

Air Force Reserve Officer Corps Scholarships.

Scholarships are available to cover the costs of fees and tuition, books and lab fees. Applications should be submitted to the chair of the Aerospace Studies Department. For additional information, refer to Aerospace Studies.

United States Army Reserve Officers Training Corps (ROTC).

All students formally enrolled in the ROTC Program receive at least \$1,000 a year and can earn as much as \$10,000 during their college careers. The U.S. Army also offers scholarships, which cover tuition, fees, books and a monthly stipend of \$100. For additional details, refer to Military Science.

Graduate Assistantships. A number of graduate assistantships and teaching assistantships are available to students who are enrolled in a master's degree program. Stipends range from \$2,926 to \$9,641. For additional details, refer to Graduate Studies and Research.

Resident Advisers. The university employs a number of students as advisers in its residence hall program. These positions are available to students whose interest and background indicate competence in this type of work assignment. Although stipends vary, generally, they cover the cost of room and board. Applications are available from the Director of Housing at the beginning of the spring semester.

University Association and Foundation Loan Funds.

The university operates an Emergency Loan Fund to assist students who need up to \$200 for educationally-related emergency expenses. These loans have to be repaid within 60 days or at the end of the semester, whichever comes first. Loans are granted on the basis of the students' need, educational program and ability to repay. There are also limited funds available for loans up to \$500, repayable after graduation. These funds, however, are restricted to "worthy upper division and graduate students majoring in education and working for a teacher's credential at CSU, Fresno." The funds for these programs have been provided by gifts to the university. Applications for loans are processed through Student Aid Accounting, Joyal Administration Building, Room 275.

Waivers of Nonresident Fees. Upon written waiver by the Dean of Student Affairs or the Director of Admissions and Records, children or spouses of California State University full-time employees, who are not yet legal residents of California, may be exempted from the nonresident fee. Also, with verification by the dean of the School of Education and Human Development, certificated California school district employees who are not yet legal residents of California may be exempted from the nonresident fee, if they are provisionally credentialed and working toward regular credentials, completing postponed requirements, or completing the fifth year required under the Teacher Preparation and Licensing Law of 1970 (Ryan Act).

Division of Graduate Studies Student Research Awards and Travel Grants. Awards are available each semester on a competitive basis to students in the form of grants for research associated with a thesis or project. Travel grants are available to graduate students who have had a paper accepted to be read at a major, professional conference. The amount of the award is \$500. For further information, contact the Division of Graduate Studies, (209) 278-2448.

Program Specifications

Need-based financial aid programs. Students in receipt of funding through the following federal and state programs must be making satisfactory progress as defined by statute. Failure to comply with these regulations may jeopardize receipt of student aid funds.

Perkins Loan (Formerly National Direct Student 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 \$9,000 during the course of their undergraduate degree. Graduate students may borrow up to \$18,000 (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 the federal government publication, *The Student Guide*, which is available in the Financial Aid Office.

Supplemental Educational Opportunity Grant (SEOG).

SEOG is a grant program and, thus, does not require repayment. Awards are restricted to those undergraduates who demonstrate the greatest need according to the formula mandated by the federal government. Funding for the program is limited to the allocation received from the federal government. At CSU, Fresno, a SEOG annual award seldom exceeds \$200. Priority is given to students who demonstrate eligibility for Pell.

College Work-Study (CWS). The College Work-Study Program is a federally-funded, campus-based employment program. The same eligibility requirements that govern the Perkins Loan and the SEOG apply to College Work-Study. Both undergraduates and graduate students are eligible to participate. At CSU, Fresno, students receiving CWS awards are placed in jobs on campus and with selected off-campus agencies. CWS 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.

Bureau of Indian Affairs (BIA) Grants. If you are at least one-fourth American Indian, Eskimo or Aleut, as recognized by a tribal group served by the Bureau of Indian Affairs, you may apply for a BIA grant. The amount is based on financial need and availability of funds from your area agency. You must first submit an application for financial aid and supportive documents. Obtain an application from your area agency or the Financial Aid Office, then see the BIA adviser in the Financial Aid Office to complete the BIA application. Deadlines may vary, but in most cases, BIA applications need to be in the agency office prior to June 1.