

California Graduate Equity Fellowship Program. For additional information, see the *Division of Graduate Studies*.

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.

Cal Grant T. The state-funded Cal Grant T is a tuition/fee award program that is offered for one academic year to students who have a bachelor's degree or higher and are actively working towards an initial teaching credential (e.g., K-12 single or multiple subject teaching credential). You must be enrolled in and attending a program of professional teacher preparation approved by the Commission on Teacher Credentialing (CTC) on at least a half time basis, as defined by the institution.

Prior to receiving an award payment, you must sign and return a Teaching Service Agreement wherein you agree to teach for a minimum of one year in a California public low-performing school for each award increment of up to \$2,000 received. The maximum service requirement will not exceed four years. Recipients who fail to meet the teaching obligation will be required to repay the Cal Grant T award in full. Interested parties should contact the Financial Aid Office in January for applications and deadlines.

Law Enforcement Personnel Dependents Scholarship. The Law Enforcement Personnel Dependents Scholarship will pay for books and supplies and living expenses up to \$1,500 per year for needy dependent children 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.

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 in Human Resources, Joyal Administration Building, Room 148.

California Pre-Doctoral Program for Undergraduate and Graduate Students. For additional information, see the *Division of Graduate Studies*.