception, the program has awarded loan forgiveness to 420 educators, with at least 100 additional awards planned for the 2026-27 cycle, pending continued state funding. The 2024-25 cohort data show that the program is effectively reaching mid- to late-career educators, many of whom have dedicated over a decade to teaching in rural districts. These findings suggest that the program is contributing to educator retention in areas that have historically faced staffing challenges. However, the data also highlights opportunities for improvement. The program has a growing demand, with a 122% increase in applicants in 2024-25. Most applicants do not receive loan forgiveness. The underrepresentation of educators of color and special services providers among awardees points to the need for more targeted outreach and inclusive recruitment strategies. Additionally, the limited number of awardees in the most critical shortage areas suggests that further alignment between program priorities and outreach efforts may be warranted.

As the program approaches its final year with current available funding, this program shows great potential to continue to play a vital role in supporting the educators who serve Colorado's students and communities.