

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 (3 pages)
3. Application Form (4 pages)
4. Application Instructions (10 pages)
5. Consent to Use Information Form (1 page)
6. Lender Information Release Form (1 page)

Thus, your application package pdf should contain a total of 20 pages. If you 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.

Save postage and paper. **PLEASE DO NOT** return this Cover sheet, the General Information pages, or the Instructions with your application package. An Application Checklist is included in the instructions. Please follow the Checklist, but do not return it to us.

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 or societies of apostolic life. By providing a grant for the payment of outstanding student loans, that delay can be eliminated. Because the underlying motivation of the grant program is to increase successful, faithful vocations in service of the Church, there are several conditions associated with the grant.

- A. The first step involves approval of the religious institute you intend to enter. To be approved:
1. 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.
 2. A religious institute must be willing to be a party to the grant agreement, acknowledging that the Fund for Vocations' 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.
 3. A religious institute must have a policy that individuals responsible for any kind of debt may not make vows or promises (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.

The MEFV does not provide grants to individuals entering the consecrated life of secular institutes such as Opus Dei or Regnum Christi.

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 a Fund for Vocations 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.

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If you would like to know if your Institute has already been approved for participation in the Fund for Vocations' grant program, you may e-mail the Fund for Vocations Grant Administrator, Katherine Huber, at klhuber@fundforvocations.org.

- B. Your application will be reviewed by a board made up of lay men and women and a priest. The board meets annually, in late February or early March. In order to be considered, applications must be postmarked no later than November 30 of the previous year. Awards will be announced on or about March 15 of the following year.
- C. You should be aware that individuals who are working hard toward making progress in the repayment of their student loans generally receive preference from the grant application review board.
- D. 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.
- E. Please be sure you read and understand the following details of the Fund for Vocations' grant program:
 - 1. 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.
 - 2. The Fund for Vocations does not award grants to cover parent loans, even if the applicant has made an agreement with his parents that he will pay that loan.
 - 3. Upon the entry of the grant recipient to his religious institute and the receipt of the signed grant agreement, the Fund for Vocations will begin to make the regularly scheduled monthly payments for his loans. Alternately, if his formation permits the use of a deferral, the Fund for Vocations may defer payment for one or more years at its discretion.
 - 4. If, for any reason, the grant recipient leaves the religious institute before the fifth anniversary of final vows or ordination, the Fund for Vocations will immediately cease

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- to make loan payments. At that point, the individual would become responsible for all future loan payments.
5. Both the grant recipient and the Institute agree to inform the Fund for Vocations immediately if the grant recipient leaves the religious institute.
 6. Upon the grant recipient's final vows, the Fund for Vocations may accelerate payment of his loans, in order that the loans will be fully paid by the fifth anniversary of his final vows.
 7. There is no obligation to repay the Fund for Vocations for any loan payments made under the terms of the agreement, except in the case where the Fund for Vocations was not notified about the departure of a grant recipient and continues to make payments.
 8. St. Joseph grants are not transferrable to another individual or religious institute.
- F. 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, whenever possible, those payments be made to the Fund for Vocations (because the Fund for Vocations will generally be taking on the responsibility for your ENTIRE student-loan indebtedness) rather than directly to your lenders.
- G. 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 Fund for Vocations' website: fundforvocations.org/faq#reapply.

Generally, this means that you may not re-apply if you have entered 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 to the application review board and your chances will not improve. Again, please see the FAQ for more information.

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APPLICATION

1. PERSONAL INFORMATION		
Name	Date of Birth	Social Security Number
Street Address	Phone Number	
City, State, Zip	E-mail Address	
What is the best way and the best time (include time zone) to reach you?	Home Town	
Home Parish	Home Diocese	

2. RELIGIOUS INSTITUTE INFORMATION		
Institute Name	Superior's Name	
Vocation Director Street Address	Vocation Director Name	
Vocation Director City, State, Zip	Vocation Director Phone	Vocation Director E-mail Address
Web Address	Your Projected or Actual Entry Date	Your Stage of Formation, if Entered

3. EDUCATION			
Name and Location of School	Course of Study	Dates Attended	Degree Earned or Number of Years Completed

4. PARENT LOANS AND 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

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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	Principal Balance	Accrued Interest	Loan Termination Date
Interest Rate	Subsidized or Unsubsidized?	Fixed or Variable?	When is the Next Payment Due?	
Payment Plan (e.g., Standard, Graduated, Income Contingent)		Is this Loan in Deferral or Grace? If Yes, When Does Deferral End?		
Co-Signor	Co-Signor Contact Info			
Are any loan payments overdue? If Yes, For How Long?		Do you have online access to this account?		

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	Principal Balance	Accrued Interest	Loan Termination Date
Interest Rate	Subsidized or Unsubsidized?	Fixed or Variable?	When is the Next Payment Due?	
Payment Plan (e.g., Standard, Graduated, Income Contingent)		Is this Loan in Deferral or Grace? If Yes, When Does Deferral End?		
Co-Signor	Co-Signor Contact Info			
Are any loan payments overdue? If Yes, For How Long?		Do you have online access to this account?		

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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 any 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	Amount You Expect to Apply to Your Loans

9. PAYMENT EFFORTS TO DATE

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

- 9.01 Please describe your religious institute's policy with regard to its candidates' debts.
- 9.02 Does your family support your vocation?
- 9.03 Are any family members or friends able to provide any financial assistance?
- 9.04 When did you finish or leave school?
- 9.05 Are you employed? If yes, in what position? If no, why not?
- 9.06 Whether or not you are employed, what have you been doing to pay your student loans?
- 9.07 Have you made any payments in excess of the required monthly amount? If so, how much?
- 9.08 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?
- 9.09 If you still have non-student debt, what is your plan (including a timetable) for eliminating it before entry to religious life?
- 9.10 How are you planning to reduce your student loans up to your date of entry?
- 9.11 If you intend to enter religious life BEFORE the grant date of March 15 next year, how do you intend to pay your loans after your entry?
- 9.12 If you do not receive a St. Joseph grant, what are your plans for paying your loans?
- 9.13 What else should we consider about your financial situation when reviewing your application?

10. SUPPLEMENTAL QUESTIONS FOR APPLICANTS WHO HAVE ALREADY ENTERED RELIGIOUS LIFE

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

- 10.01 If your religious institute requires that your debts be provided for before your entry, why was an exception made in your case?
- 10.02 Was there a plan to resolve your debts? See instructions.
- 10.03 Please describe the plan, if any.
- 10.04 How and why has the plan failed?
- 10.05 What will happen if you do not receive a grant?
- 10.06 What were the dates of your entrance, investiture, first profession of vows?
- 10.07 When are your final vows and/or ordination anticipated?

ii. VOCATION STORY

Please attach an essay(3 - 4 pages, double-spaced), to tell us about yourself and your vocation.

READ THE INSTRUCTIONS CAREFULLY BEFORE COMPLETING THIS APPLICATION

APPLICATION

12. 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. If I receive a grant and leave my religious institute, I must re-imburse MEFV for loan payments made after my departure if the MEFV is not notified.
5. St. Joseph grants are not transferrable to another individual or religious institute.

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

SIGNATURE

DATE

READ THE INSTRUCTIONS CAREFULLY BEFORE COMPLETING THIS APPLICATION

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Thank you for submitting your 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 the consecrated life in the Catholic Church sooner than they would otherwise be able to, by taking away the burden of their education debt.

PLEASE make sure you read and understand these ALL of these instructions BEFORE completing your application. Supply ALL information requested. Use additional sheets if necessary.

A. St. Joseph Grant Application Form

1. Personal Information:
 - a. Fill in all requested information.
 - b. PLEASE use contact information that will actually reach you, and specify the best method of communication (i.e., phone or e-mail or postal mail.) N.B.: We DO NOT text.
 - c. We need your date of birth and social security number for use when contacting your Lender.
 - d. Indicate your home town, parish and diocese. By "home town and home parish," we mean the place where people know you, such as the parish where you grew up or are actively involved.
2. Religious Institute Information: Tell us about the Religious Institute (whether communities of Vowed Religious Life or Societies of Apostolic Life) you are planning to enter.
 - a. Provide the name of the Religious Institute and its street address and website.
 - b. Also provide contact information, i.e., name, phone number, and e-mail for the Vocations Director, and the name of the Superior. Note that "Vocations Director" means the director of vocations at the Religious Institute, not your own spiritual director.
 - c. Indicate your actual or projected date of entry to the community, if known. If you do not know when you will be entering, write "unknown."
 - d. If you have already begun your formation, indicate your entrance date and what stage of formation you have reached (postulant, novice or temporary vows). See also Section 10, Supplemental Questions for Applicants Who Have Already Entered Religious Life.
3. Education: Tell us where you went to school (undergraduate-level and above, only), what you studied and when you attended each school. Also list degrees earned, or number of years completed at each institution.
4. Parent Loans and Non-Student Debt: Provide the requested information for each item.
 - a. Please list all loans and other debts you are responsible for except for student loans in your own name.
 - b. This includes loans that your parents have taken for your benefit that you have agreed to pay.

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- c. Also include credit cards, automobile loans, mortgages, personal loans, etc.
 - d. Please note that we do not need any documentation related to parent loans or non-student debt, because we do not cover those items.
5. Education Debt: Fill in ALL of the requested information about each of your student loans. DO NOT leave any items blank. "Unknown," "TBD," "N/A," etc., are NOT acceptable answers. Print and complete as many pages as necessary.

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

Please note that the Fund for Vocations does NOT award grants for the payment of parent loans, even if you have agreed with your parents that you will pay those loans. Include in this section of your application ONLY those loans that are in your name.

- a. Assign each of your loans an MEFV identification number and number the loans sequentially. For example, if you have one loan from the Department of Education and another loan from Navient, assign one of them the number "MEFV # 1" and the other "MEFV # 2," etc.
 - i. Write this number in the space at the top left corner of the Education Debt section of the application for each of your loans.
 - ii. Also, clearly indicate this MEFV identification number in the upper right-hand corner of EACH PAGE of the supporting documentation related to this loan. 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 in the space marked at the top right corner of each section.
 - iv. If loans with the same Lender have substantially different features, e.g., different interest rates or termination dates (see "h." below), consider whether they should be combined.
 - v. This step can be a little confusing. A good guide will be to look at your Lender documentation to see how your Lender groups your loans.
 - vi. The key will be to make it easy to trace back and forth between the documentation you provide and the information on the application.
- b. Provide all requested contact information for your Lender.
- c. Monthly Payment: Provide the regularly scheduled 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 to begin making payments.
 - ii. If the payment is other than monthly (e.g., quarterly), please so indicate.

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- d. **Original Loan Amount:** Please enter the original amount of the loan(s). This will enable us to see at a glance your progress in reducing your loans.
- e. **Current Payoff Amount, Principal Balance and Accrued Interest:** Please show the amount that would be required to pay off your loan in full. Note: the sum of the principal balance and the accrued interest should equal the current payoff amount.
- 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 Fund for Vocations Grant Administrator, Katherine Huber, at klhuber@fundforvocations.org.
- g. **Interest Rate:** Please enter the current interest rate being charged on the loan(s). If a section includes loans at different rates, indicate how much (i.e., the amount of debt, not the number of loans) is at each rate.
- h. **Subsidized or Unsubsidized:** Indicate whether your loans are subsidized by the government or unsubsidized. If a section includes loans of both types, indicate how much (i.e., the amount of debt, not the number of loans) is of each type.
- i. **Fixed or Variable:** Indicate whether the interest rates on your loans are fixed or variable. If a section includes loans of both types, indicate how much (i.e., the amount of debt, not the number of loans) is of each type.
- j. **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 Fund for Vocations Grant Administrator, Katherine Huber, at klhuber@fundforvocations.org.
- k. **Payment Plan:** 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, usually 120.
 - ii. Loans with an initial term longer than 120 months are generally on an extended payment plan.
 - iii. 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. Please provide the details of your payment schedule as part of the answer to the question “What else should we consider about your financial situation . . . ?” in Section 9.
 - iv. Some Lenders have plans that allow the borrower to make payments that are a specific percentage of their income. This is an income contingent or income based payment plan.
 - v. If you receive a St. Joseph grant and your loan term is 120 months or less, you may be asked to contact your Lender to put the payment on an extended or income contingent/income based payment plan.

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- l. **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."
 - m. **Co-Signor:** If your loan has a co-signor, please put the name here. If there is no co-signor, please enter "none." The existence of a co-signor will not affect your eligibility for a St. Joseph grant.
 - i. If there is a co-signor, please provide the co-signor's contact information.
 - ii. If you receive a St. Joseph grant, you will be asked to provide your co-signor with the Fund for Vocations' contact information.
 - n. **Payments Overdue:** 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 how long this problem has existed. Be sure to provide an explanation as part of your answer to the question, "What else should we consider about your financial situation . . . ?" in Section 9.
 - o. **Online Access:** If you receive a St. Joseph grant, we will ask you to provide all information necessary to access your account online. There is no need to include it here. Just answer "yes" or "no."
 - p. If you have any fully-paid loans, or parent loans that YOU have paid, do not include them in this section. Please provide that information as part of your answer to the question, "What else should we consider about your financial situation . . . ?" in Section 9. This will give us a more complete picture of your progress in reducing your debt.
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.
- Please consider this carefully, as we will take this information into account when evaluating your application, and will expect that you will, in fact, apply these amounts to reduce your loan balance if you receive a grant.
8. **Other Grants and Assistance:** Please provide information about any other organizations (e.g., Serra, Knights of Columbus, Labouré, 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.
- a. There is no need to include amounts you have already received and applied to your loans. Only list grants that you are expecting to receive in the future.
 - b. With regard to the Labouré Society:
 - i. It will NOT be beneficial to you to apply to the Fund for Vocations if you are simultaneously raising funds through the Labouré Society. If the Fund for Vocations were to award you a grant, all of the funds you have helped to raise for the Labouré Society will be allocated to other Labouré aspirants. We advise you to wait until your current term with them is completed and funds have been allocated to you.

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- ii. If you have previously raised funds through the Labouré Society, please contact them to find out how much they have committed for you. We will need a letter from the Labouré Society to confirm their commitment.
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.

Please note in particular the following:
 - a. Question 1: You will need to consult with your vocations director regarding the Religious Institute's policies with regard to their candidates' debts.
 - i. If candidates are allowed to enter before their debts are resolved, what commitment does the institute make to assume responsibility for them?
 - ii. If the Religious Institute allows candidates to enter and makes no commitment, what is their expectation for how the loans will be repaid?
 - b. Question 3: If any family members or friends are willing and able to pay a portion of your loans, please provide a letter from them describing the commitment they will make. If you have friends or family in the position to provide assistance, please contact the Fund for Vocations Grant Administrator, Katherine Huber, at klhuber@fundforvocations.org, about information that will need to be included in the commitment letter.
 - c. Question 6 asks what you have been doing to pay your student loans. Please note that putting your loans into deferral or forbearance is NOT the same as paying them.
 - d. Question 11 asks how you intend to pay your student loans if you enter religious life before the award date of March 15 next year. Again, please note that putting your loans into deferral or forbearance is NOT the same as paying them.
 - e. In response to the final question, "What else should we consider about your financial situation . . .," please include any and all financial information not included elsewhere in this application.
10. Supplemental Questions for Applicants Who Have Already Entered Religious Life: If you have already entered your religious institute and begun your formation, please answer these supplemental questions. Please answer each question thoroughly (don't say just "yes" or "no") on additional pages. Do not write your answers on the application form.
 - a. With regard to Questions 2 through 4, please note that submitting this and similar applications is NOT what we mean by a "plan to resolve your debts." Rather, we mean a definite plan to have your loans paid, not just to apply for someone to pay them AFTER you have already entered religious life.
 - b. For example, a family member could have agreed to make payments on your behalf (the plan), but is no longer able to make the payments (the failure of the plan).
11. Vocation Story: Please tell us about your vocation and the factors that have influenced you to follow a call to the consecrated life with this particular religious institute.
 - a. If you are not a native English speaker, please consider having someone review your vocation story for clarity and grammatical issues.

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- b. Do not send a vocation story prepared for another organization.
 - c. Please do not include pictures, just text, double-spaced, please.
12. 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. Your signature confirms your agreement to the terms of the grant program.

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 (principal balance and accrued interest)
 - g. Loan termination date
 - h. Interest rate
 - i. Subsidized or unsubsidized loans
 - j. Fixed or variable interest
 - k. Next payment due date
 - l. Payment plan and payment schedule, if graduated.
 - m. Deferral ending date, if applicable
 - n. Information on default, if applicable

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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 will no doubt discover, the documentation can be confusing, so highlighting will help us find the required information more quickly and 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 or e-mail
4. Any of these are acceptable, as well as any other documentation you can provide, as long as it is produced by the Lender and substantiates the information listed in instruction "B.2.," above.
5. 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:
 - a. was produced by the Lender, AND
 - b. substantiates the information on your application.
6. In order to save paper and to make it easier for us to trace your information from the documentation to the application, try not to send more material than necessary to substantiate the information. Ordinarily, we do not need multiple copies of monthly bills, etc.
7. Please do not send originals. Make copies to include with your application and keep the originals for your records.
8. If you are having difficulty obtaining documentation from your lenders, try sending your question by e-mail instead of phoning. The lender will reply by e-mail, and this reply should serve as your documentation.
9. Please note: we do not need documentation of anything other than your student loan information. Not for your other debt, your assets, your income, etc. DO NOT send anything we do not ask for.

C. Lender Release Form

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

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2. If your Lender does not require their 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 Form

1. The Fund for Vocations' primary means of raising the funds needed to make grant payments is by reaching out to the Catholic faithful through the mail. In our communications with our donors, we share the stories of our grant recipients to demonstrate the great need that exists for our program among men and women called to the consecrated 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 may be required to be disclosed (at least in aggregate) in our annual tax filing.
3. We would greatly appreciate the opportunity to use information about you (such as your home town, 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, or send an e-mail to Mr. Corey Huber at cghuber@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, as applicable to your situation, in this order:

1. St. Joseph Grant Application Form COMPLETELY filled out
2. Any additional sheets providing information requested in the application form
3. Answers to questions in Section 9, Payment Efforts to Date
4. Answers to questions in Section 10, Supplemental Questions for Applicants Who Have Entered Religious Life, if applicable.
5. Vocation story

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

6. Letter of acceptance from the Religious Institute you plan to enter. We CANNOT bring your application before the Review Board without this Letter.
 - a. The letter may be conditional upon your clearing your student debts.
 - b. Please DO NOT ask your religious community to send the letter directly to us. If all of your application materials are not received together, items may be misplaced.
 - c. If your religious community has questions about what is needed, please have them contact the Fund for Vocations Grant Administrator, Katherine Huber, at klhuber@fundforvocations.org.
7. Lender Release Form (either our form or forms specified by your Lender(s))
8. Consent to Use Information Form
9. Letter from the Labouré Society confirming their commitment of an allocation of funds to you, if applicable. See "A.8.a.ii," above.
10. Letter(s) from family or friends willing to commit to paying a portion of your loans, if applicable. The letter should indicate as much detail as possible with regard to the commitment your family or friends are making. Please make sure they understand that we may be awarding you a grant on the strength of their commitment. See "A.9.b," above.
11. Supporting Documentation: See Section 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.

DO NOT submit photos, letters of recommendation from anyone, or anything else we do not ask for in these instructions. We will not consider them in evaluating your application.

F. If You Have Questions.

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 Fund for Vocations Grant Administrator, Katherine Huber, at klhuber@fundforvocations.org or by phone at 877-556-6338.

G. 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. There was also one instance of an application being lost in the mail for over a month, and the applicant was able to send a copy.
2. Please return the completed application form and all additional information to:

Mater Ecclesiae Fund for Vocations
9243 Old Green Mountain Road
Esmont, VA 22937

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

Applications must be postmarked no later than November 30 in order to be considered for the award date of March 15. Earlier submission is encouraged, but not before September 15.

3. Please send your application package by regular first class or priority mail.
 - a. DO NOT send your application by FedEx or UPS.
 - b. DO NOT spend the extra money for Express Mail. Since we go by postmark date, Express Mail is not necessary.
 - c. DO NOT use a mailing method that requires a signature. We are sometimes 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.
 - d. If you are concerned about postal delivery, please send an e-mail to the Fund for Vocations Grant Administrator, Katherine Huber, at klhuber@fundforvocations.org to let us know that you have mailed your application so that we can look out for it.
4. Applications will be acknowledged by e-mail and/or postal mail within a few days of receipt. **IF YOU DO NOT RECEIVE AN ACKNOWLEDGMENT** within 10 business days of mailing your application, please contact the Fund for Vocations Grant Administrator, Katherine Huber, at klhuber@fundforvocations.org.

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 and/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 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 to 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 _____

Mater Ecclesiae Fund for Vocations
9243 Old Green Mountain Road
Esmont, VA 22937
877-556-6338
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)