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# A BILL FOR AN ACT

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RELATING TO EDUCATOR STUDENT LOAN REPAYMENT.

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:**

1       SECTION 1. The legislature finds that the State faces a  
2 significant and persistent shortage of qualified public school  
3 educators. This shortage undermines the quality of education  
4 for children in Hawaii and places immense strain on the public  
5 education system. The high cost of living in the State,  
6 combined with the substantial burden of student loan debt  
7 carried by many educators, makes it difficult to recruit and  
8 retain highly effective professionals in the State's public  
9 schools.

10       The legislature further finds that state-funded student  
11 loan repayment programs have proven to be an effective tool for  
12 workforce recruitment and retention in other critical sectors.  
13 The Hawaii healthcare education loan repayment program has been  
14 successful in addressing healthcare professional shortages  
15 across the State by mitigating the financial burden of  
16 educational debt.



1       The purpose of this Act is to attract new educators while  
2       retaining those with experience in the State's department and  
3       charter schools by establishing an educator student loan  
4       repayment program. This Act will provide meaningful student  
5       loan relief at key service milestones and will incentivize long-  
6       term commitment to the teaching profession in Hawaii, thereby  
7       enhancing educational stability and quality for all students.

8       SECTION 2. Chapter 302A, Hawaii Revised Statutes, is  
9       amended by adding a new section to part III, subpart C, to be  
10      appropriately designated and to read as follows:

11       "§302A-       Educator student loan repayment program;  
12      established. (a) There is established the educator student  
13      loan repayment program to be administered by the department, in  
14      consultation with the commission. The program shall provide for  
15      the repayment of qualified student loans for educators who meet  
16      the criteria established in this section.

17       (b) To be eligible for the educator student loan repayment  
18      program, an applicant shall:

19       (1) Be a licensed educator employed full-time in a public  
20       school in the State; and

21       (2) Hold outstanding qualified student loans.



1        (c) The educator student loan repayment program shall  
2 provide loan repayments on behalf of a qualified educator as  
3 follows:

4        (1) A first disbursement of up to \$20,000 upon the  
5 completion of five consecutive years of full-time  
6 service in any public school in the State; and

7        (2) A second disbursement of up to \$25,000 upon the  
8 completion of two additional consecutive years of  
9 full-time service in any public school in the State,  
10 for a total of seven consecutive years.

11       (d) An educator receiving loan repayment under the  
12 educator student loan repayment program shall not be eligible to  
13 receive duplicative benefits from another state-funded education  
14 loan repayment program for the same service period.

15       (e) If an educator fails to complete the service  
16 commitment required for a disbursement pursuant to subsection  
17 (c), the educator shall not be eligible for that disbursement.

18       (f) The department, in collaboration with the commission,  
19 shall adopt rules pursuant to chapter 91 to establish procedures  
20 for the application, verification of service, and disbursement  
21 of funds under the educator student loan repayment program. The



1 rules shall also establish conditions under which a service  
2 commitment may be suspended, deferred, or considered fulfilled  
3 in cases of death, permanent disability, or other extreme  
4 hardship. The rules may establish priority for applicants based  
5 on service in hard-to-fill positions or schools.

6 (g) As used in this section:

7 "Educator" means a teacher, counselor, or librarian who  
8 holds a valid license from the Hawaii teacher standards board  
9 and is employed full-time in a public school.

10 "Qualified student loan" means a government or commercial  
11 loan for the actual costs paid for tuition and other expenses  
12 for an undergraduate or postgraduate course of study leading to  
13 a degree from an accredited educational institution that  
14 qualifies the borrower to be a licensed educator."

15 SECTION 3. There is appropriated out of the general  
16 revenues of the State of Hawaii the sum of \$ or so  
17 much thereof as may be necessary for fiscal year 2026-2027 for  
18 the establishment and implementation of the educator student  
19 loan repayment program pursuant to section 302A- , Hawaii  
20 Revised Statutes.



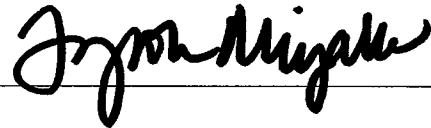
1       The sum appropriated shall be expended by the department of  
2 education for the purposes of this Act.

3       SECTION 4.   New statutory material is underscored.

4       SECTION 5.   This Act shall take effect on July 1, 2026.

5

INTRODUCED BY:



JAN 22 2026



# H.B. NO. 1811

**Report Title:**

Department of Education; Charter Schools; Educator Student Loan Repayment Program; Appropriation

**Description:**

Establishes the Educator Student Loan Repayment Program to provide for the repayment of qualified student loans for certain educators in the State. Appropriates funds.

*The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.*

