

Saint Mary's College Financial Aid Office  
*Located in Brother Jerome West*  
*Hours: 8:30am-4:30pm, Mon.-Fri.*  
P.O. Box 4530, Moraga, CA 94575-4530  
Tel: 925-631-4370 or 1-866-306-0390  
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finaid@stmarys-ca.edu



## **FINANCIAL AID INFORMATION**

### **THINGS TO CONSIDER WHEN APPLYING FOR FINANCIAL AID**

- Admission to the Kalmanovitz School of Education (KSOE) is required before we can process, offer, and disburse aid.
- Deadlines do not apply to graduate students. You may apply year-round for aid, but allow sufficient time for the processing of your financial aid award (60 days).
- It may take up to 30-40 days, provided the loan application process has been completed, before the actual disbursement of aid.
- Students must be enrolled at least half-time and attending classes in order to receive financial aid. If not, financial aid funds must be returned. Half-time is 5 units for a Master's degree candidate and 6 units for Credential only.
- Financial aid is disbursed for Fall, Spring, and Summer terms, but not Jan term.
- Notify your financial aid advisor if there is a change to your educational plan.

### **FREQUENTLY ASKED QUESTIONS**

- **What will I need to complete a free application?** Collect your (and your spouse's, if you are married) financial documents needed to apply, including a complete copy of your Federal income tax return and W-2 forms (and other records of income). Tax return not completed at the time you apply? You may use the previous year's return, apply, and update the information later. Make sure to look over the "documents needed" checklist.
  - Your Social Security Number. Be sure it is correct!
  - Your driver's license (if any)
  - Your most recent W2 Forms and other records of money earned
  - Your (and your spouse's, if you are married) most recently filed Federal Tax Return
    - IRS 1040, 1040A, 1040 EZ
  - Your Parents' most recently filed Federal Income Tax return (for a credential only student who is considered a 5<sup>th</sup> year undergrad as well as a dependent)
  - Your most recent untaxed income records (Veterans non-education benefit records, child support received, worker's compensation)
  - Your current bank statements
  - Your current business and investment mortgage information, business and farm records, stock, bond and other investment records
  - Your alien registration or permanent resident card (if you are not a U.S. citizen)

- **I just finished collecting my financial documents. What is my next step?** To be eligible for financial aid, you must also complete the Free Application for Federal Student Aid (FAFSA) which is available online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Saint Mary's College Federal School Code is #001302. You will also need an FSA ID, which consists of a user-created username and password. You may call the Federal Student Aid Information Center at **1-800-433-3243** with questions or for more information go to [www.studentaid.ed.gov](http://www.studentaid.ed.gov).
- **I just successfully submitted my FAFSA, electronically, now what happens?** Federal Student Aid will process your application and send you a Student Aid Report (SAR). An electronic copy will also be made available to SMC within 3 to 4 business days. Review the student aid report---the result of your FAFSA application. If necessary, make changes or corrections and resubmit your (SAR) for reprocessing. Your complete, correct student aid report will contain your Expected Family Contribution (EFC)--the number used to determine federal student aid eligibility.
- **How important is admission to Saint Mary's in the financial aid process?** It is very important! To be eligible for state and/or federal financial aid, a student must apply and be admitted into a degree or certificate program. Keep in mind that all documents required for admission must be submitted before unconditional acceptance can be offered. If it is determined that you meet the admission requirements, the financial aid office will then finalize your financial aid package.
- **I received my acceptance letter. What is my next step?** Congratulations! Be proud, you spent a lot of time, effort, and dedication on this project. Now that you have been admitted, the financial aid advisor must have your current and complete FAFSA. The Financial Aid Office is available to answer questions regarding loans and federal and state student aid. Simple walk-in or call-in questions regarding forms and procedures can be handled without an appointment. A formal appointment can be made for individual counseling.
- **How will I be notified if I am awarded financial aid?** The Office of Financial Aid will notify you when you have been awarded financial aid. Students will be mailed their original/initial award letter outlining their aid eligibility and instructions if additional steps are needed to finalize their award(s). If a revision to the original award letter occurs, students will be notified by SMC email to log on to GaelXpress to view the change. There is no need to take any action on GaelXpress as the revised award letter is "inquiry only". Students should contact Financial Aid Office with any questions or concerns.
- **Are there any other scholarships, grants, or loan forgiveness programs available?** All Kalmanovitz School of Education (KSOE) incoming students can be considered for one of our admissions scholarships. All current KSOE students can apply for one of our Student Success scholarships every spring semester. The application can be found on our website. Please call **(925) 631-4700** or email us at [soereq@stmarys-ca.edu](mailto:soereq@stmarys-ca.edu) with questions. All students applying for the KSOE Student Success scholarships **must complete a current FAFSA**. Additional information on external scholarships and student aid (some of which is listed on the next page of this document) is also available on our website. Director of Recruitment & Marketing for Graduate & Professional Studies, Jane Joyce, can provide an introduction and overview of financial aid options. She can be reached at **(925) 631-4149** or [jj2@stmarys-ca.edu](mailto:jj2@stmarys-ca.edu).

## FINANCIAL AID & SCHOLARSHIPS

- ✓ **KSOE SCHOLARSHIPS** (*as explained on the previous page*)
- ✓ **SMC CATHOLIC SCHOOL EDUCATOR TUITION WAIVER**  
*For full-time educators, 50% tuition allowance on up to 6 units/year*
- ✓ **GOVERNMENT PROGRAMS**
  - **California Student Aid:** [csac.ca.gov/](http://csac.ca.gov/) **Child Development Grant** *For those enrolled in coursework leading to a Child Development Permit, e.g. Montessori Early Childhood*
  - **California Educational MFT Stipend Program** – [pgi.edu/page.php?id=350](http://pgi.edu/page.php?id=350) *Selected students are provided a stipend to help defray cost of graduate education with a commitment of one year of employment at a CA mental health service agency.*
  - **California Mental Health Loan Assumption Program:**  
[oshpd.ca.gov/HPEF/Programs/MHLAP.html](http://oshpd.ca.gov/HPEF/Programs/MHLAP.html)  
**Licensed Mental Health Services Provider Education Program:**  
[oshpd.ca.gov/hpef/LMHSPEP.html](http://oshpd.ca.gov/hpef/LMHSPEP.html)  
*\$10-\$15K towards repayment of education loans in exchange for 1-2 years practicing and providing direct care in a publicly funded or public mental health facility, a non-profit mental health facility, or a mental health professions shortage area.*
  - **National Health Service Corps Loan Repayment** - [nhsc.hrsa.gov/loanrepayment/](http://nhsc.hrsa.gov/loanrepayment/) *Loan forgiveness for primary care clinicians in exchange for working in underserved communities*
  - **Teacher Loan Forgiveness Program** – [studentaid.ed.gov/repay-loans/forgiveness-cancellation/charts/teacher](http://studentaid.ed.gov/repay-loans/forgiveness-cancellation/charts/teacher) *Loan forgiveness for those working as teachers in certain elementary & secondary schools or educational service agencies serving low income families*
  - **Public Service Loan Forgiveness** - [studentaid.ed.gov/repay-loans/forgiveness-cancellation/charts/public-service](http://studentaid.ed.gov/repay-loans/forgiveness-cancellation/charts/public-service) *Loan forgiveness for those working in non-profit, government, military, public schools, or colleges*
  - **TEACH Grant** - [studentaid.ed.gov/types/grants-scholarships/teach](http://studentaid.ed.gov/types/grants-scholarships/teach) *For credential students teaching high need subject areas (determined annually by each state) in low income/ low performing schools*
- ✓ **FUNDING FOR EDUCATION/TEACHING STUDENTS**
  - **AKA Educational Advancement** - [akaeaf.org](http://akaeaf.org)
  - **American Montessori Society** - [amshq.org/](http://amshq.org/)
  - **California State PTA** - [capta.org](http://capta.org)
  - **Phi Lambda Theta** - [pilambda.org](http://pilambda.org)
  - **Knowles Science Teaching Foundation** - [kstf.org](http://kstf.org)
  - **Robert Noyce Teacher Scholarship Program** - [nsfnoyce.org](http://nsfnoyce.org)
  - **Inspire Our Future Scholarship** – [teacher.org](http://teacher.org)
- ✓ **OTHER POSSIBLE FUNDING SOURCES**
  - **American Association of Marriage and Family Therapists** – [www.nasponline.org/](http://www.nasponline.org/)
  - **American Association of School Administrators** - [aasa.org/Awards-Scholarships.aspx](http://aasa.org/Awards-Scholarships.aspx)
  - **American Association of University Women Educational Foundation** – [www.aauw.org/tag/scholarships-and-awards/](http://www.aauw.org/tag/scholarships-and-awards/)

- **American Counseling Association Foundation** - [counseling.org/](http://counseling.org/)
- **California Association of Licensed Professional Clinical Counselors** - [calpcc.org/lpcc](http://calpcc.org/lpcc)
- **Collegenet** - [collegenet.com/mach25/app](http://collegenet.com/mach25/app)
- **Fastweb** - [fastweb.com/college-scholarships](http://fastweb.com/college-scholarships)
- **National Association of School Psychologists** – [nasponline.org/membership-and-community/awards-scholarships-and-grants](http://nasponline.org/membership-and-community/awards-scholarships-and-grants)
- **Peterson's Grad School Bound** - [petersons.com/college-search/student-financial-aid-college.aspx](http://petersons.com/college-search/student-financial-aid-college.aspx)
- **SallieMae Scholarships for College** - [salliemae.com/plan-for-college/scholarships/](http://salliemae.com/plan-for-college/scholarships/)
- **Student Scholarship Search.com** - [studentscholarshipsearch.com/matcher/](http://studentscholarshipsearch.com/matcher/)

**Note: Federal Trade Commission** ([ftc.gov/scholarshipscams](http://ftc.gov/scholarshipscams) and [fraud.org](http://fraud.org))- Provides information on how to identify scholarship scams.