



# CREA Scholarship Program / CREA Loan Repayment Grant Program

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## CREA Scholarship Program

### Introduction

CREA has traditionally set aside a certain sum in its annual budget to be used to fund career enhancement scholarships for members. The current sum (\$7,500) will be apportioned to fund both the Scholarship and Loan repayment programs, as follows. One third to be used for scholarships (with a maximum of \$2,500 per individual grant). One-third to be used for loan repayment grants (with five \$500 grants to be awarded). One-third to be shared between both programs to fund additional applicants.

### Scholarship Rules and Administration

This document, approved by the CREA Board of Governors, serves as a description of the program's rules and guidelines, to be administered by the CREA Scholarship and Grant Committee. The Scholarship and Grant Committee shall consist of at least three CREA members. Current Scholarship and Grant Committee members are not eligible for scholarships.

### Scholarship Eligibility

All current CREA members of at least six months' standing are eligible to apply for a CREA scholarship (with the exception of Scholarship and Grant Committee members, Governors, and Officers of CREA).

### Program Criteria

Scholarships may be awarded to pay for the costs of tuition, required fees, and books for any course of study or program that will enhance the prospects for the CREA member's career within LOC. If the program is specifically meant to enhance current job performance, it is expected that the applicant will have approached CRS for funding before applying to CREA. CREA scholarships may not be used to pay for course costs that have already been met with scholarship or grant aid.

### Criteria for Awarding Scholarships

If possible, the Scholarship and Grant Committee will award scholarships to all eligible applicants who apply for funding for appropriate courses in a given application period. In some instances, partial funding for a course may be offered. If more applicants apply than the scholarship fund has money for, scholarship money will be awarded using the following criteria.



## **CREA Scholarship Program / CREA Loan Repayment Grant Program**

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1. First preference will be given to applicants who have not before been funded from the CREA Scholarship or Loan Repayment Grant programs.
  2. If necessary, tie breaking preference will be given based on an applicant's ratio of time as a member of CREA to time eligible to join CREA.

### **Procedures for Disbursing CREA Scholarship Awards**

CREA Scholarship Awards will be held by CREA and released upon successful completion of the course for which the award was made. Award recipients must provide CREA documentation showing payment for the course (e.g., bursar's receipt) and successful completion of the course (e.g., transcript) to receive reimbursement. Awards will be made to recipients in the form of a check from CREA.

### **Program Data**

Records of the applicants and awards will be stored in a scholarship database developed and maintained by CREA.

## **CREA Loan Repayment Grant Program**

### **Introduction**

CREA has traditionally set aside a certain sum in its annual budget to be used to fund career enhancement scholarships for members. CREA is now introducing a new component to its traditional career enhancement scholarships for members. The loan repayment grant is intended to provide help for members who are paying back certain eligible student loans in programs relevant to their employment at CRS.

The current sum (\$7,500) will be apportioned to fund both the Scholarship and Loan repayment programs, as follows. One third to be used for scholarships (with a maximum of \$2,500 per individual grant). One-third to be used for loan repayment grants (with five \$500 grants to be awarded). One-third to be shared between both programs to fund additional applicants.

### **Loan Repayment Grant Rules and Administration**

This document, approved by the CREA Board of Governors, serves as a description of the program's rules and guidelines, to be administered by the CREA Scholarship and Grant Committee. The Scholarship and Grant Committee shall consist of at least three CREA members. Current Scholarship and Grant Committee members are not eligible for scholarships or grants.



# CREA Scholarship Program / CREA Loan Repayment Grant Program

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## Grant Eligibility

All current CREA members of at least 6 months' standing are eligible to apply for a CREA loan grant (with the exception of Scholarship and Grant Committee members, Governors, and Officers of CREA).

## Eligible Loans

Loans eligible for repayment under the CREA Loan Repayment Grant program include those eligible under the Student Loan Repayment Program for Federal Employees authorized at Title 5 U.S.C. § 5379, with the exception of PLUS Loans obtained by a parent borrower on behalf of his or her child and the portion of any Consolidation Loan used to repay such a loan. In addition, the program of study funded by the loan must be relevant to the applicant's employment at CRS. [Note: CRS does not participate in the Title 5 U.S.C. § 5379 program. If in future CRS does take part, CREA will encourage members to take advantage of that opportunity.]

The following are the guidelines. A student loan is eligible if it is made, insured, or guaranteed under Parts B, D, or E of title IV of the Higher Education Act of 1965 or is a health education assistance loan made or insured under part A of title VII or part E of title VIII of the Public Health Service Act.

## Examples:

Eligible loans made or insured under the Higher Education Act of 1965 include the following:

### Federal Family Education Loans (FFEL)

- Subsidized Federal Stafford Loans
- Unsubsidized Federal Stafford Loans
- Federal Graduate PLUS Loans
- Federal Consolidation Loans (excluding any portion used to repay a Parent PLUS Loan)

### William D. Ford Direct Loan Program (Direct Loans)

- Direct Subsidized Stafford Loans
- Direct Unsubsidized Stafford Loans
- Direct Graduate PLUS Loans
- Direct Subsidized Consolidation Loans



## **CREA Scholarship Program / CREA Loan Repayment Grant Program**

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- Direct Unsubsidized Consolidation Loans (excluding any portion used to repay a Parent PLUS Loan)

### Federal Perkins Loan Program

- National Defense Student Loans (made before July 1, 1972)
- National Direct Student Loans (made between July 1, 1972, and July 1, 1987)
- Perkins Loans (made after July 1, 1987)

Eligible loans made or insured under the Public Health Service Act include the following:

- Loans for Disadvantaged Students (LDS)
- Primary Care Loans (PCL)
- Nursing Student Loans (NSL)
- Health Professions Student Loans (HPSL)
- Health Education Assistance Loans (HEAL)

### **Criteria for Awarding Loan Grants**

The Scholarship and Grant Committee will award at least five \$500 grants each calendar year. If there is additional money remaining in the scholarship and loan repayment program, additional grants may be provided. If more applicants apply than can be funded, the grants will be awarded using the following criteria.

1. First preference will be given to applicants who have not before been funded from the program.
2. If necessary, tie breaking preference will be given based on an applicant's ratio of time as a member of CREA to time eligible to join CREA.

### **Procedures for Disbursing CREA Loan Repayment Grant Awards**

CREA Loan Repayment Grants will be awarded in the form of a check made payable to the CREA member. Award recipients must provide CREA with a statement showing the outstanding balance of the loan, dated not more than 90 days prior to the award date.

### **Program Data**

Records of the applicants and grants will be stored in a scholarship and grant database developed and maintained by CREA.