

each semester. Graduate students in this category are obligated for a minimum of 6 units from courses in the 200 series.

Students funded on the basis of a half-time budget must enroll in and complete a minimum of 6 units each semester. Half-time status for graduate students is 4 units of courses in the 200 series.

All recipients of financial aid **must** notify the Financial Aid Office prior to dropping below the units identified as *units funded* on your 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 any aid received.

The regulations also address the issue of time-to-degree. Undergraduate students are expected to complete their degrees within the time-frame of 12 full-time semesters or 186 units (whichever occurs first). Postbaccalaureate students are allowed 45 units or six full-time semesters. Graduate students enrolled in programs requiring 60 units will be granted an exception upon request.

All units count toward your maximum allowance. Enroll in units that count toward your degree.

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, U, NC, SP, RD, AU* or units through Open University (Extension) are not acceptable and continued receipt of financial aid is in jeopardy.

A more detailed explanation of satisfactory academic progress



requirements at California State University, Fresno is available 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 \$15,000 during the course of their undergraduate degree. Graduate students may borrow up to \$30,000 (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 the Student Aid Loan Collection Office, Joyal Administration Building, Room 156.

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, campus-based employment program. Both undergraduate and graduate students are eligible to participate. At California State University, Fresno, students receiving FWS awards are placed in jobs on campus and with selected off-campus agencies. FWS 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. 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 advisor 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.