

**Greater Bay Area Regional Partnership - Contra Costa Behavioral Health Services Loan Repayment
Program Frequently Asked Questions
(Updated September 2022)**

1. Would an unlicensed professional qualify, such as an AMFT, ASW, or nursing student?

A: For certain license or license eligible types, yes. An Associate Social Worker (ASW), Associate Professional Clinical Counselor (APCC), or Associate Marriage and Family Therapist (AMFT) registered in California could apply, if all other eligibility is met. A nursing student is not eligible.

2. How do I know if my agency/CBO is an eligible site?

A: If you are uncertain if your agency/site is eligible, you may send an email to genoveva.zesati@cchealth.org for clarity.

3. Do you have to be licensed to apply?

A: No, you can be licensed or be license eligible as an Associate Social Worker (ASW), Associate Professional Clinical Counselor (APCC), or Associate Marriage and Family Therapist (AMFT) registered in California to apply. However, you must have already graduated and be providing at least 20 hours of direct service if you are license-eligible.

4. Is the \$10,000 amount across the board per awarded person?

A: The loan repayment program is for up to \$10,000 in eligible educational loan repayment for a 12-month service obligation fulfillment. If you are selected as an awardee, the payment would go from the California Mental Health Services Authority (CalMHSA) directly to your eligible lending institution. However, if you have less than \$10,000 in educational loan repayment, and you are selected as an awardee, only the remaining balance on your educational loan would be paid upon completion of your 12-month service obligation. For example, if at the end of your 12-month service obligation you only had \$8,000 dollars remaining in educational loans, only \$8,000 would be paid to the qualified lending institution. No more than your remaining balance would be paid, if less than \$10,000 is owed.

5. Can I qualify if I am currently enrolled in a loan repayment program?

A: You cannot be enrolled in more than one educational loan repayment program at a time; whether it be at the federal, state, or local level. If you are currently in a loan repayment program and it will be ending by November 15th, 2022, which is the date when this current loan repayment program cycle closes, you may apply for this program, as the 12-month service obligation will start sometime after November 15th, 2022. You cannot serve in multiple loan repayment programs that overlap for any period of time.

6. How do we know if we are in a Loan Repayment Program?

A: The only way you would be enrolled in an educational loan repayment program is if you applied to one through a federal, state or local agency and it was clearly stated that you were enrolled in an educational loan repayment program; meaning you would have entered an agreement to receive a specific amount of money in exchange to work for a specific period of time or a certain amount of hours in a qualifying agency specific to a field and your educational loans would be repaid for successful completion of that agreement.

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7. If someone is enrolled in an income-driven repayment plan, are they eligible?

A: Yes, assuming their loan is through an eligible lending institution. For further details, please see the [Contra Costa Behavioral Health Services Loan Repayment Program and Application Guide](#) under the *Qualifying and Non-Qualifying Educational Loans* section and are still uncertain, please send an email to genoveva.zesati@cchealth.org.

8. Does telehealth count as direct service?

A: Yes, telehealth counts as direct service as long as you are in Contra Costa County providing the telehealth services to CCBHS clients/consumers/peers and still meet all other eligibility criteria.

9. Do we apply before we start our 12-month or after we complete the 12-months?

A: You must apply before the 12-month service obligation during an open application cycle and be selected as an awardee. Application does not guarantee you are awarded. You must go through the application process and be selected as an awardee. The next open application cycle is October 1, 2022 through November 15th, 2022.

10. If you had federal student loans but re-financed them to a different lender can you still be eligible to apply?

A: You may be eligible if the lending institution is considered an eligible lender. If you have read the [Contra Costa Behavioral Health Services Loan Repayment Program and Application Guide](#) under the *Qualifying and Non-Qualifying Educational Loans* section and are still uncertain, please send an email to genoveva.zesati@cchealth.org.