
A BILL FOR AN ACT

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.

