



All recipients of financial aid **must** notify the Financial Aid Office prior to dropping below the units identified as *units funded* on their award notification. Aid recipients who fail to comply with these requirements may be subject to cancellation of their financial aid award and/or repayment of any aid received.

The regulations also address the issue of time-to-degree. Undergraduate students are expected to complete their degrees within the time-frame of 12 full-time semesters or 186 units (whichever occurs first). Postbaccalaureate students are allowed 45 units or six full-time semesters. Graduate students enrolled in programs requiring 60 units will be granted an exception upon request.

**All units count toward your maximum allowance. Enroll in units that count toward your degree.**

All financial aid recipients are reviewed for satisfactory academic progress at the end of each semester. The following criteria are used for determination of satisfactory progress: (1) **A, B, C, D, and CR** are acceptable indicators of satisfactory academic progress; (2) **F, I, W, U, NC, SP, RD, AU** are not acceptable.

A more detailed explanation of satisfactory academic progress requirements at California State University, Fresno is

available in the Financial Aid Office, Joyal Administration Building, Room 296.

**Federal Perkins Loan.** Authorized by the Higher Education Act, this program provides a limited amount of low-interest loans to students who demonstrate an exceptional financial need. Currently students may borrow \$15,000 during the course of their undergraduate degree. Graduate students may borrow up to \$30,000 (including any amount borrowed as an undergraduate). New borrowers begin repayment nine months after they graduate, leave school, or cease attending at least half-time. (Students who received funding under the National Direct Student Loan Program have a six-month grace period.) A repayment period of up to 10 years has been established by the federal government. The Higher Education Act also authorized certain conditions under which part or all of the loan may be canceled. Details are available in Student Loan Collections Services, Joyal Administration Building, Room 156.

**Federal Supplemental Educational Opportunity Grant (FSEOG).** FSEOG is a grant program and, thus, does not require repayment. Awards are restricted to those undergraduates who demon-

strate the greatest need and who are also Federal Pell Grant recipients. Funding for the program is limited to the allocation received from the federal government.

**Federal Work-Study (FWS).** FWS is a federally funded, campus-based employment program. Both undergraduate and graduate students are eligible to participate. At California State University, Fresno, students receiving FWS awards are placed in jobs on campus and with selected off-campus agencies. FWS recipients may work up to 20 hours per week on a job.

**Nursing Student Loans.** Under this program, a student who can show that a loan is needed to enter or continue in the nursing program may borrow up to \$2,500 an academic year for the first two years; \$4,000 for the final two academic years, up to a \$13,000 maximum. No interest is charged while the borrower pursues at least a half-time course of study, or for a period of nine months after leaving school. Interest then starts at 5 percent simple interest and the loan is repaid at not less than \$15 per month. Interest and payments are deferred for a period of time while the borrower is a member of the uniformed service or is a volunteer under the Peace Corps Act.