

Greater Bay Area Regional Partnership - Contra Costa Behavioral Health Services Loan Repayment Program Frequently Asked Questions

1. Would an unlicensed professional qualify, such as a license eligible psychologist, AMFT, ASW, APCC, or nursing student?

A: Certain license eligible individuals which meet all other requirements such as working at eligible site, meeting minimum eligibility requirements as outlined in the Contra Costa Behavioral Health Services Loan Repayment Program and Application Guide, and which provide at minimum 20 hours of direct service may apply. A license eligible psychologist, Associate Social Worker (ASW), Associate Marriage and Family Therapist (AMFT), or Associate Professional Clinical Counselor (APCC) registered in California may apply; however a nursing student is not eligible to apply under this program.

2. How do I know if the agency I work for is an eligible site?

A: Staff which work at a Community Based Organization (CBO) contracted to provide services by Contra Costa Behavioral Health Services (CCBHS) to clients are eligible to apply, as long as the minimum eligibility requirements are met. If you are uncertain if your agency/site is eligible, you may email genoveva.zesati@cchealth.org for clarity.

3. Is a Short Term Residential Therapeutic Program (STRTP) considered a locked facility?

A: No, an STRTP is not considered a locked facility.

4. Do you have to be licensed to apply?

A: Please reference question 1. However, for further clarification; you must have already graduated and received your degree and be providing at least 20 hours of direct service if you are license eligible.

5. 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 after you complete your 12-month service obligation. You may receive the full \$10,000 or if less is offered to you, you shall be informed prior to signing any award agreement. 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 and were originally awarded for \$10,000 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.

6. If I am selected as an awardee, how and when is the payment made?

A: If you are selected as an awardee, you must work for a 12-month service period. The dates will be detailed in the agreement you sign and are provided by CalMHSA via DocuSign. After completion of the 12-month service obligation and the final Employment Verification form and loan documents are collected by CalMHSA via DocuSign, CalMHSA will issue payment to your educational lending institution. This process usually takes about 3-4 months after the agreement ends.

7. 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 participating in another

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loan repayment program, your obligation must end or participation in the program must be terminated prior to entering into award under this program. Per federal guidelines, you may not serve in multiple educational loan repayment programs that overlap for any period of time.

8. 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 funds to be paid to you or your educational lending institution or to have a specific amount forgiven in exchange to work for a specific period of time in a qualifying agency.

9. Would I still qualify if I am selected and awarded under the student loan debt relief that was made available by the Biden-Harris administration?

A: Yes, you may still qualify, assuming you will have a remaining educational loan balance.

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

A: Yes, assuming their loan is through an eligible educational 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 if you are still uncertain, please send an email to genoveva.zesati@cchealth.org.

11. 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.

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

A: You must apply during an open application cycle. Application does not guarantee you are awarded. You must go through a competitive application process. Individuals which apply would be notified of award status approximately 3-5 months after the application cycle closes.

13. 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.