

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 \$800. 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. Preference is given to licensed practical nurses in selecting loan recipients. 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.

California Graduate Equity Fellowship Program for Underrepresented Students. In an effort to overcome underrepresentation, some funds are available to students in a master's degree program providing these students satisfy all required criteria. Recipients are 1) required to maintain a grade point average of 3.0 or better, 2) belong to one of the following underrepresented groups: Black, Chicano/Mexican American, other Hispanic, American Indian, Filipino, Pacific Islander or women in a master's program in which men predominate; disabled students may also qualify, 3) qualify as a resident of the State of California for payment of fees at the university, 4) be prepared to demonstrate financial need. Additional information may be obtained from the Graduate Office.

Minority Advancement and Graduate Incentive Program.

The purpose of the Minority Advancement and Graduate Incentive (MAGIC) Program is to increase the number of minority Black, Hispanic and American Indian students pursuing master's degrees in the fields of education, engineering and natural sciences. Through this program, selected graduate students with financial need receive a

Patricia Roberts Harris Fellowship, which may provide up to \$10,000 plus university fees and become participants in a program of professional enrichment and leadership development. Students in this program pursue graduate study on a full-time basis and are given opportunities to network with academic and practicing professionals in their field of study from throughout the nation. Successful fellows may receive additional support for a second year of study toward the completion of the master's degree.

Patricia Roberts Harris Fellowship. This is a need-based program for graduate students in specific master's programs. Additional information may be obtained from the Graduate Office.

California State Educational Opportunity Grant Program (State EOP).

Educational Opportunity Program Grants are provided by the State of California for students admitted to any one of the 19 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 equal to the assessed State University Fee. Eligibility for this grant is determined by criteria similar but not limited to that which governs federal financial aid programs.

Pell. The Pell Grant Program is a program of student financial aid that was authorized by Title IV, Part A, of the Education Amendments of 1972. This program provides grants for all eligible undergraduate students to assist them in meeting educational costs. Program regulations change from year to year. Check with the Financial Aid Office for the regulations now in effect.

Cal Grants A and B. 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 Student Aid Application for California (SAAC) — checking the appropriate box — and return it by March 2, 1989.

State Graduate Fellowship. The Student Aid Commission also administers the State Graduate Fellowship Program for tuition assistance for masters and doctoral students. All new applicants for this award must file a Fellowship Supplement, in addition to the Student Aid Application for California, which may be obtained from the Student Aid Commission or from a college financial aid office. The filing deadline for this program is March 2, 1989.

Stafford Student Loan (formerly the California Guaranteed Student Loan Program). The Stafford Program enables students with financial need to secure loans for the payment of educational expenses. Available to undergraduates and graduates, the Stafford Loan 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