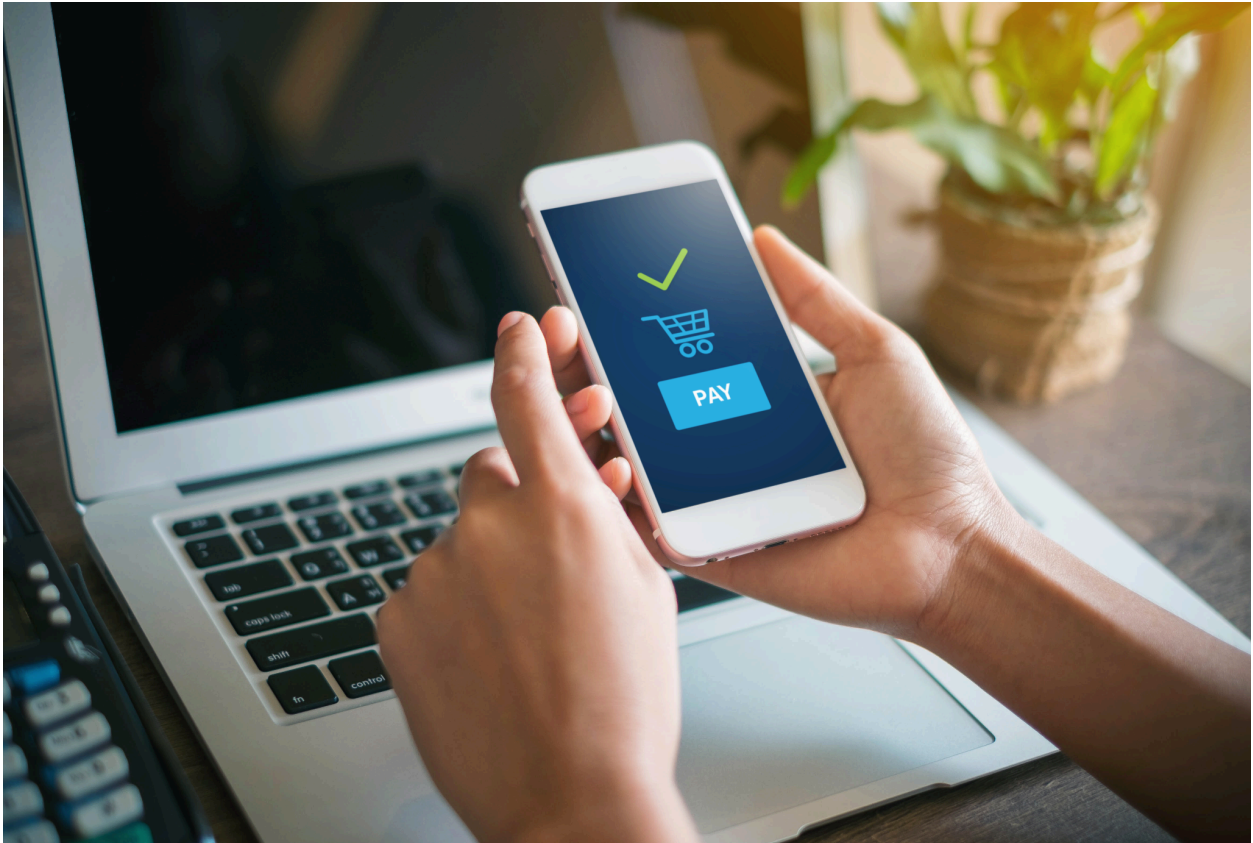


## FINANCIAL RESOURCES



Individuals who are considering teacher training and/or continuation of professional development should explore resources that have supported their education in the past.

Although the cost of your education and professional development rests with you, there are resources available to assist you. Additionally, please consider the funding resources outlined below.

If you are currently working at an AWSNA member school, please consult with your school's business office for further details.

If you are considering employment at a Waldorf school, please explore educational support with your hiring contact.

### Helpful terminology:

**GRANTS:** A grant is a form of aid that does not need to be repaid unless you withdraw before completing training or you fail to complete any service obligations related to the grant agreement.

**SCHOLARSHIPS:** Organizations may have funds available to help students pay for training or continuing professional development. Generally, there are no costs to the recipient for these funds. This funding may be based on maintaining academic merit.

**LOANS:** A loan is money you borrow and must pay back with interest. It is important to understand your repayment options so you can successfully repay your loans.

**LOAN-to-GRANT:** A loan-to-grant program begins as a loan (see above) but vanishes over time when service to the school has been given. For example, one third of the loan is forgiven when a year of teaching has occurred.

### Personal Resources

The resources available to you may include:

- personal savings
- family support
- federal work-study programs
- personal borrowing through a homeowner loan or against a retirement account. (Please consult your personal tax advisor to understand all related costs)

### Association of Waldorf School of North America Resources

The Association of Waldorf Schools of North America is committed to supporting professional development for faculty and staff in our member schools, or those candidates seeking to join our schools.

Currently, AWSNA has the following funding support available: *Application available from individual teacher training institutes upon acceptance*

- Teacher Education Loan 23-24 Academic Year: \$750 per year
  - Loan-to-Grant possibilities for current Waldorf teachers
  - Anticipated to be greater for 24-25 Academic Year
- Currently Practicing Teacher (CPT) Grant: \$600 per year



### **Individual Institute Resources**

Each institute is a standalone training center. Some institutions offer financial assistance based upon calculated student need while others may provide extended payment programs or low-cost loans. Your research might include the following inquiries:

- Does your institute participate in any federal funding (Pell Grants, FSEOG, TEACH, etc.)
- Does your institute have individual grants that you may qualify for?
- Does your institute provide its own financial assistance grants?
- What are the payment plan options, including payment plans that commence after graduation?
- Are there any scholarships available?

### **Individual School Resources**

Each Waldorf school operates as its own 501c(3) (charitable) organization and develops its own budget and resources in support of training and professional development. Funding varies greatly from school to school.

Your research might include the following inquiries:

- Does your school have a set amount per employee for professional development?
- If so, is this an annual amount? Is there a lifetime cap?
- How encompassing is that funding? Are travel, housing, and food costs supported?
- Does your school partner with the state or province for professional funding (i.e. Title funding)?
- Does your school have interest-free options and payment plans to support training?
- Are there any other scholarships or specific grants that may be available to you and your study?
- Does your school increase the annual salary of an employee when they acquire new training?

### **Other Resources**

- [Information for Canadian citizens](#)
- [Information for military families](#)







