

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 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 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, 1990. Recipients who complete a baccalaureate degree on or after 1989 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 Request Form G44.1.

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 level. 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 1990-91 will be available after January 1, 1990 for college students and after March 1, 1990 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 Student Aid Application for California (SAAC) — checking the appropriate box — and return it by March 2, 1990.

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 per year (as juniors, seniors or credential students), up to a \$17,250 maximum. Graduate students who qualify may borrow up to \$7,500 per year, to a \$54,750 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 8 percent is charged for all new loans. Repayment for 8 percent loans begins six to nine months after students graduate, leave school or cease attending at least half-time. (Since interest rates, repayment periods, etc. have changed frequently, the student is advised to contact the Financial Aid Office for more precise information.) The federal government pays the interest until the student borrower enters the loan repayment period. Applications may be obtained from the Financial Aid Office.