

**FEDERALLY INSURED STUDENT LOAN/CALIFORNIA GUARANTEED STUDENT LOAN PROGRAMS**

The Federally Insured Student Loan/California Guaranteed Student Loan Programs enable students to borrow to help pay the educational costs. Under this program, the state and federal governments insure loans from participating lending institutions (banks, credit unions, savings and loans association, etc.). Depending on the lender, up to \$2,500 per year as an undergraduate or \$5,000 per year as a graduate may be borrowed. The total outstanding principal balance for undergraduates may not exceed \$7,500 at any time and \$15,000 for graduates. Simple interest at the rate of 7% per annum is charged on the outstanding balance. The federal government will pay this interest until the student borrower enters the loan repayment period.

Applications may be obtained from the Financial Aids Office.

**WORK-STUDY PROGRAM**

CSU, Fresno participates in the federal Work-Study Program under the Higher Education Amendments of 1972. Students who qualify may be offered employment on or off campus. The student would normally work between ten to twenty hours per week. A standard financial aids application is required prior to March 1 of each year.

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**SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS**

CSU, Fresno participates in the Supplemental Educational Opportunity Grant Program as provided by the Higher Education Amendment of 1972. These grants must be equally matched with other institutional aid. Undergraduate students who qualify will receive grants ranging from \$200 to \$1000. Applications for grants may be obtained from the Financial Aids Office, California State University, Fresno. The application deadline is March 1.

**AIR FORCE RESERVE OFFICER TRAINING CORPS (AFROTC)****FINANCIAL AID AND SCHOLARSHIPS**

Scholarships are available which provide full tuition, allowances for books, laboratory fees, and incidental fees.

The AFROTC program at CSUF offers both a four-year and a two-year AFROTC program. High school seniors should apply for a four-year scholarship during the fall of the senior year. Any students enrolled in the four-year program may also apply for 3½, 3, 2½, and 2-year awards. Applicants to the two-year program may apply for scholarships to a maximum of four semesters.

Students enrolled in the two-year AFROTC program receive \$100 per month non-taxable financial assistance up to a maximum of \$2,000.

Two-year applicants attend a six-week field training prior to enrolling in AFROTC and are paid approximately \$483 plus travel pay to and from the field training location, and are provided meals and housing while in attendance.

Applicants with prior military service and four-year program students who have successfully completed the first two years of the program, and are accepted into the Professional Officer Course, attend a four-week field training for which they receive approximately \$322 plus travel, meals, and housing.