



Teacher Education Loan and Currently Practicing Teacher (CPT) Grant Program Summary

The Association of Waldorf Schools of North America (AWSNA) is a non-profit organization whose purpose is to strengthen and support member Waldorf schools and teacher education institutes throughout North America. One aspect of this is providing financial assistance to people training to be teachers in AWSNA-member or Waldorf Early Childhood Association of North America (WECAN) full-member institutes in the United States, Canada, and Mexico through our teacher education loan and currently practicing teacher (CPT) grant programs. These two programs are made possible by contributions to AWSNA from member schools, and by grants from various foundations.

1. Teacher Education Loan Program

This loan is for individuals intending to teach in an AWSNA or WECAN-member school, and who are therefore legally authorized to work in North America. The loan is applicable for teacher training courses, not foundation courses. Programs that combine the two during the training are eligible.

Loans are interest-free during enrollment in the teacher preparation program and while teaching $\frac{3}{4}$ to full-time in an AWSNA or WECAN-member school.

In exchange for receiving the loan, applicants must agree to the following:

- a. State that you intend to be hired as a three-quarter to full-time teacher in an AWSNA or WECAN-member school for a total of at least three consecutive academic years, immediately following graduation from the program. For each consecutive year that you teach three-quarter to full-time at a qualifying member school, the loan will be converted to a scholarship by AWSNA, up to the entire loan balance.

Applicants who begin teaching prior to graduation may have these years of teaching retroactively applied towards the three years of service, as long as one of the three years occurs in the year immediately following graduation.

- b. If you do not meet the requirements of 1.a., as stated above, or should you fail to complete the teacher training, the loan you received must be repaid in full at 1% interest per month over a 12-month payment plan as described in the Teacher Education Fund loan contract. ***For this reason, you must be in a secure financial position to receive an AWSNA loan should you have to repay it.***



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- c. If you have given less than the full 3 consecutive years of teaching after graduation, the years you have served are converted to scholarship and the remainder of the loan must be repaid as described in the Teacher Education Fund loan contract.

2. **Currently Practicing Teacher (CPT) Matching Grant Program**

This grant is for individuals already teaching in AWSNA or WECAN-member schools as they pursue their training. AWSNA provides direct grants that are matched by the school at which the applicant is teaching. Grants are distributed on a yearly basis. Where the combined total of AWSNA and school matching grants does not reach 100% of tuition, applicants may also apply for a teacher education loan with the approval of the teacher education institute.

Application for the CPT grant must be accompanied by a letter from the school where the applicant teaches, specifying the maximum amount of matching funds the school will commit.

How and When to Apply for the Loan and Grant Programs

- Applicants apply directly through the educational institute they are attending. Contact the institute for the link to an online application and deadline information. Your application will be reviewed by the institute and if accepted, the institute will determine the amount awarded.
- At the point of applying for a loan, applicants must have legal authorization to work in North America. That authorization must continue beyond graduation from the teacher training program.
- Application deadlines are set by the institute, but are generally in late May for summer programs and early fall for year-long programs. Consult your institute for exact dates for application and award notification.
- Funds are distributed directly to the institute as tuition payments on a yearly basis based on the institute's schedule.
- Amount of the loan and grant varies each year and depends on the funding available. They can be in the range of \$500 to \$3500 (USD).
- Any scholarship funds may be taxable income, and the student may wish to consult with an accountant or tax professional.

AWSNA is committed to a policy of nondiscrimination and equal opportunity without regard to race, color, religious creed, ancestry, age, gender, marital status, national origin, disability or handicap, protected genetic information, veteran status, sexual orientation or any other factor protected by law.