



SACRAMENTO  
STATE

# PK3 Teaching Credential Program: How to Finance Your Credential

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*Redefine the Possible™*

# For **QUESTIONS** about your financial aid package:

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between **8am and 4pm Monday - Friday**

OR

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# CSUS Financial Aid

Most of you are not eligible for “regular” financial aid

this summer because your program has not “officially” started

For CCE fees this summer, an option is [SchoolsFirst Federal Credit Union](#) for a curriculum loan



# SchoolsFirst Federal Credit Union

- ❖ You are eligible to join this credit union as a future (and current, for some of you), teacher
- ❖ SchoolsFirst offers loans for tuition, fees, books, etc. called a “Curriculum Loan”
- ❖ For a curriculum loan, you must complete this form.
- ❖ When the forms asks for “Student’s Cost of Attendance for the period of enrollment covered by the loan” for SUMMER that amount is \$12,842.
- ❖ Your “estimated financial assistance” = 0 if you are not receiving any financial aid

# SchoolsFirst Federal Credit Union

- ❖ To start the process, phone SchoolsFirst 800-462-8328 ext 6557 or go into a SchoolsFirst branch
- ❖ It takes about 3 days from applying to receiving the \$\$
- ❖ Current APR is 5% with up to 5 years (60 months) term
- ❖ Can borrow up to \$15,000 BUT recommend you borrow **NO MORE THAN CSUS Cost Of Attendance** which is **\$12,842 in summer 2026**
- ❖ You will need to upload a copy of your unofficial transcript to prove you are in a credential program

# ICEECE Scholarship

- ❖ The Innovation Center for Excellence in Early Childhood Education at Sac State received state funding for many Child Development scholarships over the past 18 months
- ❖ Additional funding is tentatively in the state budget but we don't know yet if \$\$ will be sent to Sac State.
- ❖ If it is, we will award ECE scholarships; we will let you know AS SOON as WE DO.



# FAFSA and CADAA



# Free Application for Federal Student Aid (FAFSA)

- ❖ Complete your FAFSA ASAP if you haven't already!
- ❖ Apply as an “**Other undergraduate, (junior or beyond)**”
- ❖ If you selected Master's student, then you need to correct the application
- ❖ Screenshot of how your FAFSA should look is on the next slide

## Student College or Career School Plans

When the student begins the 2026–27 school year, what will their college grade level be? ⓘ

☐ First year (freshman)

☐ Second year (sophomore)

☒ Other undergraduate (junior and beyond)

☐ Master's, doctorate, or graduate certificate program (such as M.A., MBA, M.D., J.D., Ph.D., Ed.D., etc.)

← Select this box!

When the student begins the 2026–27 school year, will they already have their first bachelor's degree? ⓘ

☒ Yes

☐ No

Will the student be pursuing an initial teaching certification at the elementary or secondary level? ⓘ

☒ Yes

☐ No



# California Dream Act Application (CADAA)

## ❖ DACA, Undocu-students CADAA rather than FAFSA

- ❖ **ARE** eligible for CA state aid & COE scholarships
- ❖ Eligible for the AB 540 CA Grant
- ❖ Apply as a 5<sup>th</sup> year undergraduate; if you have resided in CA for over 1 year + 1 day can indicate you are a CA resident
- ❖ [figueroaramirez@csus.edu](mailto:figueroaramirez@csus.edu); Dr. Karina Figueroa-Ramirez for assistance

\$ \$

# Grants and Scholarships

\$ \$

# Possibilities...

1. Pell Grant
2. Cal Grant
3. TEACH grant
4. Golden State Teacher Grant
5. Student Teacher Stipend Program
6. CSU Residency Scholarship
7. CARES at Sac State
8. Substitute Teaching
9. Federal Loan Forgiveness Program

# Pell & Cal Grant Funding

- ❖ If received Pell funds as an undergrad, you MAY be eligible for another year while in the credential program.
  - ❖ Pell is determined by Fin Aid; check your FA package in your Student Center
- ❖ If you received Cal Grant as an undergrad, AND completed your BA in spring 2025 or **later**, you MAY be eligible for one additional year of support:
  - ❖ Apply directly with the California Student Aid Commission (CSAC) for the Cal Grant
  - ❖ NOTE: if you already have the SUG (State University Grant) you can't also have the Cal Grant

# TEACH Grant

About \$3700 this year

Must have overall GPA 3.25 or above

## TEACH Grant requires service obligation

- Service Obligation = teach for 4 years within 8 years after finishing the credential, in your high-needs area, in a low-income public school
- If you don't complete the service obligation, the TEACH Grant will be converted to a loan that you must repay, with interest.

## TEACH Grant Process at Sac State

- You don't apply! (19 names were sent to FA in May; GPA is being recalculated at end of summer 2026)
- Check Student Center "to do" list;
  - TEACH Grant Counseling
  - TEACH Grant Agreement to Serve (ATS)
- FA enrolls you in TEACH Grant Program, which takes another 2 weeks
- FA disburses TEACH Grant Funds before 4<sup>th</sup> week of semester
- YOU MUST submit verification to TEACH Grant EACH year you teach until 4 years are complete

# Golden State Teacher Grant

- PK3 **PLUS Bilingual Authorization** are eligible to apply
- Up to \$10,000
- Only 163 available statewide so apply AS SOON AS APPLICATION OPENS!
- Sign up for more info [at this link](#); [application](#) will open in July
- Must complete the FAFSA or Dream Act Application

# Golden State Teacher Grant

Service Obligation = teach for 2 years within 4 years after finishing the credential, in a priority school.

If you don't complete the service obligation, the grant must be repaid

## Golden State Teacher Grant Process at Sac State

- Apply as SOON as the application opens (probably July)!
- FA begins certifying eligibility; takes 2-4 weeks
- Check your email! California Student Aid Commission sends notice of a Service Agreement to sign on their website.
- \$\$ sent to Sac State in 6-8 weeks; check your Sac State email!
  - Fall – SOONEST you may get \$\$ is late September
  - Spring – SOONEST you may get \$\$ is late February
- \$\$ MAY go to repay loans in your FA package rather than come to you as cash, IF your package includes loans

# Student Teacher Stipend Program

\$10,000 STSP is a new program in California for future teachers

- YOU don't apply; we work with your student teaching district to submit an application for you (this must be student teaching being done in a school district, charter school, or county office of education)
- You must be required to student teach at least 500 hours in order to be eligible for this \$\$
  - Ex: you received 100 hours of equivalency from a practicum course; you are still eligible because you still need to complete 500 hours
  - Ex 2: you received 200 hours of equivalency due to working FT as a PK teacher for 6 or more years; you are NOT eligible for the STSP because you only need 400 hours of student teaching

# CSU Residency Scholarship

\$5,000 scholarships; CSUS will probably award 20-25 of these

Scholarship award criteria for applicants:

1. Interest in teaching **English learners**, earning a **bilingual credential**, or teaching in **urban or high-need schools**;
2. Must have Financial need as determined by the campus Financial Aid Office;
3. Enrolled in an approved CSU residency program during the semester of the awarded scholarship (Intern teachers are not eligible);
4. Good academic standing.
5. When the application opens, **Mercedes in TCRED will email you!**

# Additional Scholarships

- ❖ CoE scholarships, up to \$100,000 in scholarships, application opens October 1 every year and closes late March every year, for the following fall
- ❖ Other external educator scholarships:  
<https://www.alleducationschools.com/financial-aid/teaching-scholarships/>

# If you have quit your job or reduced hours...

## ❖ LOSS OF INCOME:

- ❖ The amount you are awarded in your FA package is based on your FAFSA/ **PRIOR salary**;
- ❖ If you will work less or quit your job for the credential program, you can submit an APPEAL for Loss of Income by using the [Loss of Income Appeal](#) process
- ❖ If you are a dependent & your parents have lost income, you can also file the appeal at the link for THEIR loss
- ❖ Follow ALL steps listed at the link above ASAP to file your appeal!

# You MAY be eligible for a Budget Increase

**BUDGET INCREASE:** You can qualify for additional **student loan** amounts for specific reasons using a [Budget Increase Appeal form](#) (form will be available in mid-September) for the following:

- **Safety-related car expenses** up to \$2000 for the vehicle used for transportation to/from school (repairs must happen after fall semester starts; keep receipts)
- **Health insurance premiums** and/or **medical, dental, or vision expenses** up to \$4000 which are not covered by insurance
- **Child-care expenses** up to \$4000 for your children up to age 12
- \$1500 for one-time **purchase of a computer**

# Additional Resources



# CARES at Sac State

Crisis Assistance & Resource Education Support

- ❖ CalFresh Application Assistance
- ❖ Childcare Grant – if selected, up to \$1k/month
- ❖ Emergency Grant – emergency childcare costs, housing, utilities, food, transportation (including gas to campus)
- ❖ Emergency Housing Services
- ❖ Basic Needs Resource Center – the Well 1031, make an appt up to once/week for food & non-food items

# Consider Substitute Teaching

- ❖ There are guidelines for subbing during the credential program (check with your program handbook first)
- ❖ How to get started:
  - ❖ Information about the Sub permit is [at this link](#)
  - ❖ [Apply to CTC](#) for your 30-day substitute permit
  - ❖ Create an account on edjoin.org to apply for Certificated Substitute Positions in local districts (your student teaching district may automatically help you with this process)

# Federal Teacher Loan Forgiveness Program

- ❖ Teach for 5+ years in low-income public school
- ❖ Can forgive up to \$5,000 of your federal student loans
- ❖ Additional loan forgiveness programs you may be eligible for can be found by googling “teacher loan forgiveness” OR by [going to this link](#) (article about 4 separate loan forgiveness programs)

# NEXT STEPS!

1. Submit [FAFSA](#) or [CADAA](#) if not already submitted
2. Join [SchoolsFirst](#) & apply for a summer loan if necessary
3. Apply for [Cal Grant](#) if eligible
4. Check your CSUS FA package for [TEACH grant](#)
5. Sign up for information [on Golden State Teacher Grant](#) & apply in July if interested
6. Apply for CSU Residency Scholarship once app opens
7. Submit [Budget Increase](#) (September) and/or [Loss of Income](#) (July) forms if appropriate
8. Check out [CARES office](#) at Sac State
9. [Apply to CTC](#) for 30-day Sub Permit if interested
10. [Apply on EdJoin](#) to be a substitute teacher if interested

# **AGAIN: For QUESTIONS about your financial aid package**

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# For QUESTIONS about other financial issues:

Email Dr. Sessoms (Dr. S.) at [sessoms@csus.edu](mailto:sessoms@csus.edu) & provide **3 possible days/times** when you are available for a 30-minute Zoom appointment

Dr. S is unavailable 8/3-8/12 and 8/24-9/11



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# Questions?

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