


Special Curriculum Loans

For Continuing Education Programs



AMY C.
High School Principal
Member Since 2010

School employees, we can help you pay for tuition, books, and other expenses associated with pursuing an advanced degree or professional certificate with a fixed- or variable-rate Special Curriculum Loan.

FIXED-RATE:

- ▶ Loan amounts up to \$15,000
- ▶ Low 5.90% APR¹
- ▶ Up to 60 months to repay¹

VARIABLE-RATE:

- ▶ Loan amounts up to \$50,000
- ▶ Low variable rate (currently 5.50% APR²)
- ▶ Up to 15 years to repay²
 - First 5 years interest-only payments, followed by up to 10 years principal and interest payments

We've been helping school employees build their futures for more than 80 years, with personalized financial solutions and expertise, including:

- Free Checking³
- Low-rate auto loans
- High-yield Summer Saver account
- No-interest Classroom Supplies Loan⁴

Federally Insured by NCUA

All rates and programs are valid as of 7/21/16, subject to change, and subject to credit approval. Terms and payments are based on the amount borrowed. APR=Annual Percentage Rate **1.** Rate reflects a 0.75% discount for payment by automatic transfer from your SchoolsFirst FCU account. Estimated monthly payments per \$100: 1) 60-month 5.90% APR loan \$1.93; 2) 24-month 5.90% APR loan \$4.43. Must be enrolled in an approved career advancement program (see reverse). **2.** Rate and payment subject to increase after loan is funded. Interest-only payments for the first 5 years, then fully amortized up to 10 years. For a typical \$8,000 variable rate loan with a 5.50% APR, the estimated monthly payment for the 5-year interest-only period is \$35; the estimated monthly payment for the 10-year amortized (principal and interest) period is \$241. Estimated payments based on the current rate. Must be enrolled in an approved higher education program (see reverse). **3.** Unlimited check writing; Unlimited transactions at SchoolsFirst FCU and CO-OP Network ATMs; \$1 each for out-of-network transactions. SchoolsFirst FCU out-of-network ATM fee waived for school employee Members. \$25 minimum initial deposit waived for school employee Members or with direct deposit setup **4.** "No-interest" rate includes a 0.75% discount for automatic transfer payment from your SchoolsFirst FCU account. Available to classroom teachers K-12+ with accounts in good standing. Limit one per calendar year. Eligibility to apply requires direct deposit.

SCHOOLSFIRST 
FEDERAL CREDIT UNION

SPECIAL CURRICULUM LOANS—FIXED RATE

This loan program is designed to assist school employees who are enrolled in approved California Commission on Teacher Credentialing or National Board for Professional Teaching Standards career advancement programs.

Approved Program	Description	Maximum Term*	Maximum Loan Amount
Beginning Teacher Support and Assessment (BTSA) Loan	Helps teachers who are pursuing a Clear Teaching Credential pay for BTSA Induction program expenses.	60 months	\$10,000
Education Specialist Program/ Teaching Credential	Provides support for teachers to pay for an Education Specialist Credential, Added Credential and Added Authorization Programs.	60 months	\$15,000
Teacher Certification Loan (NBPTS)	Designed to assist teachers pursuing advanced certification from the National Board for Professional Teaching Standards.	24 months	\$2,500
Paraprofessional Teacher Training Program (PTTP) Loan	Assists school employees who are pursuing a teaching credential and are enrolled in a PTTP.	24 months	\$1,500
Career and Technical Education (CTE) Credential Program	Provides support to aspiring and current teachers to obtain their CTE credential.	24 months	\$2,000
Administrative Services Credential Program	For current administrators who are pursuing a Clear Administrative Credential (Tier II).	60 months	\$15,000
Preliminary Administrative Services Credential Program	Designed for educators pursuing a career in administration (principal).	60 months	\$15,000

SPECIAL CURRICULUM LOANS—VARIABLE RATE


This loan program is designed to assist school employees who are enrolled in approved higher education programs.

Approved Program	Description	Maximum Loan Amount
Doctorate of Education in Educational Leadership (CSU)	A three-year CSU course of study leading to a Doctorate of Education in Educational Leadership.	<p>\$50,000 total for the three-year program.</p> <ul style="list-style-type: none"> To be taken in three annual advances Must reapply every year New loan request will be added to the existing balance each year
Masters in Speech and Language Pathology	A two-year program for enrollees of any Masters in Speech and Language Pathology advanced degree program. Candidates must have an employment agreement with their district office.	\$25,000 total for the two-year program.

To Learn More

 Call 800.462.8328

 Click schoolsfirstfcu.org/curriculum

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