

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 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. 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 any one of the 20 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 all eligible undergraduate students to assist them in meeting educational costs. Program regulations change from year to year.

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 FAFSA, checking the appropriate box. 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.

Paul Douglas Teacher Scholarship. The Paul Douglas Teacher Scholarship is a federally funded program providing college scholarships to outstanding high school graduates and college students who demonstrate commitment to pursuing teaching careers at the preschool, elementary, or secondary levels. Participants must agree to teach two full-time years for each year of scholarship coverage. Failure to do so will require repayment of the scholarship, plus interest, and collection fees. Applications for the next academic year will be available after January 1 for college students and after March 2 for high school students.

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.

State Graduate Fellowship. The Student Aid Commission also administers the State Graduate Fellowship Program for tuition assistance for masters and doctoral students. To apply, complete the FAFSA, checking the appropriate box. The deadline for new applicants is March 2. You must also complete and mail the Student Aid Commission GPA Verification Form to the Commission by March 2 if you are a new fellowship applicant. Renewal applicants may continue to apply after March 2. Forms are available in the Financial Aid Office.

Federal 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 the California Student Aid Commission, through 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, \$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 \$73,000 maximum (includes indebtedness incurred as an undergraduate). Simple interest, at the rate of 7 to 9 percent per annum, is charged on loans for students who have previous outstanding loans at 7 to 9 percent per annum, and all new borrowers are charged a variable rate, capped at 9 percent. Repayment begins six to nine months after students graduate, leave school, or cease attending at least half-time. (Since interest rates, repayment periods, etc. change