

university. Applications for loans are processed through Student Aid Accounting, Joyal Administration Building, Room 275.

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 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)**.

Division of Graduate Studies Student Research Awards and Travel Grants. Awards are available each semester on a competitive basis to students in the form of grants for research associated with a thesis or project. Travel grants are available to graduate students who have had a paper accepted to be read at a major, professional conference. The amount of the award is \$500. For further information, contact the **Division of Graduate Studies, (209) 294-2448**.

Program Specifications

Need-based financial aid programs. Students in receipt of funding through the following federal and state programs must be making satisfactory progress as defined by statute. Failure to comply with these regulations may jeopardize receipt of student aid funds.

Perkins Loan (Formerly National Direct Student 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 \$9,000 during the course of their undergraduate degree. Graduate students may borrow up to \$18,000 (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 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 federal government publication, *The Student Guide*, which is available in the Financial Aid Office.

