

# Financial Aid for Future Teachers Workshop



CALIFORNIA STATE UNIVERSITY  
**Stanislaus**

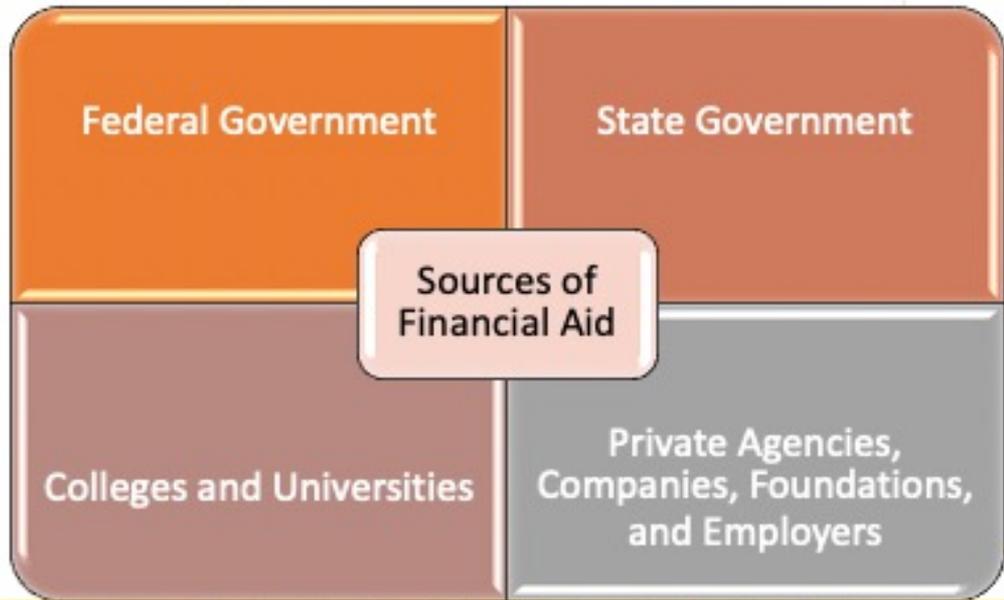
# Agenda

- What is financial aid and where does it come from?
- How to apply for financial aid?
- Types of funding available to students pursuing a teaching career
- Teaching credential program enrollment requirements
- Teaching credential tuition and campus fees
- TRRP & MSTI Financial Aid Incentives
- Robert Noyce Scholarship
- Warrior Teach Residency Pathway

# What is Financial Aid?

Financial aid is a resource provided to students and families to help pay for postsecondary educational expenses.

Where does it come from?



# How do students apply for Financial Aid

- ▶ The Free Application for Federal Student Aid or the California Dream Act Application (FAFSA) (CADAA) for undocumented AB 540 students are required by all schools offering financial aid.
- ▶ Submit the FAFSA or CADAA each year that you would like to be reviewed for financial aid as early as October 1<sup>st</sup>, but no later than March 2<sup>nd</sup>.
- ▶ [FAFSA.gov](https://fafsa.gov) or [caldreamact.org](https://caldreamact.org)
- ▶ **Important: For Students Entering the Credential Program**
  - ▶ FAFSA Degree: Teacher Credential
  - ▶ FAFSA Grade level: 5<sup>th</sup> year undergraduate-other



# Financial Aid - Teaching Credential Programs

- ▶ Grants
  - ▶ Federal Pell Grant
  - ▶ State University Grant
  - ▶ Cal Grant
  - ▶ Federal TEACH Grant
  - ▶ Golden State Teacher Grant
- ▶ Scholarships
  - ▶ Middle Class Scholarship
  - ▶ Stan State On-Campus Scholarships
  - ▶ Off-Campus Scholarships
- ▶ Federal Loans Programs
  - ▶ Federal Direct Subsidized
  - ▶ Federal Direct Unsubsidized
  - ▶ Federal Direct Parent Plus
  - ▶ Loan Forgiveness Programs
- ▶ CA Dream Act
  - ▶ Cal Grant
  - ▶ State University Grant
  - ▶ Middle Class Scholarship
  - ▶ Stan State On-Campus Scholarships
  - ▶ Off-Campus Scholarships
  - ▶ Dream Loans

# Federal Pell Grant & State University Grant (SUG)

- ▶ Grants awarded to eligible Undergraduate and Credential Program students who demonstration financial need.
  - ▶ Students can receive the Pell Grant for no more than 12 semesters (the equivalent of roughly six years).
  - ▶ State University Grant filing deadline requirement: The FAFSA or CADAA must be submitted no later than March 2<sup>nd</sup> for consideration.

*Note: Undergraduate students may lose eligibility for State University Grant due to unit cap, however, units will reset to zero once students enters into a teacher credential program.*

# Teaching Cal Grant Renewal Program (G-44) form

- ▶ Undergraduate Cal Grant A and B recipients who plan to enroll in a teaching credential program (TCP), after they receive their bachelor's degree, may be eligible to renew their Cal Grant award for an additional year.
  - ▶ Students must be accepted and enrolled in a teaching preparation program within 15 months of receiving a Cal Grant payment.
  - ▶ For more information, visit the CSAC website:
  - ▶ <https://www.csac.ca.gov>

[CSAC Teaching Cal Grant renewal form](#)

# What is the Teacher Education Assistance for College and Higher Education (TEACH) Grant?

- ▶ A federal program that provides grants of up to \$4,000 a year to students who are completing coursework needed to begin a career in teaching.
- ▶ As a condition for receiving the TEACH Grant, students must complete the TEACH Grant Counseling and sign an Agreement to Serve or Repay in which they agree to teach:
  1. In a high-need field;
  2. At an elementary school, secondary school, or educational service agency that serves students from low-income families;
  3. For at least four complete academic years within eight years after completing the course of study for which the student received the grant.

# TEACH Grant Awards

- ▶ If a student is enrolled full-time, they can receive up to \$4,000 each year (\$2,000 per semester) in TEACH Grant funds, up to a maximum of:
    - ▶ \$16,000 for undergraduate and/or post baccalaureate programs combined
- and*
- ▶ \$8,000 for Master's program

# Who can get a TEACH Grant?

- ▶ Students must:
  - ▶ Have a valid FAFSA on file;
  - ▶ Be enrolled in a TEACH Grant eligible program;
  - ▶ Have and maintain a cumulative GPA of at least 3.25;
  - ▶ Complete the TEACH Grant Counseling;
  - ▶ Sign a TEACH Grant Agreement to Serve or Repay

# What are the 2022-2023 high need fields?

- ▶ To fulfill the service obligation, students must teach full time for at least four years in one of the following fields:
  - Bilingual Education or English Language Acquisition,
  - Foreign Language,
  - Mathematics,
  - Reading Specialist,
  - Science (including, but not limited to, computer science),
  - and Special Education,
  - As well as - any other field that is included in the annual Teacher Shortage Area Nationwide Listing:
    - <https://tsa.ed.gov/>
      - Select the school year and state, then click submit.

# After School Requirements

- ▶ Upon completing their program:
  - ▶ recipients will be asked to complete the TEACH Grant Exit Counseling
  - ▶ and be required to submit documentation to the TEACH Grant Servicer (Mohela Servicing Center) each year showing that they have completed a year of qualifying teaching service
- ▶ If recipients do not submit their documentation of teaching progress annually by Oct 31<sup>st</sup> each year, their grants may be converted to Direct Unsubsidized Loans that they must then repay with interest.

# TEACH Grant Application Process

- ▶ [Stan State TEACH Grant Webpage](#)
- ▶ Complete the TEACH Grant Counseling and Agreement to Serve or Repay requirements here:
  - ▶ <https://studentaid.gov/teach-grant-program>
  - ▶ Allow up to two weeks for processing

# Golden State Teacher Grant Program (GSTG)

- ▶ Awards up to \$20,000 to students who are currently enrolled in a high-need teacher preparation program and commit to teach at a priority school in California for four years, within 8 years after completing their program.
- ▶ Eligibility requirements:
  - ▶ High-need fields are: Bilingual Education; Math; Science; Special Ed; Multiple Subject; and Transitional kindergarten
  - ▶ Priority Schools: School with 55% or more of its students being classified as: English learners; eligible for free or reduced-priced meals; or foster youth.
    - ▶ For a list of these schools and more information about these requirements and the application process, visit the CSAC website: <https://www.csac.ca.gov/golden-state-teacher-grant-program>

# Middle Class Scholarships

- ▶ Is a program that provides undergraduate and teaching credential students who have income of up to \$201,000 a scholarship to help pay part of their tuition fee.
- ▶ Requirements:
  - ▶ Students must submit a FAFSA or CADAA no later than March 2<sup>nd</sup> to be considered.
  - ▶ Students may not be awarded other grants that pay more than 35% of their tuition.
- ▶ <https://www.csac.ca.gov/middle-class-scholarship>

# Stan State On-Campus Scholarship Application Basics

- ▶ An online application to help our students search and apply for multiple scholarships using one application
- ▶ On-Campus Scholarships are available to both FAFSA and CADAA filers.
- ▶ Scholarship application period = November 1<sup>st</sup> - March 2<sup>nd</sup> each year.
  - ▶ **Important: Both the scholarship application and a FAFSA or CADAA must be filed by March 2<sup>nd</sup> each year to be reviewed for a scholarship.**

# Stan State On-Campus Scholarships

<https://www.csustan.edu/financial-aid-scholarship/scholarship-information>

*No late applications accepted*

- On-Campus Scholarship Workshops held:
  - November
  - January
  - February

A flyer for Scholarship Workshops. The top half has a red background with the title 'SCHOLARSHIP WORKSHOPS' in white. Below the title is a circular image of hands typing on a laptop. To the left of the image, text describes the workshop's purpose: 'COME LEARN ABOUT THE APPLICATION PROCESS, THE TYPES OF SCHOLARSHIPS OFFERED AND THE DO'S AND DON'TS OF A SUCCESSFUL SCHOLARSHIP APPLICATION!'. Below this is a list of dates and times. The bottom half of the flyer has a yellow background with Zoom meeting information and the Financial Aid and Scholarship Office logo and name.

**SCHOLARSHIP WORKSHOPS**

COME LEARN ABOUT THE APPLICATION PROCESS, THE TYPES OF SCHOLARSHIPS OFFERED AND THE DO'S AND DON'TS OF A SUCCESSFUL SCHOLARSHIP APPLICATION!

- **NOVEMBER 16TH**  
11:00 AM TO 12:00 PM
- **JANUARY 17TH**  
5:00 PM TO 6:00 PM
- **FEBRUARY 13TH**  
3:00 PM TO 4:00 PM

VIA ZOOM  
MEETING ID: 902 318 4743  
[HTTPS://CSUSTAN.ZOOM.US/J/9023184743](https://csustan.zoom.us/j/9023184743)

 Financial Aid and Scholarship Office

# Off-Campus/Private Scholarships

**Visit Stan State Financial Aid & Scholarships  
(Off-Campus Scholarships)**

<https://www.csustan.edu/financial-aid-scholarship/scholarship-information/campus-scholarships>

Note: The application process, eligibility requirements, deadlines and award amounts vary.

# Federal Student Loans

- **Direct Subsidized and Unsubsidized Loan limits:**

## Dependent

- No more than a total of \$23,000 in Subsidized
- No more than \$31,000 in Subsidized & Unsubsidized combined

## Independent

- No more than a total of \$23,000 in Subsidized
- No more than \$57,500 in Subsidized & Unsubsidized combined

- **2022-2023 Federal Student Loan Interest rates:  
4.99%**

- To learn more about Federal Student loans go to:  
<https://studentaid.gov/understand-aid/types/loans>

# Federal Loan Forgiveness Programs for Teachers

- **Public Service Loan Forgiveness (PSLF) Program**
  - Forgives the remaining balance on your Federal Direct Loans after 120 qualifying payments (estimated over 10 years)
  - You must have Direct Loans to qualify. If you have other types of loans, they must be consolidated in order to qualify.
  - Must work for a qualifying employer
- **Teacher Loan Forgiveness (TLF)**
  - Forgives up to \$17,500 of your Direct Loans after 5 complete and consecutive year of teaching at a qualifying school
  - Must teach full-time in Special Education, and secondary mathematics or science for max forgiveness of \$17,500
  - Other teachers may qualify for up to \$5,000

For more information, go to :

<https://studentaid.gov/articles/teacher-loan-forgiveness-options/>

# CA Dream Act Applicants

- ▶ Available Funding:
  - ▶ Cal Grants
  - ▶ State University Grants
  - ▶ Middle Class Scholarships
  - ▶ Stan State On-Campus Scholarships
  - ▶ Off-Campus Scholarships
  - ▶ Dream Loans
  
- ▶ Stan State Dreamers Website:
  - ▶ <https://www.csustan.edu/dreamers>

# Research and Teaching Assistantships

- ▶ Research and teaching assistantships are available to students so that while pursuing an advanced degree, the University employs them to teach and/or conduct research.
  - ▶ Typically covers tuition plus stipend
  - ▶ Perform research as directed by faculty, teach, grade papers, hold office hours
  - ▶ Requires outstanding grades in the subject or may require teaching or tutoring experience
  - ▶ You are encouraged to network within your department and with professors for opportunities.

Inquire, Contact your program or the Center for Excellence in Graduate Education ([CEGE](https://www.csustan.edu/cege)) at <https://www.csustan.edu/cege>

# Financial Aid Enrollment Requirements for Teaching Credential Students

- ▶ Financial aid may only fund one teaching credential.
- ▶ Financial aid will not be granted to credential students who are enrolled in less than half time (6-units) status.
  - ▶ *exception of Golden State Teacher Grant.*
- ▶ Full-time status for credential students is 12+ units
- ▶ Grants will prorate based on units less than full-time.
- ▶ Some scholarships require full-time enrollment
  
- ▶ *Students should always check with the Financial Aid Office before dropping units to see how this will affect their financial aid award.*

# Teaching Credential Tuition and Campus Fees

- ▶ <https://www.csustan.edu/tuition-fees>
- ▶ Fee Schedule and Deadlines Form



SUBJECT TO CHANGE  
CURRENTLY APPROVED \*

## Spring 2023 Fees

Mandatory Fees	Undergrad 6 Units	Undergrad - more than 6 units	Teacher Credential 0-6 units	Teacher Credential - more than 6 units	Graduate 0-6 units	Graduate - more than 6 units	Doctorate
Tuition Fee	\$ 1,665.00	\$ 2,871.00	\$ 1,932.00	\$ 3,330.00	\$ 2,082.00	\$ 3,588.00	\$ 5,919.00
Instructionally Related Activity	63.00	63.00	63.00	63.00	63.00	63.00	63.00
Health Facility	15.00	15.00	15.00	15.00	15.00	15.00	15.00
Health Services	228.00	228.00	228.00	228.00	228.00	228.00	228.00
University Union	324.00	324.00	324.00	324.00	324.00	324.00	324.00
Associated Students	86.00	86.00	86.00	86.00	86.00	86.00	86.00
Athletics	124.00	124.00	124.00	124.00	124.00	124.00	124.00
Student Recreation Complex	156.00	156.00	156.00	156.00	156.00	156.00	156.00
Student Involvement & Repr #	2.00	2.00	2.00	2.00	2.00	2.00	2.00
<b>TOTAL =</b>	<b>\$ 2,663.00</b>	<b>\$ 3,869.00</b>	<b>\$ 2,930.00</b>	<b>\$ 4,328.00</b>	<b>\$ 3,080.00</b>	<b>\$ 4,586.00</b>	<b>\$ 6,917.00</b>

# = optional

Plus course fees, if applicable. See Schedule of Classes, Money Matters.

Graduate Business Professional Fee is **\$270.00** per unit in addition to the fees above.

Foreign and Non-Resident tuition is **\$396.00** per unit in addition to the fees above.

## Spring 2023 Payment Deadlines

Review your payment due dates in  
your mycsustan service center

Registered By	Payment Due Date
<b>Enrollment Cancellation** occurs on unpaid accounts on the following dates after the payment deadline:</b>	
<b>Failure to pay tuition fees when due will result in enrollment cancellation without prior notice.</b>	
Nov 7, 2022 - Jan 6, 2023	<b>January 17, 2023**</b> Before 5:00 pm
Jan 7, 2023- Jan 25, 2023	<b>February 17, 2023**</b> Before 5:00 pm
Jan 26, 2023 - Feb 22, 2023	<b>Pay before enrolling</b> Before 5:00 pm
PAID LATE after	<b>January 26, 2023</b> <b>\$25.00 Late Payment Fee (if still enrolled)</b>

To purchase a parking permit go to:  
Please make checks payable to " CSU Stanislaus"

<http://www.mycampuspermit.com/>

# Financial Aid and Scholarship Office contact information

- ▶ Get Financial Aid Help
  - ▶ Phone - 209-667-3336
  - ▶ Email - [Financial\\_Aid@csustan.edu](mailto:Financial_Aid@csustan.edu)
  - ▶ Meet with an advisor - use the Chatbot *“May I help you?”* feature
  - ▶ Let’s Talk Financial Aid Friday’s every Friday from 1:00pm to 2:00pm. Zoom link found on the university events calendar.
  - ▶ Teaching Credential financial aid advisor - Christina Goodeill email: [cgoodeill@csustan.edu](mailto:cgoodeill@csustan.edu)
- ▶ <https://www.csustan.edu/financial-aid-scholarship>

# *TRRP & MSTI Financial Aid Incentives for Teacher Candidates*

Education Specialist Credential Program Application Reimbursement  
Math & Science Credential Program Application Reimbursement

CBEST Exam, CSET(s) Exams, Live Scan, Credential Application,  
Cal State Apply Application, Certificate of Clearance

OR

We (TRRP/MSTI) can pay for your application processing fees up front.

## **IMPORTANT TIP**

Depending on the student situation, reimbursements may vary (\$200 - \$600). If you decided to get reimbursement it may take an estimate time of 5 weeks!

# \$2000 MSTI & TRRP Scholarships - Teacher Diversity Department

The Teacher Recruitment and Retention Program (TRRP) will award annual scholarships in the amount of \$2,000 for eligible students who intend to teach in a K -12 classroom setting in *Special Education & Math and Science teacher candidates.*

*Application Deadline - Every January*

- ▶ Requirements
- ▶ Application - Fillable Application (PDF)
  - ▶ Minimum 2.75 GPA
  - ▶ At least 1 semester completed at Stanislaus State
  - ▶ Copy of unofficial transcripts from all institutions attended.
- ▶ Personal Statement (refer to the application for questions/topics).

# Robert NOYCE Teacher Scholarship Program (Math and Science)

## Scholarship Logistics

Junior level scholarship recipients who maintain eligibility and fulfill program requirements will be eligible to receive a \$10,000 scholarship annually for a maximum of 3 years, in exchange for a 2-year teaching service commitment in a high-need school for each \$10,000 award received.

### Undergraduate Scholarship Recipients

Year	Scholarship Amount	Total Scholarship Amount	Teaching Commitment
Year 1 (Junior)	\$10,000	\$10,000	2 Years
Year 2 (Senior)	\$10,000	\$20,000	4 Years
Year 3 (Credential)	\$10,000	\$30,000	6 Years

### Who Can Apply?

Junior level Math and Science Majors who want to become secondary teachers. Must have a 2.75 GPA or above.

# Stan State Warrior TEACH! - Residency Pathway; Education Specialist Credential Program (ESCP)

## Warriors TEACH! Pathway Benefits

- Immediately apply and practice what you learn in courses to your classroom teaching experience.
- Participate in co-teaching and experience the entire school year from start to finish.
- Program tuition is paid for summer, fall, winter, and spring semesters.
- Receive \$750 monthly living stipend (for 10 months).
- TPA/RICA and Induction costs are included for TUSD/CUSD teachers.
- Priority hiring consideration in the district where you complete your residency.
- Commit to teaching at least 4 years in the district where you complete your residency (if offered a position).

## Warriors Teach! Residency Application Procedure



[Write and submit an essay](#)

Contact Dr. Noelle Won for questions  
regarding the Residency Program  
[nwon@csustan.edu](mailto:nwon@csustan.edu)

# Stan State Warrior TEACH! - Residency Pathway; Education Specialist Credential Program (ESCP)

- ▶ Upcoming Residency Pathway Workshop
  - ▶ Learn the process of the Residency Pathway
  - ▶ Tips on how to write your essay
  - ▶ Q&A
  - ▶ Residency Application Tips
  
- ▶ Monday, February 20<sup>th</sup> @ South Dining
  - ▶ 12:00pm - 1:00pm
  
- ▶ Advance Registration is required
  - ▶ Email; Dr. Won to register for the workshop - [nwon@csustan.edu](mailto:nwon@csustan.edu)

# For more information on Financial Aid Resources for Future Teachers

<http://www.teachcalifornia.org>

US Department of Education

[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

California Student Aid Commission

[www.csac.ca.gov](http://www.csac.ca.gov)

# California State University, Stanislaus Financial Aid Advisors

MSR 100 (209) 667-3336

<http://www.csustan.edu/FinancialAid/>

Financial Aid /TEACH Grant Advisor

Christina Goodeill

[cgoodeill@csustan.edu](mailto:cgoodeill@csustan.edu)

Cal Grant Advisor

Tammy Worthington

[TWorthington@csustan.edu](mailto:TWorthington@csustan.edu)

Scholarship Advisor

Katrin Shahbaz

[kshahbaz@csustan.edu](mailto:kshahbaz@csustan.edu)

*For information or questions  
on Financial Aid Incentives  
for Teacher Candidates*

# Alfredo Vargas

California State University, Stanislaus  
Teacher Recruitment & Retention Program (TRRP)  
Math and Science Teacher Initiative (MSTI)  
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