

frequently, students are advised to contact the Financial Aid Office for more precise information and an application.) The federal government pays the interest until the student borrower enters the loan repayment period.

Non-Need-Based Financial Aid Programs. The following non-need-based programs are administered by the CSU Fresno Financial Aid Office.

California State University, Fresno Institutional Scholarships. Each year about 900 students are awarded Institutional Scholarships totaling more than \$800,000. The majority of the scholarships, ranging from \$100 to \$2,000, are awarded on the basis of merit to both undergraduate and graduate students. Although requirements for specific scholarships vary, most scholarships require academic achievement or potential, plus a demonstration of the students' commitment to their school, community, or society. Financial need may be a factor but is seldom the exclusive factor. Applications must be submitted by February 1 for the next academic year. The CSUF Scholarship Application is available in the Joyal Administration Building, Rooms 219 and 296.

Federal Parent Loans for Undergraduate Students (PLUS)/Federal Supplemental Loan for Students (SLS). The PLUS/SLS Program was initiated to provide assistance to parents or students who do not demonstrate financial need as determined by the government formula. Parents may borrow up to the cost of attendance minus other aid (PLUS) for each dependent child enrolled at least half-time. The SLS loan limits are \$4,000 for students who have not yet completed two years of education, \$5,000 for all other undergraduates, and \$10,000 for graduate students. Applications and information are available at the Financial Aid Office.

Federal Unsubsidized Stafford Loan. The program is open to students who may not meet need-based requirements of the Federal Stafford Loan or who may qualify for only a partial Federal Stafford Loan. Terms and conditions are similar to the subsidized Stafford, except that the borrower is responsible for interest which accrues during the in-school period.

CSU Forgivable Loan/Doctoral Incentive Program for Minorities and Women. The objective of this program is to increase the number of minority and women faculty members within the CSU system's 20 campuses in academic fields

where underrepresentation exists. High priority is given to areas severely underrepresented by minorities and women, such as the physical and life sciences, mathematics, computer science, and engineering. This program provides financial support of \$10,000 per year for up to three years of doctoral studies. The loan will be forgiven at the rate of 20 percent per year for each postdoctoral year of full-time teaching in the CSU (totally forgiven with five years of full-time teaching). Information and applications are available in the Department of Human Resources/Office of Affirmative Action, Joyal Administration Building, Room 262.

California Predoctoral Program for Undergraduate and Graduate Students. For additional information, see the *Division of Graduate Studies*.

