Mater Ecclesiae Fund for Vocations
St. Joseph Student Debt Relief Grant Program
Application Package

The application package pdf for the St. Joseph Student Debt Relief Grant Program includes:

1. This Cover Page (1 page)
2. General Information (2 pages)
3. Application Form (3 pages)
4. Application Instructions (6 pages)
5. Lender Information Release Form (1 page)
6. Consent to Use Information Form (1 page)

Thus, your application package pdf should contain a total of 14 pages. If have any questions, or if you are missing any of the items listed above, please e-mail the MEFV Grant Administrator, Katherine Huber, at klhuber@fundforvocations.org.

Mater Ecclesiae Fund for Vocations
St. Joseph Student Debt Relief Grant Program
General Information

The purpose of the *Mater Ecclesiae* Fund for Vocations' St. Joseph Grant Program is to help men and women whose student loans force them to delay embarking on their vocations to vowed religious life. By providing a grant for the payment of outstanding student loans, the delay can be eliminated. Because the underlying motivation of the grant program is to increase successful vocations in service of the Church, there are several conditions associated with the grant.

1. The first step involves approval of the religious institute you intend to enter. To be approved:

    a. A religious institute must be in union with the See of Peter. This includes all Roman Catholic religious institutes as well as those of the Eastern Catholic Churches.

    b. A religious institute must be willing to be a party to the grant agreement, acknowledging that the MEFV's promise to pay the grant recipient's debt according to the terms of the agreement is equivalent to his being debt-free. The agreement also includes a reporting requirement for the religious institute. The MEFV will contact your religious institute to confirm their willingness to comply with the grant agreement.

    c. A religious institute must be one in which members make a public commitment to poverty. The MEFV does not provide grants to individuals entering the consecrated life of secular institutes such as Opus Dei or Regnum Christi.

    d. A religious institute must have a policy that individuals responsible for any kind of debt may not take vows (either temporary or perpetual). This does not disqualify institutes that agree to pay some of an aspirant's debt, but the understanding must be that the debt is no longer the responsibility of the professed individual.

    e. The MEFV relies on two associations of religious institutes, the Institute on Religious Life (IRL) and the Council of Major Superiors of Women Religious (CMSWR), to help us identify orders that exhibit fidelity to the teaching Magisterium of the Catholic Church and loyalty to the Holy Father. Thus, to be eligible for participation in the St. Joseph grant program, religious institute must be either an affiliate of the IRL a member of the CMSWR, or be subject to other procedures.

    Institutes that are not affiliated with either the IRL or the CMSWR will be evaluated by an MEFV committee formed for the purpose of determining the eligibility of religious institutes for participation in the St. Joseph grant program. The committee's decisions are final.

2. Your application will be reviewed by a board made up of lay men and women and a priest. The board meets yearly, in February. In order to be considered, applications must be postmarked no later than November 15 of the previous year. Awards will be announced on or before March 1 each year.

3. You should be aware that individuals who have made progress in the repayment of their student loans generally receive preference from the grant application review board.

4. If your application for a grant is approved, the *Mater Ecclesiae* Fund for Vocations will enter into a contract with you and your religious institute for the gradual retirement of your student loans. The

contract will communicate to the religious institute our commitment to pay your student loans. The religious institute must agree to provide to us quarterly reports on your progress.

5. Please be sure you read and understand the following details of the MEFV's loan payment program:

   a. Student loans covered by a St. Joseph grant remain in the name of the grant recipient. The *Mater Ecclesiae* Fund for Vocations makes a legally-enforceable commitment to make the loan payments for as long as the grant recipient continues in religious formation, but does not become financially responsible for the loan from the perspective of the institution that issued or services the loan.

   b. Upon the entry of the grant recipient to his religious institute, the MEFV will begin to make the normal monthly payments for his loans. Alternately, if his formation permits the use of a deferral, the MEFV may defer payment for one or more years at its discretion.

   c. Upon the grant recipient's final vows, the MEFV will accelerate payment of his loans, in order that the loans will be fully paid by the fifth anniversary of his final vows.

   d. If, for any reason, the grant recipient leaves before the fifth anniversary of final vows, the MEFV will immediately cease to make loan payments. At that point, the individual would become responsible for all future loan payments.

   e. There is no obligation to repay the MEFV for any loan payments made under the terms of the agreement.

   f. St. Joseph grants are not transferrable to another religious institute or to a diocese or society of apostolic life.

6. If you are awarded a St. Joseph grant and you also receive grants from other charitable organizations to help you with your student loans, we request that, if possible, those payments be made to the MEFV (because the MEFV will be taking on the responsibility for your ENTIRE student-loan indebtedness) rather than directly to your lenders.

7. If you are not awarded a St. Joseph grant, you may re-apply for the next year's grant awards, provided you have made a good-faith effort to reduce your debt balance. Please see the FAQ on the MEFV website: fundforvocations.org/faq#reapply.

   Generally, this means that you may not re-apply if you enter religious life. When you begin religious formation, you have no further opportunity to earn the money with which to pay your loans, and your loan balances will increase (because of accruing interest) rather than decrease. Since our grant-making decisions are primarily financial, your application will look worse, rather than better, to the application review board and your chances will not improve. Again, please see the FAQ for more information.

Mater Ecclesiae Fund for Vocations - St. Joseph Student Debt Relief Grant Program

APPLICATION

1. PERSONAL INFORMATION

Name	Phone	Social Security Number

Street Address	E-mail Address
City, State, Zip	Date of Birth
Home Town and Parish	Home Diocese

2. RELIGIOUS INSTITUTE INFORMATION

Institute Name	Vocations Director's Name	
Vocation Director Street Address	Vocation Director E-mail Address	
Vocation Director City, State, Zip	Vocation Director Phone	Your Projected Entry Date
Web Address	Superior's Name	

3. EDUCATION

Name and Location of School	Course of Study	Graduation Date	Degree Earned or Number of Years Completed

4. NON-STUDENT DEBT (E.G., CREDIT CARDS, AUTO LOANS, MORTGAGE, PERSONAL LOANS)

Name and Address of Lender	Type of Debt	Balance	Monthly Payment	Are Any Payments Overdue?

READ THE INSTRUCTIONS CAREFULLY BEFORE COMPLETING THIS APPLICATION

Mater Ecclesiae Fund for Vocations - St. Joseph Student Debt Relief Grant Program

APPLICATION

5. EDUCATION DEBT

Use as many sheets as necessary. Please number loans sequentially. See Instructions.

MEFV #_____ How many loans are included in this section? _____

Financial Institution (Lender or Servicer) Name			
Correspondence Street Address			
Payment Address, if Different			
Phone	Fax	Account Number	Monthly Payment
Original Loan Amount	Current Payoff Amount	As of what date?	Loan Termination Date
Interest Rate	Fixed or Variable?	When is the Next Payment Due?	
Payment Plan (Standard, Graduated, Income Contingent)		Is this Loan in Deferral or Grace? If Yes, When Does Deferral End?	
Is this Loan in Default? If Yes, For How Long?		Do you have online access to this acount?	

MEFV #_____ How many loans are included in this section? _____

Financial Institution (Lender or Servicer) Name			
Correspondence Street Address			
Payment Address, if Different			
Phone	Fax	Account Number	Monthly Payment
Original Loan Amount	Current Payoff Amount	As of what date?	Loan Termination Date
Interest Rate	Fixed or Variable?	When is the Next Payment Due?	
Payment Plan (Standard, Graduated, Income Contingent)		Is this Loan in Deferral or Grace? If Yes, When Does Deferral End?	
Is this Loan in Default? If Yes, For How Long?		Do you have online access to this acount?	

READ THE INSTRUCTIONS CAREFULLY BEFORE COMPLETING THIS APPLICATION

Mater Ecclesiae Fund for Vocations - St. Joseph Student Debt Relief Grant Program

APPLICATION

6. WAGES AND OTHER SOURCES OF INCOME

Name and Address of Income Source	Name of Contact	Type of Income	Monthly Income

7. OTHER ASSETS

Please describe ony other assets that could be sold or otherwise used to pay education or other debt.

8. OTHER GRANTS AND ASSISTANCE

Please provide information about other grants or financial assistance for which you have applied.

Name of Grantor Organization	Contact Name	E-mail Address	Phone	AmountYou Expect to Apply to Your Loans

9. PAYMENT EFFORTS TO DATE

DO NOT WRITE ANSWERS HERE. On **additional pages**, please provide the following information.

1. Does your family support your vocation?
2. Is your family able to provide any financial assistance?
3. When did you finish or leave school?
4. What have you been doingl to pay your student loans?
5. Have you been able to make payments in excess of the required monthly amount? If so, how much?
6. When you began to discern your vocation as an adult, did you have non-student debt (e.g., credit cards, car loan, etc.)? If yes, in what amount?
7. If you still have non-student debt, what is your plan for eliminating it before entry to religious life?
8. How are you planning to work on your student loans until your date of entry?
9. If you enter religious life BEFORE the grant date of March 1 next year, how do you intend to pay your loans after your entry?
10. If you do not receive a St. Joseph grant, what are your plans for paying your loans?
11. What else should we consider about your financial situation when reviewing your application?

10.VOCATION STORY

Please attach an essay (1-2 pages), to tell us about yourself and your vocation.

11. CERTIFICATION AND SIGNATURE

I have read and understood all the program information at **www.fundforvocations.org**. I understand and acknowledge that:

1. If I do not receive a grant, I will be eligible to re-apply only if I have made a good-faith effort to reduce my debts.
2. If I receive a grant, loan payments will be made over time, not all at once.
3. If I receive a grant, I must notify MEFV if I leave formation and that all loan payments by the MEFV will cease upon my leaving.
4. St. Joseph grants are not transferrable to another religious institute or to a diocese or society of apostolic life.

I certify that all statements contained herein are true and complete, to the best of my knowledge.

SIGNATURE	DATE

Mater Ecclesiae Fund for Vocations
St. Joseph Student Debt Relief Grant Program
Application Instructions

Thank you for making application to participate in the *Mater Ecclesiae* Fund for Vocations' St. Joseph Student Debt Relief Grant Program. We thank you for your generosity in responding to God's call. Through this program we hope to make it possible for men and women to enter religious life in the Roman Catholic Church sooner than they would otherwise be able to by taking away the burden of their education debt.

Instructions – Please supply ALL information requested. Use additional sheets as necessary.

A. St. Joseph Grant Application Form

1. Personal Information: Please fill in your name and address, phone number(s), e-mail, social security number, date of birth and home town and parish and diocese.

2. Religious Institute Information: Please tell us about the religious community you are planning to enter. Provide the name of the religious institute (order) and its street address and website. Please also provide contact information, i.e., name, phone number, and e-mail for the Vocations Director, and the name of the Superior. Don't forget to include your projected date of entry to the community, if known. If you do not know when you will be entering, write "unknown."

3. Education: Please tell us where you went to school (undergraduate-level and above), what you studied and when you graduated or left school. Please also list degrees earned, or number of years completed at each institution.

4. Non-Student Debt: Please provide the requested information for each item. Include credit cards, automobile loans, mortgages, personal loans, etc.

5. Education Debt: Please fill in **ALL** the requested information about each of your student loans. **"Unknown," "TBD," etc., are NOT acceptable answers.** Use as many sheets as necessary.

   If you do not have the requested information, PLEASE CONTACT YOUR LENDER to obtain it. We need **ALL** of this information before we can consider your application. We cannot bring incomplete applications before our Review Board.

   a. Assign each of your loans an MEFV identification number and number them sequentially. For example, if you have one loan from the Department of Education and another loan from Sallie Mae, assign one of them the number "MEFV # 1" and the other "MEFV # 2," etc.

      i. Write this number at the top of the Education Debt section of the application for each of your loans.

      ii. Also, please clearly indicate this MEFV identification number in the upper right-hand corner of EACH PAGE of your supporting documentation. See "B," below.

      iii. If you have multiple, substantially identical, loans with the same Lender, you may combine them in one section. Please indicate how many loans are combined in each section.

      iv. If loans with the same Lender have substantially different features, e.g., different interest rates or termination dates (see "h." below), do not combine them, but number them separately.

   b. Please provide all requested contact information for your Lender.

c. Monthly Payment: Please provide the regular loan payment (principal and interest) specified by your Lender.

   i. If your loan is in grace or deferral, or you are not making payments for some other reason, please contact the Lender to find out what the payment would be if you were making payments.

   ii. If the payment is other than monthly (e.g., quarterly), please so indicate.

d. Original Loan Balance: Please enter the original amount of the loan(s).

e. Current Payoff Amount: Please show the amount that would be required to pay off your loan in full.

f. Loan Termination Date: This is the date when, in the normal course of events, the loan would be fully paid.

   i. We find that this is the question that causes the most difficulty and confusion for applicants, and even for lenders.

   ii. If you are uncertain about what is required, please contact the MEFV Grant Administrator, Katherine Huber, at **klhuber@fundforvocations.org**.

g. Interest Rate: Please enter the current interest rate being charged on the loan(s), and whether the rate is fixed or variable over the life of the loan(s).

h. Next Payment Due: Please enter the date the next **non-zero** payment is due. If you have made payments in excess of the required monthly payment, the next payment due date may be some months in the future.

   i. This is the second-most difficult question for applicants and lenders.

   ii. Again, if you have any questions,please contact the MEFV Grant Administrator, Katherine Huber, at **klhuber@fundforvocations.org**.

i. Payment Plan: Please indicate what payment plan has been set up for your loan.

   i. Most loans are on a standard plan, requiring equal payments for a certain number of months.

   ii. Some loans are set up with lower minimum payments for the first couple of years and then payments increase every year or so for the life of the loan. These are graduated loans.

   iii. Some lenders have plans that allow the borrower to make payments that are a specific percentage of their income. This is an income contingent payment plan.

j. Loan Deferral: If your loan is in a grace or deferral period, or any status other than "repayment," answer “yes” and indicate when that status is scheduled to end. Otherwise, answer “no.”

k. Loan in Default: If any payments required by your Lender are late by more than a few days, or if the loan is in default, answer “yes” and indicate the dollar amount of the overdue payments and for how long this problem has existed.

l. Online Access: If you receive a St. Joseph grant, we will ask you to provide all information necessary to access your account online.

6. Wages and Other Sources of Income: Please list all sources of income, including wages if you are employed. If you have more than one job, please list each separately.

7. Other Assets: Please provide the requested information regarding any other assets you have available to you. By "assets" we mean anything of value – savings accounts, cars, etc. – that could be liquidated and applied to your debt. Please include any funds that are being held in trust for you by others.

8. Other Grants and Assistance: Please provide information about any other organizations (e.g., Serra, Knights of Columbus, Laboure, etc.) to which you have applied for grants or other financial assistance, including information on how much assistance you expect to receive. If you do not know how much you are likely receive, please call the organization and ask.

9. Payment Efforts to Date: Please answer each question thoroughly (don't say just "yes" or "no") on additional pages. **Do not write your answers on the application form**. In response to the final question, "Is there anything else we should know. . .," please include any financial information not included elsewhere.

10. Vocation Story: Please tell us about your vocation and the factors that have influenced you to follow a call to religious life. If you are not a native English speaker, please consider having someone review your vocation story for clarity and grammatical issues.

11. Certification and Signature: Make sure you have read all the information contained on the website **fundforvocations.org** about how the grant program works. Then, please sign and date the application.

B. Supporting Documentation

1. Documentation from your Lender is vital to the application review process. Our review board's decisions are primarily financial. Therefore, it is crucial to have accurate, verifiable information with which to compare applications.

2. Please obtain, from your Lender, documentation to substantiate AT LEAST the following information for each of the loans on your application:

   a. Lender name

   b. Payment address

   c. Account number(s)

   d. Monthly payment

   e. Original loan amount

   f. Current payoff amount

   g. Loan termination date

   h. Interest rate

   i. Fixed or variable interest

   j. Next payment due date

k. Payment plan

l. Deferral ending date, if applicable

m. Information on default, if applicable

Please write the MEFV loan identification number you assigned in step "A.5.a.," above, in the upper right hand corner of each page of documentation.

It is extremely helpful if you highlight the required information on the documentation you provide. As you have no doubt discovered, the documentation can be confusing, so highlighting will help us find the required information more easily. It can also serve as a check for you that you have included documentation for all the required information.

3. Documentation must be provided **by the Lender.** Your own notes are not acceptable. Acceptable documentation (provided it includes the required information) will include any of the following:

   a. Copies of loan agreements

   b. Copies of monthly billing statements

   c. Copies of payment coupons

   d. Printouts of information from Lender websites

   e. Copies of recent (within 3 months) Lender correspondence

   Any of these are acceptable, as well as any other documentation you can provide, as long as it is from the lender and substantiates the information listed in instruction "B.2.," above.

   Please note that you do not need to send all of the above items. In short, it doesn't matter what you send, so long as it:

   i. **was produced by the lender, AND**

   ii. **substantiates the information on your application.**

4. Please **do not send originals**. Make copies to include with your application and keep the originals for your records.

C. Lender Release

1. Before completing this form, please contact your Lender(s) to determine if they require their own form. If so, please obtain a copy of the Lender's form, complete and submit it along with your application. If you need additional information for the Lender's form, not found on the MEFV website, please contact the Grant Administrator, Katherine Huber at **klhuber@fundforvocations.org**.

2. If your Lender does not require its own form, complete the Lender Release Form provided in this package and submit it with your application.

   a. **DO NOT** fill in the top portion of the form, where it says "TO:"

b. In the "FROM:" section, please fill in your name, social security number, date of birth, and address. Be sure to use the information the Lender has on file for you.

D. Consent to Use Information

1. The Fund for Vocations' primary means of fundraising is by direct mail. In our communications with our donors, we share the stories of our grant recipients to demonstrate the great need that exists for our programs among men and women called to the priesthood or religious life.

2. At a minimum we will need to use your first name, the religious institute you are entering, the balance of your debt and the required payments. In fact, if you receive a grant from the Fund for Vocations, this information must be disclosed on our annual tax filing.

3. We would **greatly** appreciate the opportunity to use information about you (such as your hometown, age, education, etc.) and your story to help us in our fundraising and promotions, so that we may help you and as many men and women in your situation as possible. At the same time we are sensitive to your privacy and do not wish to use any more information than necessary without your consent.

4. We suggest that you consult with your vocations director before completing this form. If the vocations director has any questions, we will be happy to discuss them by phone at 877-556-6338, ext 4, or send an e-mail to Mr. Corey Huber at **cfhuber@fundforvocations.org**.

5. You **must** check the first box to indicate that you understand that we will disclose the minimum amount of information. Then, fill in your name, etc., on the bottom of the form. **This is required.**

6. If you are willing to help us in our fundraising efforts, please also check the second box to indicate that we may use additional information that you submit with your application.

7. Failure to check the second box will not affect your chances of receiving a grant from the Fund for Vocations.

E. Application Checklist: Please make sure that you include **ALL** of the following in your application package:

1. St. Joseph Grant Application Form

2. All additional sheets providing information requested in the application form

3. Lender Release Form (either ours or forms specified by your Lender(s))

4. Consent to Use Information Form

5. Letter of acceptance from the Religious Institute you plan to enter. The letter may be conditional upon your clearing your student debts. We CANNOT bring your application before the Review Board without this Letter.

6. Supporting Documentation: See "B," above.

If, for some reason, you are not able to include one or more of the required items, please include a note describing the circumstances, and when the item(s) will be available.

If you are unsure what should be included or if you are experiencing difficulty in obtaining any of the requested information from your Lender(s), or if any of these instructions are unclear, please contact the

MEFV Grant Administrator, Katherine Huber, at **klhuber@fundforvocations.org** or by phone at 877-556-6338, ext. 3.

DO NOT submit photos or letters of recommendation from anyone. We will not consider them in evaluating your application.

F. Mailing your application.

1. Make and keep a copy of your application. We may need to contact you to clarify your answers and it will be easier to discuss if you have a copy.

2. Please return the completed application form and all additional information to:

   Mater Ecclesiae Fund for Vocations
   P.O. Box 7433
   Falls Church, VA 22040

   Applications must be postmarked no later than November 15 in order to be considered for the award date of March 1. Earlier submission is encouraged.

3. Please send your application package by regular first class or priority mail.

   a. If you are concerned about mail delivery, please send e-mail to the MEFV Grant Administrator, Katherine Huber, at **klhuber@fundforvocations.org** to let us know that you have sent your application.

   b. **Do not** use a mailing method that requires a signature. We are often away for extended periods and if there is no one to sign for your application package, **the Post Office will send it back to you**.

4. Applications will be acknowledged by e-mail and/or postal mail within a few days of receipt. If you do not receive an acknowledgement within 10 business days of mailing your application, please contact the MEFV Grant Administrator, Katherine Huber, at **klhuber@fundforvocations.org**.

Mater Ecclesiae Fund for Vocations
P.O. Box 7433
Falls Church, VA 22040
703-536-1995
e-mail: info@fundforvocations.org

Authorization to Release Student Loan Information

TO: _____

_____

_____

_____

FROM: _____
(Name)

_____
(Social Security Number)

_____
(Date of Birth)

_____
(Address)

To Whom It May Concern:

As a candidate for a grant to be given by the *Mater Ecclesiae* Fund for Vocations ("the Fund"), whose address and contact information are above, I hereby authorize you to release any and all information to the Fund regarding any account you may hold in my name, whether individual or joint with anyone else, to Corey Huber or Katherine Huber, as officers of the Fund.

A photostatic or fax copy of this authorization shall be considered as effective and valid as the original.

Very truly yours,

_____
(Signature)

Mater Ecclesiae Fund for Vocations
Debt Relief Grant Programs
Consent for Use of Selected Personal Information

The *Mater Ecclesiae* Fund for Vocations' primary means of fundraising is by direct mail. In our communications with our donors, we share the stories of our grant recipients to demonstrate the great need that exists for our programs among men and women called to the priesthood or religious life.

Additionally, the Fund for Vocations is required to make certain minimal disclosures about its grant recipients to the Internal Revenue Service and other authorities.

In order to apply for a grant from either the Fund's St. Joseph or St. John Vianney program, you must agree to allow this minimal disclosure of information both for fundraising purposes and as required disclosures.

☐ I understand that the Fund for Vocations will need to disclose the minimum personal information of: first name, religious institute, loan balance and loan payments. None of the following identifying information will be used or released in any way: social security number, date of birth, lender names or account numbers.

In addition to the minimum, we would greatly appreciate the opportunity to use your story to help us in our fundraising and promotions, so that we may help you and as many men and women in your situation as possible. At the same time we are sensitive to your privacy and do not wish to use any information without your consent.

☐ I also grant consent for the use of additional personal information supplied to the Fund, either as part of my grant application or subsequently. Personal information may include: excerpts from vocation essays, photographs, letters of thanks, testimonials, etc. Such information may be used for communications with existing and prospective donors, in written or oral communications, in broadcast media, or on the internet, by the Fund.

Name _____

Religious Institute _____

Address _____

City, State, Zip _____

Signature _____

Date _____