

DEPARTMENT OF EDUCATION, SPORT AND CULTURE

RHEYNN YNSEE, SPOYRT AS CULTOOR



Glossary

DESC Department of Education, Sport and Culture.

Student means anyone who has taken out a Student Loan with the Department of Education, Sport and Culture to enable them to study at university.

Student Loan means a loan taken out through DESC Student Awards to support their university degree.

Teacher means anyone recruited and employed by the Department of Education, Sport and Culture to work on the Isle of Man as a qualified teacher.

Qualifying period is after two consecutive years.

Applicant is the teacher making the application for loan cancellation.

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Summary

About this policy

The Department of Education, Sport and Culture (DESC) recognises the importance of supporting students to achieve higher education to enable them to have a prosperous career.

Students are required to pay a contribution towards tuition fees to a university for a degree course they have enrolled on. To help students meet the full cost of their university tuition, DESC offers a student loan scheme through its Student Awards Team to financially support students to help them achieve their degree.

This document details the DESC policy aimed at encouraging teachers to return to the Isle of Man to work as qualified teachers, with the incentive of cancelling a DESC student loan after two years of consecutive employment.

Who is this document for?

This guidance is for all Manx students who have taken out a loan through DESC Student Awards to enable them to study at university.

Teacher Loan Cancellation

By offering a student loan scheme, it will help support students to attend university and will assist the Isle of Man Government in continuing to support 'Our Island Plan' through continued learning and development. DESC also acknowledges the positive benefits of a student returning from university to live and work on the Isle of Man.

Once a student, who had applied for a student loan with DESC, has graduated as a qualified teacher, has commenced employment and is achieving the minimum salary requirements, in accordance with the Repayment Instalment clause in the Agreement for a Loan made Pursuant to the Education (Student Awards) Regulations 2019 or 2025 (the student will have signed with DESC when applying for the loan), they are required to start repaying their student loan to DESC.

To help support and incentivise students who wish to return to the Isle of Man to work as a teacher, DESC has a Teacher Loan Cancellation Policy.

To be eligible for the Teacher Loan Cancellation Policy, students must first be a Manx resident and have received support through an Isle of Man DESC Student Awards Loan during their studies. Additionally, they must return to the Isle of Man as a Manx worker, to take up employment as a qualified teacher through DESC.

The amount of a student loan that could be cancelled is a maximum of £7,500 for a three-year degree course, or £10,000 for a four-year degree course.

The teacher would need to be employed by DESC as a qualified teacher for a period of no less than two consecutive years and be an employee of DESC at the time of application.

Teachers must apply for this scheme. DESC does not automatically cancel loans following a teacher completing two consecutive years of employment.

Upon completion of their two consecutive years as a teacher for DESC, the student loan will be cancelled by DESC and the teacher will have no further student debt liability to DESC.

Effective date

This document is effective from 07/09/2026. It will be kept under review and be updated as required.

Notes to be considered in this policy

- If a teacher has repaid part or all of their student loan back to DESC, this will not be included in any loan cancellation and it will not be reimbursed back to the teacher.
- A teacher who has worked continuously for less than two years as an Isle of Man teacher, will not have any part of their liability to DESC reduced. Any outstanding loan will remain as owing in full to DESC.
- Applications for this scheme will not be accepted in advance of completing two consecutive years employment as a teacher for DESC or if a teacher is working their resignation period.
- Supply teachers, or any period working as a supply teacher, will not be eligible nor will this working time be counted towards the qualifying period to claim for this Teacher Loan Cancellation Policy.
- Unqualified teachers are not eligible to claim for this teacher loan cancellation incentive until they are a qualified teacher. Once qualified, the two year time period will commence.
- Teachers both qualified and unqualified on a Limited Term Appointment (LTA) for less than 36 months will not be eligible for this incentive. However, there may be discretion applied if an LTA is continuously renewed.
- Teachers who have taken loans with any other loan providers (such as a bank), even if you are a Manx resident, will not be eligible for this loan cancellation policy. This policy is for DESC Student Award loans only.
- This policy is for teachers only and does not apply to lecturers.

Applications

Applications for a loan cancellation should be made at the end of your second consecutive year employed as a qualified teacher for DESC using the appropriate form (see Appendix 1).

The form should be forwarded to the Student Loan Officer, Department of Education, Sport and Culture, Thie Slieau Whallian, Foxdale Road, St Johns, Isle of Man, IM4 3AS or submitted via email to: SAloanrepayments@doe.gov.im

Appendix 1



DEPARTMENT OF EDUCATION, SPORT AND CULTURE

Application Form Teacher Loan Cancellation

		(For office use only) Loan Reference:	
Name:			
Date of Birth:			
Academic Year Completed Studies:			
Loan Amount:	£		
Interest Charges:	£		
TOTAL:	£		
Repayments Made to Date:	£		
Total Amount to be Cancelled:	£		
DESC Teaching Post Start Date:			
School(s):			
Currently Employed: (delete as appropriate)	Yes / No		

Please ensure that you have read and understood the Teacher Loan Cancellation Policy before applying.

If you have any queries, please contact the Student Loan Officer via SAloanrepayments@doe.gov.im or by calling 01624 685804.

Upon completion, submit the application form to the Student Loan Executive via either of the methods below.

Department of Education, Sport and Culture
Thie Slieau Whallian
Foxdale Road
St Johns
Isle of Man
IM4 3AS

SAloanrepayments@doe.gov.im

DECLARATION

I confirm that I have read and understood the Teacher Loan Cancellation Policy and that the information which I have provided is true and correct.

Signed:.....Date:

Applicant

Signed: Date:

Student Loan Executive

Signed: Date:

Chief/Deputy Chief Officer DESC