2026 ARIZONA TEACHER STUDENT LOAN PROGRAM
Frequently asked questions:

ARIZONA BOARD OF REGENTS
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Q: What is the Arizona Teacher Student Loan Program?

A: The Arizona Teacher Student Loan Program is a need-based forgivable loan designed to financially support and encourage private college students who are Arizona residents to become teachers in an Arizona public school.

Students at Arizona's public universities may apply to the Arizona Teachers Academy.

Interested students must enter into an agreement to teach in an Arizona public school for every year loan funding is received. The agreement also includes eligibility requirements, conditions for program participation, service obligations and repayment obligations.

Students must be an Arizona resident, a citizen or legal resident of the United States or otherwise lawfully present in the United States, be admitted and enrolled as an undergraduate, graduate or postbaccalaureate student, and complete the FAFSA each year.

Q: Why are there two versions of this program?

A: Legislation in the 55th Legislative session amended the program to its current version that expands eligibility to more students, simplifies the teaching requirements to any Arizona public school and shortens the teaching service obligation to a term equal to the number of years of loan received.

Q: How did the Arizona Teacher Student Loan program work before 2023?

A: The previous version of the program was a need-based forgivable loan designed to financially support and encourage college students who are Arizona residents to enter the teaching profession and teach in a public school in Arizona. The maximum forgivable loan was $7,000 per academic year for up to three years excluding all grants, scholarships and other tuition benefits.

Funds were applied toward tuition, instructional materials and mandatory fees as documented in the student's cost of attendance at their institution. Students entered into an agreement to teach in an Arizona public school in a term equal to the number of years of loan received plus one year. Additionally, students signed a promissory note acknowledging the conditions of the loan and promising to repay the loan plus 7 percent interest if the teaching obligation was not met.

Graduates were required to teach as math, science or special education teachers or provide instruction as a teacher in a public low-income school, public rural school or a public school located on a reservation. No funding is available for this version of the Arizona Teacher Student Loan Program. (Please see questions and answers regarding ECSI as this version of the program is serviced by ECSI. If you received ATSLP funding prior to 2023, FAQs for the previous version of the program are here.)

Q: What does the loan cover?

A: Program loans cover tuition, instructional materials and fees at a private postsecondary educational institution for:

- A maximum of two academic years or four semesters for students in an alternative teaching certification program.
- A maximum of four academic years or eight semesters for undergraduate university students.
- A maximum of two academic years or four semesters for graduate university students who do not have an undergraduate teaching degree.

Q: How does funding work?

A: This is a first-come, first-served program. New funding is available each fiscal year; students who may not receive funding for this fiscal year can apply to the program next year.

Q: How do I apply to the program?

A: Ask about applying at a participating institution financial aid office.

Q: What institutions participate in the program?

A: Arizona Christian University, Grand Canyon University and Ottawa University

Q: What steps do I need to take to report my teaching service?

A: You'll receive an email from ECSI shortly after you graduate with a unique Heartland ECSI key/account number. Use this to set up a user profile to access your account. You're required to teach at an eligible public school in Arizona or if you decide not to teach, you must repay your loan amount. Service begins after graduation.

Q: Who is ECSI?

A: The Arizona Board of Regents contracts a third-party vendor – Heartland ECSI – to track your loan and record your teaching service or manage your financial repayment if you choose not to teach.

Q: How do I create a profile with ECSI and access my account?

A: The email from ECSI will provide you with information to set up your account. Once you have created a profile, you need to connect to your account. Your account key is located in the upper right-hand section of all printed and mailed communications you receive from ECSI.

For emails, your account key is located in the lower left-hand corner. You can also search for your account key using your first and last name, Social Security number and zip code on the ECSI website.

Q: What should I do if I already have an ECSI key/account number for a different student loan?

A: You don't need to create a separate account. Use your existing ECSI account to access your Arizona Teacher Student Loan information. Log into your account and add your Arizona Teacher Student Loan information through the new ECSI Heartland key you have been provided.

Q: What are eligible public schools in Arizona where I can teach?

A: Eligible public schools include all district and public charter schools in Arizona.

Q: What if I don't have a teaching contract immediately after graduation?

A: Graduates have a 12-month grace period to secure a position or begin monetary repayment of the loan.

Q: What if I choose not to fulfill my service obligation after graduation?

A: ECSI will provide you with a payment schedule. Repayment of your loan will be handled by ECSI.