

# STATE OF ARKANSAS



Mike Beebe  
*Governor*

**Department of Career Education**  
***Arkansas Rehabilitation Services***  
Randy Laverty, *Commissioner*

Bill Walker  
*Director*

June 13, 2013

Arkansas Legislative Council  
Honorable Paul Bookout, Co-Chair  
Honorable John Charles Edwards, Co-Chair  
State Capitol, Room 315  
Little Rock, AR 72201

Re: Arkansas Rehabilitation Services  
Student Loan Forgiveness Program – 2013 Update

Dear Senator Bookout and Representative Edwards,

This letter is in fulfillment of Section 10 of Act 277 of 2012 requiring Arkansas Rehabilitation Services (ARS) to report to the Arkansas Legislative Council regarding vocational rehabilitation counselors employed by ARS who are eligible for and have enrolled in the division's Forgiveness of Student Loan program incentive. The program has been very successful in enhancing the division's ability to recruit and retain vocational rehabilitation counselors. You may recall that eligible ARS vocational rehabilitation counselors may elect to enroll each calendar year in the student loan forgiveness benefit for a total of five years and \$10,000 in loan payback assistance. As part of the benefit's program obligation, every two years a VR counselor is employed at ARS, the division will retire one year of their eligible student loan.

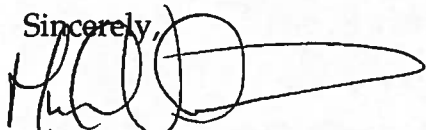
On June 13, 2013, notification of the program's benefit was sent out to every ARS counselor and district managers throughout the state. Notification was included in the agency newsletter and sent to all 19 field offices around the state. Additionally, as program administrator, I have conducted eligibility awareness presentations in each of the division's 19 field offices and at special topic training meetings.

Currently there are four counselors taking advantage of this benefit. For the period July 1, 2012-December 31, 2012, one vocational rehabilitation counselor is enrolled in the

program. For the period January 1, 2013- June 30, 2013, three vocational rehabilitation counselors enrolled in the program.

Thank you for the opportunity to provide this status report to the Legislative Council and for your generous support of this program. If you have any questions, please contact me at [michael.vickers@arkansas.gov](mailto:michael.vickers@arkansas.gov) or at 501-296-1663.

Sincerely,

A handwritten signature in black ink, appearing to read 'Michael Vickers', with a long, horizontal, slightly curved line extending to the right from the end of the signature.

Michael Vickers  
Program Administrator

## **Michael Vickers**

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**From:** Michael Vickers  
**Sent:** Thursday, June 13, 2013 12:20 PM  
**To:** Michael Vickers; ARS District Managers; ARS Field Staff  
**Cc:** Carl Daughtery; Robert Trevino  
**Subject:** STUDENT LOAN PAYBACK PROGRAM!!!  
**Attachments:** Student Loan Program Rules and Forms for completion.pdf; Student Loan Payback brochure.pdf

Dear Counselor,

Do you currently have student loans? Would you like for up to \$10,000 of your student loans to be paid off? Well look no further because the Student Loan Payback Program is here for you! Any counselor that has a current student loan outstanding in pursuit of a Master of Rehabilitation Counseling degree and wishes to commit to two years of service for every year of payback shall be eligible. The amount made directly to the counselor's student loan creditor may not exceed Two Thousand Dollars (\$2,000.00) per year with a maximum of Ten Thousand Dollars (\$10,000) or the amount of the balance due on the loan.

To sign-up for this program or acquire additional information regarding rules, application, and eligibility, please see attachment (s) or contact Arkansas Rehabilitation Services' Student Loan Payback Program Department at 501-296-1663 or 501-683-7503. You may also log on to [www.ace.arkansas.gov](http://www.ace.arkansas.gov). Click on Arkansas Rehab Service tab and click on the Alternative Financing Program button. You will find more information about the student loan payback program.

Thanks!

**Michael Vickers**  
**Executive Program Director**  
**525 W. Capitol Ave.**  
**Little Rock, AR 72202**  
**501.296.1663 (Direct)**  
**501.296.1600 (Main)**  
**501.410.7276 (Mobile)**  
**501.682.3431 (fax)**  
**[michael.vickers@arkansas.gov](mailto:michael.vickers@arkansas.gov)**

# **Rules for Administration of Arkansas Rehabilitation Services Forgiveness of Student Loan Program Act 1275 of 2007**

## **INTRODUCTION**

Act 1275 of 2007, effective July 31, 2007, established the Arkansas Rehabilitation Services (ARS) Forgiveness of Student Loan Program (Program) to assist qualified current employees and newly-hired rehabilitation counselors employed by ARS with the repayment of student loans incurred while pursuing credentials that are required for employment.

The act provides that ARS shall administer the Program and promulgate rules for its administration.

## **PROVISIONS OF ACT 1275 OF 2007**

### **Eligibility**

An ARS rehabilitation counselor shall be eligible for the Program who

1. Satisfactorily completes the probationary employment period, as certified by the Commissioner of Arkansas Rehabilitation Services.
2. Provides proof of an unpaid student loan, including the name and address of the creditor; and
3. Agrees contractually to
  - a. Work for ARS for a term that equals two (2) years for each year that the Program makes a payment on the counselor's student loan; and
  - b. Reimburse the Program the full amount of any loan payment(s) made under the Program in the event that the counselor resigns his position with ARS or is terminated by ARS for cause before the term of the contract expires.

### **Payments Under the Program**

All payments made under the Program shall be made directly to the counselor's student loan creditor.

Loan payments may not exceed two thousand dollars (\$2,000.00) per fiscal year.

Loan payments made for any counselor may not exceed ten thousand dollars (\$10,000).

**Rules for Administration of Arkansas Rehabilitation Services  
Forgiveness of Student Loan Program  
Act 1275 of 2007**

**RULES**

1. A counselor must complete the ARS six-month new-employee probationary period.
2. An eligible counselor who wishes to apply to participate in the Program shall submit to the Program Director
  - a. A completed Student Loan Program Request form (Appendix A)
  - b. An original statement and/or correspondence from the student loan creditor, dated within 30 days of the request. The proof of loan document must indicate the original loan disbursement dates.
  - c. A completed Student Loan Program Contract (Appendix B), signed by the requesting counselor and his immediate supervisor. In the contract, the counselor will agree to
    - i. Remain in the employ of ARS for a term that equals two (2) years for each year that the Program makes a payment on the counselor's student loan; and
    - ii. Reimburse the Program the full amount of any loan payment(s) made under the Program in the event that the counselor resigns his position with ARS or is terminated by ARS for cause before the term of the contract expires.
3. A loan eligible for the Program must have been incurred in the pursuit of a master's degree in rehabilitation counseling or a comparable degree as recognized by RSA and required for employment with ARS.
4. The amount of payment(s) made directly to the counselor's student loan creditor may not exceed two thousand dollars (\$2,000.00) per year.
5. Cumulative loan payments made for any counselor may not exceed the lesser of ten thousand dollars (\$10,000.00) or the amount of the balance due on the loan.

**Arkansas Rehabilitation Services  
Forgiveness of Student Loan Program  
Request Form**

Name \_\_\_\_\_ Date \_\_\_\_\_

Current ARS position \_\_\_\_\_ Location \_\_\_\_\_

Student loan incurred to obtain \_\_\_\_\_  
Name of degree attained

Degree obtained from \_\_\_\_\_  
Name of college or university

Name of creditor owed for student loan \_\_\_\_\_

Address of creditor \_\_\_\_\_

Balance owed to creditor \$ \_\_\_\_\_ Proof of loan attached Yes \_\_\_ No \_\_\_

**Proof of student loan must include an original statement and/or correspondence from the student loan creditor, dated within 30 days of this request. The proof of loan document must indicate the original loan disbursement dates.**

Employee signature \_\_\_\_\_ Date \_\_\_\_\_

Supervisor's signature \_\_\_\_\_ Date \_\_\_\_\_

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**For ARS Use**

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Employee hire date \_\_\_\_\_ New hire probation completed \_\_\_\_\_

Verified loan balance with creditor \_\_\_\_\_

Request reviewed and approved by:

\_\_\_\_\_  
Program Director Date \_\_\_\_\_

\_\_\_\_\_  
Commissioner Date \_\_\_\_\_

**Arkansas Rehabilitation Services  
Forgiveness of Student Loan Program  
Request Form**

I, \_\_\_\_\_, do hereby accept the terms of the Arkansas Rehabilitation Services Forgiveness of Student Loan Program (Program), as indicated in this contract.

I understand that Arkansas Rehabilitation Services (ARS) has agreed to assist me with the repayment of a student loan I incurred in pursuit of \_\_\_\_\_.

A balance of \$\_\_\_\_\_ is owed to \_\_\_\_\_, located at \_\_\_\_\_.

Arkansas Rehabilitation Services agrees to make payments directly to the aforementioned creditor in amounts not to exceed two thousand dollars (\$2,000.00) per fiscal year. Loan payments made on my behalf may not exceed ten thousand dollars (\$10,000) in the aggregate.

In exchange for the student loan payment(s) ARS will make on my behalf, I agree to (a) work for ARS for at least a term that equals two (2) years for each year that the Program makes a payment on my student loan; and (b) reimburse the Program the full amount of any loan payment(s) made under the Program in the event that I resign my position with ARS or am terminated by ARS for cause before the term of the contract expires.

Employee		Date	
		Date	
Supervisor		Date	
		Date	
Commissioner		Date	
		Date	



### **Student Loan Payback Program**

is administered by the  
Arkansas Department of Career Education's  
Arkansas Rehabilitation Services Division  
525 Capitol Avenue  
Little Rock, Arkansas 72201  
(501) 296-1600/TDD (501) 296-1669  
1-800-330-0632

<http://ace.arkansas.gov>  
[www.arsinfo.org](http://www.arsinfo.org)

# **Student Loan Payback Program**

**For students  
graduating with a degree  
in Rehabilitation Counseling  
or for Vocational Rehabilitation  
Counselors employed by the  
Arkansas Department of Career Education's  
Arkansas Rehabilitation Services Division**

Arkansas Department  
**ACE**  
of Career Education



## **Benefits and Incentives**



## Student Loan Payback Program

The Arkansas Department of Career Education's Arkansas Rehabilitation Services Division's **Student Loan Payback Program** was established during the 2007 session of the Arkansas General Assembly. Its purpose is to provide an incentive to qualified vocational rehabilitation counselors who are considering employment with the State of Arkansas.

In accordance with guidelines issued by the federal Rehabilitation Services Administration, **ARS vocational counselors are required to have an approved master's degree in counseling or a related field, qualification as a Certified Rehabilitation Counselor, or be eligible to sit for the CRC exam.** In order to assist individuals in achieving these requirements, the student loan program offers assistance with repayment of loans incurred in pursuit of a master's in rehabilitation counseling, sociology, psychology, or a related field.

**The Student Loan Payback Program is available to Arkansas Rehabilitation Services' vocational counselors who have been determined eligible under the following rules.**

1. A counselor must satisfactorily complete the six-month probationary employment period, as certified by the Commissioner of Arkansas Rehabilitation Services.
2. An eligible counselor who wishes to apply to participate in the Program shall submit to Human Resources:
  - a. A completed Student Loan Program Request form
  - b. An original statement and/or correspondence from the student loan creditor, dated within 30 days of the request. The proof of loan document must indicate the original loan disbursement dates.

## Student Loan Payback Program

- c. A completed Student Loan Program Contract signed by the requesting counselor and his immediate supervisor. In the contract, the counselor will agree to:
  - i. *Remain in the employ of ARS for a term that equals two (2) years for each year that the Program makes a payment on the counselor's student loan; and*
  - ii. *Reimburse the Program the full amount of any loan payment(s) made under the Program in the event that the counselor resigns his position with ARS or is terminated by ARS for cause before the term of the contract expires.*
3. A loan eligible for the Program must have been incurred in the pursuit of a master's degree in rehabilitation counseling, psychology, sociology, or social work required for employment with ARS.
4. The amount of payment(s) made directly to the counselor's student loan creditor may not exceed two thousand dollars (\$2,000.00) per year.
5. Cumulative loan payments made for any counselor may not exceed the lesser of ten thousand dollars (\$10,000.00) or the amount of the balance due on the loan.

Program rules, applications, contracts, and other information are available by contacting the Arkansas Rehabilitation Services' Program Director for Alternative Financing Program/Student Loan Payback Program at 501-296-1600 for questions or further information, or by logging on to [www.arsinfo.org](http://www.arsinfo.org).