

The California Guaranteed Student Loan Program

The California Guaranteed Student Loan Program enables students with financial need to secure loans for the payment of educational expenses. Available to undergraduates and graduates, the CGSL is a federally-subsidized (and insured) program, offered in conjunction with the California Student Aid Commission, through California banks and lending institutions (banks, credit unions, savings and loan associations, etc.). Undergraduates who qualify may borrow up to \$2,625 per year (as freshmen or sophomores) or \$4,000 per year (as juniors or seniors), up to a \$17,250 maximum. Graduate students who qualify may borrow up to \$7,500 per year, to a \$54,750 maximum (includes indebtedness incurred as an undergraduate). Simple interest, at the rate of seven to nine percent per annum, is charged on loans for students who have previous outstanding loans at seven to nine percent per annum, and eight percent is charged for all new loans. Repayment for eight-percent loans begins six to nine months after students graduate, leave school or cease attending at least half-time. (Since interest rates, repayment periods, etc. have changed frequently, the student is advised to contact the Financial Aid Office for more precise information.) The federal government will pay the interest until the student borrower enters the loan repayment period. Applications may be obtained from the Financial Aid Office.

Non-Need-Based Financial Aid Programs

The following non-need-based financial aid programs are administered by the California State University, Fresno Financial Aid Office.

California State University, Fresno Institutional Scholarships. Each year over 800 students are awarded Institutional Scholarships totaling more than \$400,000. The majority of the scholarships, ranging from \$100 to \$1,500, are awarded on the basis of merit to both undergraduate and graduate students. Although requirements for specific scholarships vary, most scholarships require academic achievement or potential, plus a demonstration of the students' commitment to their school, community or society. Financial need may be a factor, but is seldom the exclusive factor. Applications must be submitted before February 1, 1988. The CSUF Scholarship Application is available in Room 298, Joyal Administration Building.

Supplemental Loan for Parents (PLUS); Supplemental Loan for Students (SLS) The PLUS/SLS Program was initiated to provide assistance to parents or students who are either ineligible for other aid programs, or do not demonstrate financial need as determined by the government formula. Parents may borrow up to \$4,000 per year, to a total of \$20,000 for each dependent child enrolled at least half-time. Graduate students and independent undergraduates may borrow up to \$4,000 per year, to a total of \$20,000. Applications and information are available at the California State University, Fresno Financial Aid Office.

Institutional and Financial Assistance

The following information concerning student financial assistance may be obtained from Joseph W. Heuston, director of financial aids, Joyal Administration Building, Room 298, (209) 294-2182:

1. student financial assistance programs available to students who enroll at CSU, Fresno;
2. the methods by which such assistance is distributed among recipients who enroll at CSU, Fresno;
3. the means, including forms, by which application for student financial assistance is made and requirements for accurately preparing such application;
4. the rights and responsibilities of students receiving financial assistance; and
5. the standards the student must maintain to be considered to be making satisfactory progress for the purpose of establishing and maintaining eligibility for financial assistance.

The following information concerning the cost of attending CSU, Fresno is available from Robert P. Vega, accounting officer, Joyal Administration Building, Room 152, (209) 294-2764:

1. fees and tuition (where applicable);
2. estimated costs of books and supplies;
3. estimates of typical student room and board costs or typical commuting costs; and
4. any additional costs of the program in which the student is enrolled or expresses a specific interest.
5. the refund policy for the return of unearned tuition and fees or other refundable portions of costs.

Information concerning the refund policy of CSU, Fresno for the return of unearned tuition and fees or other refundable portions of costs is available from Robert Vega, accounting officer, Joyal Administration Building, Room 152, (209) 294-2764.

Information concerning the academic programs of CSU, Fresno may be obtained from J. Leonard Salazar, assistant vice president for academic affairs, Thomas Administration Building, Room 110, (209) 294-4775 and may include:

1. the current degree programs and other educational and training programs;
2. the instructional, laboratory, and other physical plant facilities that relate to the academic program;
3. the faculty and other instructional personnel;
4. data regarding student retention at CSU, Fresno and, if available, the number and percentage of students completing the program in which the student is enrolled or expressed interest; and
5. the names of associations, agencies, or governmental bodies that accredit, approve, or license the institution and its programs, and the procedures under which any current or prospective student may obtain or review upon request a copy of the documents describing the institution's accreditation, approval, or licensing.

Information regarding special facilities and services available to handicapped students may be obtained from Weldon W. Percy, coordinator of Disabled Students Services, Main Cafeteria West 125, (209) 294-2811.