

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 \$391 plus travel, meals, and housing.

Applications should be submitted to the Professor of Aerospace Studies during the fall semester one year prior to anticipated enrollment in A.F.R.O.T.C. Detailed information concerning A.F.R.O.T.C. can be obtained by calling the Department of Aerospace Studies (294-2593) or by visiting the Air Science Wing, North Gymnasium, Room 158.

**Army Reserve Officer Training Corps (R.O.T.C.) Financial Aid and Scholarships.** Scholarships are available that pay full tuition, fees, and textbook allowance of \$187.50 per semester. Scholarship winners also receive \$100 per month of non-taxable financial assistance.

There are three types of scholarships available: four, three, and two year. Four year scholarships are only available to high school seniors and first-semester college freshmen. Applications are due by the first of December. Three and two year scholarships are awarded respectively to college freshmen and sophomores. These applications are due by the first of March of each year. Scholarship recipients must be under 25 years of age when they graduate.

Financial assistance is also available to non-scholarship students that are enrolled in the advanced R.O.T.C. Program. These students receive a tax free allowance of \$100. Student/cadets can join an Army Reserve unit as an officer apprentice and receive \$120 per month and an additional \$140 a month for being a full-time student. Army R.O.T.C. students also attend a six week leadership camp at Fort Lewis, Washington, between their junior and senior years that pays approximately \$670 plus travel, meals, and housing.

Applications or further information about scholarships or financial assistance should be directed to the Professor of Military Science (294-2887), North Gymnasium, Room 211.

**National Direct Student Loan Program.** CSU, Fresno participates in the federal loan program that is provided for in Title IV, Part E, of the Higher Education Act of 1965. Under this program needy undergraduate students in any field of study may borrow up to a maximum of \$6,000, and needy graduate students may borrow up to a combined maximum of \$12,000. Students carrying at least a one-half academic workload are eligible to apply for these loans. Students entering the university for the first time as well as continuing students are eligible to apply for this type of loan.

No interest is charged until six months after the borrower ceases to be at least a one-half time student. (Because interest rates have changed a number of times, it is in the best interest of the student to contact the Financial Aids Office for precise information on the current interest rate.) Payments may extend for a period of not more than ten years, but will be at a rate of not less than \$30 per month.

*A borrower who becomes a teacher in a public or other nonprofit elementary or secondary school in which there is a high concentration of low income families as designated by the commissioner or who becomes a teacher in special education (hard of hearing, mentally retarded, cerebral palsy, etc., classes) may have 15 percent of the loan cancelled for the first and second year of such service, 20 percent for the third and fourth year, and 30 percent for the fifth year. A borrower shall receive cancellation for service after June 30, 1972, as a member of the United States armed forces, at the rate of 12½ percent per year for each complete year of service in an area of hostilities for a total of 4 years.*

Applications are available from the Financial Aids Office and should be made by March 1.

**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 or its equivalent, with an aggregate maximum of \$10,000.

