

# RUDOLF STEINER COLLEGE

## Financial Assistance Options

As of April 1, 2015 the following options are available for enrolling RSC students:

Taking the students unique needs and situations into account, the Financial Aid Administrator will meet individually with each student in person or by phone in order to determine the best financial option for the student. Each type of aid has qualification criteria and not all types of aid are available for every student. We will match each student with the aid they qualify for on an individual basis, based on what is available and what the student qualifies for.

The following are the current financial aid options available:

### Federal Unsubsidized Student Loans-

Here's a quick overview of Direct Unsubsidized Loans:

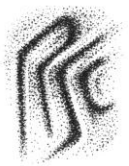
- Direct Unsubsidized Loans are available to undergraduate and graduate students; there is no requirement to demonstrate financial need.
- Your school determines the amount you can borrow based on your cost of attendance and other financial aid you receive.
- You are responsible for paying the interest on a Direct Unsubsidized Loan during all periods.
- If you choose not to pay the interest while you are in school and during grace periods and deferment or *forbearance* periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).
- **Current Interest Rate for Graduate Students is 6.21%**

**TO APPLY for Federal Financial Aid you must complete both of these items:**

1. Go to [WWW.FAFSA.GOV](http://WWW.FAFSA.GOV) and use our school code **G42171**
2. **RSC Financial Aid Application** (pgs 3-4), and email or mail it to the RSC financial aid department.

**For those who do not qualify for Federal Financial Aid, we offer the following options:**

1. **Long-Term Institutional Payment Plan** – This is offered through TFC finance and the plan can be for a term of 12 to 18 months. This plan has a set-up fee of \$100 and 6.5% interest. We require a down payment due on or before the first day of class of \$500 or 25% of the total tuition, whichever is less. The long-term institutional payment plan requires credit approval and may require a co-signer if minimum credit worthiness standards are not met.
2. **AWSNA** –the Association of Waldorf Schools of North America offers two options:
  - a. Teacher Education Loans Program (Loan to Grant), in which funds that are borrowed from AWSNA can be forgiven if graduates of education programs teach three-quarter to full-time in AWSNA- or WECAN-affiliated Waldorf schools for 3 years per each year of loan given. Ex: If a teacher receives an AWSNA Loan to Grant for 2 successive years, they will have to work for 6 years at an AWSNA/WECAN affiliated school for all of the loaned funds to be forgiven.



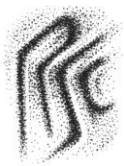
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- b. Currently Practicing Teacher (CPT) Matching Grant Program for people already teaching in AWSNA- or WECAN-affiliated schools as they pursue their training, in which AWSNA provides outright grants that are matched by the school at which the applicant is teaching. Please note that the AWSNA funds are limited and may not be able to match all the funds given by a school.
- 3. **Scholarships** – We are fortunate to receive donations each year from generous individuals and organizations that intend the funds to go to students in need. Amounts and availability vary. To apply for scholarships, complete the attached Financial Assistance Application and return it to the financial Aid Office. Please note the following policies regarding scholarships:
  - o Scholarships are based on financial need. You will be asked to complete the FAFSA in order to assist with determining financial need.
  - o Scholarships are not available to First Year students in any modality or foundation-only students.
  - o Only one type of scholarship is available per student. If you request and receive AWSNA funding you will not also receive a separate scholarship.
  - o You will be required to write a short one-page autobiography as part of the scholarship award process

**For more information students must contact the Financial Aid office.**

Email Address: [FinancialAid@steinercollege.edu](mailto:FinancialAid@steinercollege.edu)

Mailing Address: RSC Financial Aid Office, 9200 Fair Oaks Blvd., Fair Oaks, CA 95628



# RUDOLF STEINER COLLEGE

## Financial Aid Application For RSC Matriculating Students

Financial Aid Office: [FinancialAid@steinercollege.edu](mailto:FinancialAid@steinercollege.edu)

**Instructions:** For any financial assistance, complete this form and return to the RSC financial aid office.

Print Clearly Program: \_\_\_\_\_ Year:  1<sup>st</sup>  2<sup>nd</sup>  3<sup>rd</sup>  Other: \_\_\_\_\_

Legal Name: Last \_\_\_\_\_ First \_\_\_\_\_ Middle \_\_\_\_\_

Email Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_ Work: \_\_\_\_\_

Current Address: Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

How long have you lived at this address? \_\_\_\_\_ Housing:  Own  Rent  Parents  Other \_\_\_\_\_

Total number of dependents you are financially responsible for: \_\_\_\_\_

How do you plan to support yourself while attending RSC? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Are you applying for Federal Unsubsidized loans using the FAFSA? \_\_\_\_\_

References: Please include Name, Address and Phone number for two references:

#1: \_\_\_\_\_

#2: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Phone: \_\_\_\_\_

Phone: \_\_\_\_\_



# RUDOLF STEINER COLLEGE

**The following is only required if you are requesting scholarships, AWSNA funds, or do not qualify for Federal Financial Aid.**

### Current Employment (include spouse's income as well if married)

#### Your Employment

Employer Name:	Dates Employed:	Monthly Gross Salary:	Address:
Email:	Phone:	Position/Title:	

#### Spouses Employment

Employer Name:	Dates Employed:	Monthly Gross Salary:	Address:
Email:	Phone:	Position/Title:	

#### Current Assets

Total Cash/Checking/Savings (as of date of this application)	\$
Total Value of Investments (do not include retirement funds)	\$
Value of Real Estate that is not primary residence	\$

#### AWSNA Information

By checking one of the below boxes you are indicating your interest in applying for AWSNA funding, and you must also complete the appropriate AWSNA application in addition to this financial aid application.

**AWSNA Loan to Grant** (Students in last year of program or students currently teaching only) for percentage of tuition  
\_\_\_\_\_10%\_\_\_\_\_15%\_\_\_\_\_20%\_\_\_\_\_25% this is a loan until student works for 3 years in an AWSNA approved school

**AWSNA Currently Practicing Teacher Award Matching Funds** Exact amount your school will pay \$\_\_\_\_\_  
For students currently teaching in an AWSNA school at least 75% time. Must be verified with a letter from the school with the amount the school is paying towards tuition.

I would like to apply for a scholarship in the amount of \$\_\_\_\_\_. I understand that scholarship funding is limited and that if I do not complete the program, any scholarships that I receive will revert to being a loan which will have to be paid back to Rudolf Steiner College.

The average scholarship is between \$500-\$2000. You must show financial need as well as a dedication to the program in which you are enrolling.

Please submit a short (maximum one page) Auto-biography discussing your financial need and your desire to pursue Waldorf Teaching.

I certify that the information I have provided on this application is correct and complete, and I acknowledge that Rudolf Steiner College (RSC) is relying on this information to evaluate my financial aid request. I understand that there may be additional requirements

Signature \_\_\_\_\_

Date \_\_\_\_\_

For Office use Only: Date Application Received \_\_\_\_\_