

TH Bell Teacher Incentive Loan

The Terrel H. Bell Teacher Incentive Loan is a state sponsored program designed to encourage students to obtain a teaching license and teach in Utah. One of the features associated with the TH Bell is forgiveness of the loan on a one-to-one ratio 1:1. Meaning that for every year a student teaching in Utah a year of loan is forgiven.

Unfortunately, forgiveness of the loan does not begin until a student graduates. Thus, time spent while student teaching or in an internship does not count toward loan forgiveness.

Qualifying undergraduate students must be a resident of Utah or have completed 60 credits while attending college in Utah. A student must be accepted into a teaching program before applying for a TH Bell Loan.