

qualify will receive grants ranging from \$200 to \$2,000. Applications are available from the Financial Aids Office and should be made by March 1.

**Air Force Reserve Officer Training Corps (AFROTC) Financial Aid and Scholarships.** Scholarships are available which provide full tuition, allowances for books, laboratory fees, and incidental fees.

The AFROTC program at CSU, Fresno offers both a four-year and a two-year AFROTC program. High school seniors should apply for a four-year scholarship during the fall of the senior year. Any students enrolled in the four-year program may also apply for 3½, 3, 2½, and 2-year awards. Applicants to the two-year program may apply for scholarships to a maximum of four semesters.

Students enrolled in the two-year AFROTC program receive \$100 per month nontaxable financial assistance up to a maximum of \$2,000.

Two-year applicants attend a six-week field training prior to enrolling in AFROTC and are paid approximately \$587 plus travel pay to and from the field training location, and are provided meals and housing while in attendance.

Applicants with prior military service and four-year program students who have successfully completed the first two years of the program, and are accepted into the Professional Officer Course, attend a four-week field training for which they receive approximately \$391 plus travel, meals, and housing.

Applications should be submitted to the Professor of Aerospace Studies during the fall semester one year prior to anticipated enrollment in AFROTC. Detailed information concerning AFROTC can be obtained by calling the Department of Aerospace Studies (294-2593) or by visiting the Air Science Wing of the Men's Gym, Room 158.

**National Direct Student Loan Program.** CSU, Fresno participates in the federal loan program which is provided for in Title IV, Part E, of the Higher Education Act of 1965. Under this program needy undergraduate students in any field of study may borrow up to a maximum of \$6,000, and needy graduate students may borrow up to a combined maximum of \$12,000. Students carrying at least a one-half academic workload are eligible to receive loans. Students entering the university for the first time as well as continuing students are eligible to apply for this type of loan.

No interest is charged until six months after the borrower ceases to be at least a one-half time student. (Since interest rates have changed a number of times, it is in the best interest of the student to contact the Financial Aids Office for precise information on the current interest rate.) Payments may extend for a period of not more than ten years, but will be at a rate of not less than \$30 per month.

*A borrower who becomes a teacher in a public or other nonprofit elementary or secondary school in which there is a high concentration of low income families as designated by the Commissioner or who becomes a teacher in special education (hard of hearing, mentally retarded, cerebral palsy, etc., classes) may have 15 percent of the loan cancelled for the first and second year of such service, 20 percent for the third and fourth year, and 30 percent for the fifth year. A borrower shall receive cancellation for service after June 30, 1972, as a member of the United States Armed Forces, at the rate of 12½ percent per year for each complete year of*

*service in an area of hostilities for a total of 4 years.*

Applications are available from the Financial Aids Office and should be made by March 1.

**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 or its equivalent, with an aggregate maximum of \$10,000. Preference will be given to licensed practical nurses in selecting loan recipients. No interest is charged while the borrower pursues at least a half-time course of study, or for a period of 9 months after leaving school. Interest then starts at 6% 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.

Applications are available from the Financial Aids Office and should be made by March 1.

**California Guaranteed Student Loan Programs.** The California Guaranteed Student Loan Programs enable students with financial need to borrow to help pay educational costs. Under this program, the state and federal governments insure loans from participating lending institutions (banks, credit unions, savings and loans associations, etc.). Depending on the lender, undergraduates who qualify may borrow up to \$2,500; students accepted into a graduate program may borrow up to \$5,000 per year. The total outstanding principal balance for undergraduates may not exceed \$12,500 at any time and \$25,000 for graduates.\* Simple interest at the rate of 7%/9% per annum is charged on loans for students who have previous outstanding loans at 7%/9% per annum, and 8% is charged for all new loans. (Since interest rates have changed a number of times, it is in the best interest of the student to contact the Financial Aids Office for precise information on the current interest rate.) The federal government will pay this interest until the student borrower enters the loan repayment period. Applications may be obtained from the Financial Aids Office.

\* The \$25,000 graduate ceiling includes indebtedness incurred as a undergraduate.

**College Work-Study Program.** CSU, Fresno participates in the College Work-Study Program under the Higher Education Amendments of 1980. Students who qualify may be offered employment on or off campus. The student would normally work between ten to twenty hours per week. Applications are available from the Financial Aids Office and should be made by March 1.

**Resident Advisers.** The university employs a number of students as advisers in its residence hall program. These positions are available to students whose interest and background indicate competence in this type of work. The stipends vary, depending upon the work assignment. Generally they cover the cost of residence hall room and board. Applications and further information are available at the beginning of the spring semester from the Director of Housing.

**Graduate Assistantships.** A number of graduate and teaching assistantships are available to students who are enrolled in a master's degree program and whose previous records show outstanding achievement in academic work, outstanding subject matter competence in the major field, and the special qualities necessary to the duties assigned. An assistant may receive a stipend ranging from \$1,430 to \$5,903