

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 an eligible American Indian, Eskimo or Aleut student, or a certified member of a tribal group that is 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 (FAFSA) and supportive documents. Obtain the BIA application from your area agency, then see the BIA adviser in the Financial Aid Office to complete the BIA Need Analysis section of the application. Be sure to check with your Tribal Agency Office for BIA deadlines. Deadlines vary from one agency to another. BIA applications are normally available January through June of each year.

**California Graduate Equity Fellowship Program.** For additional information, see the *Division of Graduate Studies* at [www.csufresno.edu/gradstudies](http://www.csufresno.edu/gradstudies).

**California State Educational Opportunity Grant Program (State EOP).** Educational Opportunity Program Grants are provided by the state of California for students admitted to one of the campuses of The California State University under the Educational Opportunity Program. Eligibility for this grant is determined by criteria similar to that which governs federal financial aid programs. Admission to the university through the EOP does not automatically mean that the student is awarded a State EOP Grant. Grants provide aid to undergraduate students who, for lack of such assistance, would be unable to enter or remain in an institution of higher education. Funds are limited and range from \$200 to \$1,000 for the academic year.

**California State University Grant.** This is a need-based program for California residents, providing financial support to students. Eligibility for this grant is determined by criteria similar but not limited to that which governs federal financial aid programs.

**Federal Pell Grant.** The Federal Pell Grant Program is a program of student financial aid authorized by Title IV, Part

A, of the Education Amendments of 1972. This program provides grants for some credential programs and for all eligible undergraduate students to assist them in meeting educational costs. Program regulations change from year to year.

**Cal Grants A and B Entitlement and Competitive awards.** The California Student Aid Commission offers Cal Grants A and B to undergraduate students on the basis of demonstrated need and specific program requirements. To apply, complete the FAFSA and GPA Verification Form. The deadline for new applicants is March 2 for the next academic year. Renewal applicants may continue to apply after March 2. Recipients who complete a baccalaureate degree and who are accepted and enrolled in a teaching credential program at an institution approved by the California Commission on Teacher Credentialing will be eligible to apply for renewal of their Cal Grant award for an additional year of grant eligibility, provided financial need continues to exist. All students who are planning to enroll in an approved credential program and wish to continue receiving Cal Grant benefits will be required to submit a supplemental request. Forms are available in the Financial Aid Office.

**Law Enforcement Personnel Dependents Grants (LEPD).** Law Enforcement Personnel Dependents Grants range from \$100 to \$1,259 per year for dependents and spouses of law enforcement officers who have been killed or totally disabled in the line of duty. Applicants should write to the California Student Aid Commission for a special application.

**Federal Subsidized Stafford Student Loan.** The Federal Stafford Program enables students with financial need to secure loans for the payment of educational expenses. Available to undergraduates and graduates, the Federal Stafford Loan is a federally subsidized (and insured) program, offered in conjunction with lending institutions (banks, credit unions, savings and loan associations, etc.). Undergraduates who qualify may borrow up to \$2,625 per year as freshmen, \$3,500 for second-year students, \$5,500 per year as juniors, seniors, or credential students, up to a \$23,000 maximum. Graduate students who qualify may borrow up to \$8,500 per year to a \$65,500 maximum (includes indebted-

ness incurred as an undergraduate). Simple interest, at a variable rate of up to 8.25%, is charged at repayment. Repayment begins six months after students graduate, leave school, or cease attending at least half-time. (Since interest rates, repayment periods, etc. have changed over the years, students are advised to contact their lender for more precise information.) 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 our Financial Aid Office.

**Federal Parent Loans for Undergraduate Students (PLUS).** The PLUS Program was initiated to provide assistance to parents who do not demonstrate financial need as determined by the government formula. Parents may borrow up to the cost of attendance minus other aid for each dependent child enrolled at least half-time. Applications and information are available at the Financial Aid Office and at the Web site at [http://studentaffairs.csufresno.edu/financial\\_aid](http://studentaffairs.csufresno.edu/financial_aid).

**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 Subsidized 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.** The largest program of its kind in the nation, the CSU Forgivable Loan/Doctoral Incentive Program is designed to increase the pool of individuals who show promise of becoming strong candidates for California State University instructional faculty positions. The program provides loans of up to \$10,000 per year up to a total of \$30,000 within five years. For each year of full-time postdoctoral teaching at a CSU campus, individuals are granted loan forgiveness at a rate of 20% per year. Information and applications are available through the Division of Graduate Studies, Thomas Administration Building, Room 132, 559.278.2448.

**California Pre-Doctoral Program for Undergraduate and Graduate Students.** For additional information, see the *Division of Graduate Studies* at [www.csufresno.edu/gradstudies](http://www.csufresno.edu/gradstudies).