



COLORADO
Department of
Higher Education

Colorado Educator Loan Forgiveness Report

2025

Prepared and submitted by the
Colorado Department of Higher Education (CDHE)
Report to the House and Senate Education Committees

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

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Introduction

The Colorado Department of Higher Education (CDHE) and the Colorado Department of Education (CDE) determined that an effective strategy for addressing teacher shortages and filling hard-to-fill positions in remote geographic locations is to offer repayment of educational loans for those who fill these positions. Pursuant to C.R.S 23-3.9-100.2, the Colorado Department of Higher Education (CDHE) and the Colorado Commission on 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 forgives annually up to \$5,000 dollars of an educator's federal student loans every year for up to five years. After receiving this award, if a participant still has a remaining balance on their student loans, they can reapply for the program. They can only receive one loan forgiveness award from the state per month. The total appropriation for this program is \$500,000 a year.

During the COVID-19 pandemic, the loan forgiveness program was suspended. SB21-185 reenacted the program originally and continued the program for five years. The cap of 100 eligible educators was removed through SB20-158, pending available funding.

The program has a contractual relationship with the external vendor Tuition.io. Collaborating with the vendor, CDHE created an application process and a website with an FAQ outlining the program, eligibility, and goals. The Vendor facilitates the program by handling the application review, confirming program eligibility (verification of employment and licensure) and ranking the applications as determined by C.R.S 23-3.9-101 and according to the prioritization guidelines set forth in revised statutes. Upon approval of those top applicants, the vendor sends award letters and informs all remaining applicants they were not selected for funds this round in spring 2024.

Monthly CDHE transfers program funds to the vendor, and they distribute the funds directly to the financial institutions holding the educational loans of the recipients; paid in monthly installments. The vendor re-confirms the program eligibility of all participants by reverifying after 6 months in the program for their employment for CDHE to approve the disbursement of the second half of the total grant award to the financial institutions holding the educational loans of the award recipients.

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

1. The content shortage areas identified by the Colorado Department of Education (CDE);
2. The number of applications received for the 2023-24 cohort, and the number of participants awarded loan forgiveness;
3. The public schools in which the participants are employed;
4. Demographic information for the participants;
5. The amount of money applied toward loan forgiveness.

Program Overview

The Colorado Department of Higher Education Loan Forgiveness award cycles run from July-June with awardees awarded up to \$5000 towards their educational loans.

- Year 1 Cohort, July 2022-June 2023: 100 educators received loan forgiveness toward their educational loans.
- Year 2 Cohort, July 2023-June 2024: 100 awardees received loan forgiveness.
- Year 3 Cohort, July 2024-June 2025: 120 awardees received loan forgiveness.

The application for Year 4 participants will open on March 1 through April 2025.

- Award letters will be sent by the end of May.
- Payments will start in June 2025
- The last payments will be made in June 2026.

The Application for Year 5 participants will open March 1 through April 2026.

- Award letters will be sent by the end of May.
- Payments will start in June 2026
- The last payments will be made in June 2027.

The program ends in June of 2027 unless additionally funded.

Determining Eligibility

Statue establishes the following prioritization list for determining applicants' eligibility:

- 1) Approve applicants who have contracted for a qualified position¹ in a rural school district or rural school;
- 2) Then applicants contracted for a qualified position in a content shortage area should be approved.

When considering applications, the Department must:

- 1) 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;
- 2) 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

Colorado Department of Education is charged with identifying content shortage areas for the program's priority applicant groups. Based on the 2023-24 CDE educator shortage survey, the following content shortage areas were identified:

Content/Endorsement Areas

- Agriculture
- Business/Marketing
- Culturally and Linguistically Diverse Education
- Drama Theater Arts
- Early Childhood Education
- Early Childhood Special Education
- Elementary Education
- English Language Arts
- Family and Consumer Sciences
- Gifted Education

¹ A "Qualified position" is defined in C.R.S 23-3.9-1.

- Health Education
- Industrial Arts
- Instructional Technology/Computer Science
- Mathematics
- Music
- Physical Education
- Science
- Social Studies
- Special Education Generalist
- Special Education Specialist: Deaf and Hard of Hearing
- Special Education Specialist: Visually Impaired
- Teacher Librarian
- Visual Arts
- World Language

Special Services Providers Areas

- School Counselor
- School Nurse
- School Occupational Therapist
- School Physical Therapist
- School Psychologist

- School Social Worker
- School Speech-Language Pathologist

Rural-Only Educator Shortage Areas

- All teacher content/endorsement areas
- All Special Service Provider areas

Table 1: Educator Loan Forgiveness Participant Employment in Content Shortage Areas for Cohort 3.

Table 1 shows the number of program participants employed in content shortage area for the program's priority applicant Cohort 3.

Employed in the following content-shortage areas	Participants
Agriculture	<=10
Business/Marketing	<=10
Culturally And Linguistically Diverse Education	<=10
Early Childhood Education	<=10
Early Childhood Special Education	<=10
Elementary Education	29
English Language Arts	<=10
Mathematics	11
Music	<=10
Science	<=10
Social Studies	<=10
Special Education Generalist	16
Visual Art	<=10

World Languages	<=10
I am employed in an approved rural school/district	18
None of the below	<=10

Source: Data from Tuition.io, the Colorado Department of Higher Education’s vendor for the loan forgiveness program.

Note: To protect individual privacy, counts below 10 are suppressed.

The distribution suggests:

- The program is having impact in addressing elementary education shortages.
- Special education and mathematics, traditionally hard-to-fill positions, are receiving support.
- Critical shortage areas are receiving minimal support through this program (fewer than 10 recipients each).

There might be opportunities to expand the program's reach in underrepresented shortage areas, particularly in STEM fields beyond mathematics and in specialized areas like world languages and culturally diverse education.

This could indicate a need to examine whether the current distribution aligns with the state's most critical shortage areas and whether targeted recruitment might be needed for certain content areas.

Outcomes of 2023-24 Application Cycle Cohort 3

Applications

The Colorado Department of Higher Education received a total of 713 applications in fiscal year 2023-24. Of that total 120 applicants received an award as determined by C.R.S 23-3.9-101 and according to the prioritization guidelines set forth in revised statutes. Upon approval of those top applicants, the vendor sent award letters and informed all remaining applicants they were not selected for funding.

The following school districts represent program recipient employment areas across the state of Colorado:

- Academy 20
- Harrison 2
- Adams-Arapahoe 28J
- Haxtun RE-2J
- Aguilar Reorganized School District RE-6
- Hayden RE-1
- Alamosa RE-11J
- Holyoke RE-1J
- Archuleta School District 50 JT
- Hotchkiss K-8
- Aspen 1
- Jefferson County R-1
- Bayfield 10 JT-R
- LaVeta RE-2

- Bennett 29J
- Limon RE-4J
- Big Sandy 100J
- Mapleton 1
- Briggsdale RE-10
- McClave RE-2
- Buffalo RE-4
- Moffat County School District RE-1
- Burlington RE-6J
- Montrose County RE-IJ
- Byers 32J
- Morgan County Re-3
- Canon City RE-1
- Park County RE-2
- Center 26 JT
- Pueblo School 60
- Cherry Creek 5
- Rangely RE-4
- Clear Creek RE1
- School District 27J
- Creede School District
- Valley RE-1
- Deer Trail 26J
- Ridgway R-2
- Delta County 50 J
- Roaring Fork RE-1
- Denver County 1
- Sangre De Cristo RE-22J
- Dolores County RE No.2
- Silverton 1
- Dolores RE-4A
- Strasburg 31J
- Douglas County RE 1
- St Vrain Valley RE 1J
- Eagle County RE 50
- Summit RE-1
- East Grand 2
- Telluride R-1
- Eaton RE-2
- Thompson R2-J
- Estes Park R-3
- Weld RE-1
- Fort Morgan RE-3
- Weld Re-3J
- Fremont RE-2
- Weld RE-5J
- Frenchman Re-3
- Weld RE-8
- Garfield County 16
- Wiley School RE-13JT
- Garfield RE-2
- Wray RD-3
- Greeley 6

Table 2: Educator Loan Forgiveness Rural-Only Participants, Cohort 3

As shown in Table 2, of the 120 2023-24 cohort awarded loan forgiveness, 20 were employed in Colorado Public Schools in positions defined as content shortage areas and 100 in rural-only educator shortage areas.

Years as a Licensed Teacher in a Rural Community	Number
1 to 10	45
11 to 20	36
21 to 40	19
All Rural-Only Participants	100

Source: Data from Tuition.io, the Colorado Department of Higher Education’s vendor for the loan forgiveness program.

Note: CDHE collected the above data on the amount of time teaching in a rural community as the nearest proxy for the requested information on the length of tenure for each teacher. The length of tenure within the same school district is not available nor is the approved teacher preparation program attendance.

The loan forgiveness program is primarily serving rural education needs, with 100 out of 120 recipients (83.3%) working in rural-only shortage areas compared to just 20 in content shortage areas.

Within the rural educators receiving forgiveness, there's a declining distribution across years of experience:

- The largest group (45 teachers) has 1-10 years of experience.
- A slightly smaller group (36 teachers), 11-20 years.
- The smallest group (19 teachers), 21-40 years.

This distribution suggests the loan forgiveness program is reaching more early and mid-career rural teachers than veteran teachers. This could be because newer teachers are more likely to have student loans still needing forgiveness, or it might reflect recent hiring patterns in rural areas.

The data also shows that teachers are maintaining long-term careers in rural communities, with 55 teachers (46% of rural recipients) 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.

Demographics of Awarded Participants in Cohort 3

Tables 3 and 4 show the demographics of awarded participants in cohort 3, including their sex, age, degrees, and race/ethnicity.

Table 3: Sex, Age, and Degree Type for Cohort 3

Sex	Participants	Age	Participants	Degrees	Participants
Female	94	25-39	90	Bachelor's degree	20
Male	25	40-62	30	Master's degree	100
Prefer not to answer	<=10	62+	<=10	Doctorate (Ed.D. or Ph.D.)	0

Source: Data from Tuition.io, the Colorado Department of Higher Education's vendor for the loan forgiveness program.

Note: To protect individual privacy, counts below 10 are suppressed. The counts were obfuscated/rounded to protect student privacy.

From this data about the loan forgiveness recipients, several key patterns emerge:

Gender Distribution:

- This roughly 4:1 ratio (79% female to 21% male) is notable, not surprising given historical gender demographics in K-12 education.

Age Distribution:

- The program heavily skews toward younger educators, with 90 recipients (75%) in the 25-39 age range.

Educational Attainment:

- Master's degrees strongly dominate, with 100 recipients (approximately 83%) holding master's degrees.

The data suggests the program is reaching early to mid-career female educators who have pursued advanced degrees. The high proportion of master's degrees might indicate these educators have made significant investments in their professional development, which could align with the program's goal of retaining qualified teachers.

Tables 4: Race/Ethnicity breakdown for Cohort 3

Race/Ethnicity	Participants
American Indian or Alaskan Native	<=10
Asian	<=10
Black or African American	0
Hispanic or Latinx	10
Middle Eastern	<=10
Pacific Islander	0
Prefer not to answer	<=10
Two or More	<=10
White	97

Source: Data from Tuition.io, the Colorado Department of Higher Education's vendor for the loan forgiveness program.

Note: To protect individual privacy, counts below 10 are suppressed.

The distribution in Table 4 reveals a lack of racial and ethnic diversity among loan forgiveness recipients. The overwhelming white majority (81%) does not reflect the growing diversity of Colorado's public student population, which is less than two-thirds white.² There may be:

- Potential barriers to program access for educators of color.
- A need to examine recruitment and outreach strategies to reach more diverse educator populations.
- An opportunity to align the program's reach with efforts to increase teacher workforce diversity.
- A reflection of existing disparities in the broader teacher pipeline and rural teacher workforce.

This data point could be important when evaluating equity in program access and effectiveness in supporting a diverse rural teacher workforce.

Table 5: Position of Employment for Cohort 3

Table 5 outlines the job categories for participants in Cohort 3.

Position	Participants
Administrator	11
Special Service Provider School Counselor (Ages 0-21)	<=10
Special Service Provider School Nurse (Ages 0-21)	<=10
Special Service Provider School Social Worker	<=10
Teacher	100
None of the Above	<=10
Total Participants	120

Source: Data from Tuition.io, the Colorado Department of Higher Education’s vendor for the loan forgiveness program.

Note: To protect individual privacy, counts below 10 are suppressed, and participant counts were rounded.

² Colorado Department of Higher Education Enrollment Data Dashboard, <https://cdhe.colorado.gov/data-and-research/tools/dashboard/enrollment>.

In the employment position data several key insights emerge:

Teachers make up most recipients:

- 100 out of approximately 120 recipients (roughly 83%) are classroom teachers.
- This suggests the program is primarily serving its core target of retaining teaching staff.

Administrators form a small but notable group:

- 11 recipients (about 9%) are administrators.
- This indicates the program extends beyond classroom roles to support school leadership.

Special Service Providers represent a small portion:

- School Counselors, Nurses, and Social Workers each have fewer than 10 recipients.
- While these support roles are eligible, they make up a relatively small percentage of recipients.

The skew toward classroom teachers suggests the program is effectively targeting frontline educators. However, the smaller numbers in specialized support roles (counselors, nurses, social workers) might warrant examination, particularly if these positions are experiencing shortages in rural areas.

Amount of Funds Disbursed to Educators

From July 2023 to June 2024, \$500,000 funds were disbursed to educators. \$2,500,000 was appropriated by the Colorado General Assembly from the General Fund for this program to be distributed to awardees over 5 years (\$500,000 each year).

Conclusion

CDHE and CDE determined that an effective strategy for addressing teacher shortages and filling hard-to-fill positions in remote geographic locations is to offer repayment of educational loans for those who fill these positions. Using the guidelines set by the legislation, CHDE and CDE have awarded 320 teachers loan forgiveness stipends and will award additional teachers in FY 2025/26 and 2026/27, pending ongoing state financial support. These stipends thank our hard-working Colorado teachers by taking some of the financial burden off their plate.