

Financial Aid

educationally related emergency expenses only. These loans have to be repaid within 90 days or before the end of the semester, as designated by Student Loan Collection Services. Loans are granted on the basis of the students' need and ability to repay. The funds for these programs have been provided by gifts to the university. Applications for loans are processed through *Student Loan Collection Services, Joyal Administration Building, Room 156.*

Waivers of Nonresident Fees. Upon written waiver by the dean of student affairs or the director of admissions and records, children or spouses of California State University full-time employees, who are not yet legal residents of California, may be exempted from the nonresident fee. Also, with verification by the dean of the Kremen School of Education and Human Development, certificated California school district employees who are not yet legal residents of California may be exempted from the nonresident fee, if they are provisionally credentialed and working toward regular credentials, completing postponed requirements, or completing the fifth year required under the *Teacher Preparation and Licensing Law of 1970 (Ryan Act).*

Program Specifications

Satisfactory academic progress requirements. To conform with the regulations that govern state and federal student financial aid programs, the university is required to define and enforce standards of satisfactory academic progress for all students.

All funds administered by the Financial Aid Office are subject to these standards.

The intent of these standards is to encourage students to make steady progress toward the completion of all degree or credential requirements within a reasonable period of time.

To maintain satisfactory progress, students must successfully complete a minimum percentage of the total units they have taken. (See <http://www-catalog.admin.csufresno.edu/current/fintablea.html>.)

All recipients of financial aid **must** notify the Financial Aid Office prior to dropping below the units identified as *units funded* on their award notification. Aid recipients who fail to comply with these requirements may be subject to cancellation of their financial aid award and/or repayment of aid received.

The regulations also address the issue of time-to-degree. An undergraduate student's funding will be limited to 138% of the units required for his or her degree program. Funding will be suspended once a student exceeds 172 total units taken. (Some exceptions are granted.) A postbaccalaureate student's funding will be limited to 138% of the units required for his or her degree or credential program. Funding will be suspended once a student in a 30-unit degree program exceeds 41 total units taken. (Some exceptions are granted.) Graduate students enrolled in programs requiring 60 units will be granted an exception upon request.

All prior academic activity at the college level is considered in determining total units taken. Total units taken includes all transfer credit recorded, whether or not applicable to the degree, in addition to units taken at California State University, Fresno.

All financial aid recipients are reviewed for satisfactory academic progress at the end of each semester. The following criteria are used for determination of satisfactory progress: (1) *A, B, C, D,* and *CR* are acceptable indicators of satisfactory academic progress; (2) *F, I, W, WU, NC, RP, RD, AU* are not acceptable.

A more detailed explanation of satisfactory academic progress requirements at California State University, Fresno is available on the Website at http://studentaffairs.csufresno.edu/financial_aid or in the Financial Aid Office, Joyal Administration Building, Room 296.

Federal Perkins Loan. Authorized by the Higher Education Act, this program provides a limited amount of low-interest loans to students who demonstrate an exceptional financial need. Currently students may borrow \$20,000 during the course of their undergraduate degree. Graduate students may borrow up to \$40,000 (including any amount borrowed as an undergraduate). New borrowers begin repayment nine months after they graduate, leave school, or cease attending at least half-time. (Students who received funding under the National Direct Student Loan Program have a six-month grace period.) A repayment period of up to 10 years has been established by the federal government. The Higher Education Act also authorized certain conditions under which part or all of the loan may be canceled. Details are available in

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Federal Supplemental Educational Opportunity Grant (FSEOG). FSEOG is a grant program and, thus, does not require repayment. Awards are restricted to those undergraduates who demonstrate the greatest need and who are also Federal Pell Grant recipients. Funding for the program is limited to the allocation received from the federal government.

Federal Work-Study (FWS). FWS is a federally funded employment program. Awards are based on financial need. Both undergraduate and postbaccalaureate students are eligible to participate. Students receiving FWS awards are placed in jobs on-campus and with selected off-campus agencies, including community service programs such as America READS.

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. 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 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.