

Critical Shortages: Two Lists

The Michigan Department of Education (MDE) is required by law to create not one, but two lists of disciplines or subject areas for which there is a statewide shortage of teachers for open positions.

LOAN FORGIVENESS/DEFERMENT:

The U.S. Department of Education (USED) requires MDE to provide a yearly list (due in December) of discipline areas for which new teachers or teachers with student loans can obtain loan forgiveness or deferment. Michigan's current list of shortage areas can be found in the [Critical Shortages: Federal Loan Forgiveness](#) guidance document.

The MDE does not manage loans or have additional information regarding forgiveness or deferment.

Questions regarding loan forgiveness or deferment should be directed to U.S. Federal Student Aid at <https://studentaid.ed.gov/sa/>.

EMPLOYMENT OF RETIREES:

As required by Michigan Compiled Law 38.1361, MDE provides a listing of the Critical Shortage Disciplines for Employment of Retirees by April 1 of each year. This list is utilized by the Office of Retirement Services (ORS) to determine earnings limitations for retired school employees.

The law specifies a mechanism by which a Michigan school can add a local shortage area to the list. This process is outlined in the [Information About Critical Shortage](#) document.

Past and present lists of critical shortage areas are maintained on the [Permits and Placement](#) webpage.

Questions specific to retiree finances, earnings, limitations, withholdings or financial reporting should be directed to ORS: 1-800-381-5000. *MDE cannot provide technical assistance for retirement, retirement reporting/data or earnings limitations.*