one agency to another. BIA applications are normally available January through June of each year.

California Graduate Equity Fellowship Program. For additional information, see the *Division of Graduate Studies* at *www.fresnostate.edu/gradstudies.*

California State Educational Opportunity Grant Program (State EOP). Educational Opportunity Program Grants are provided by the state of California for students admitted to one of the 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 $250 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 some credential programs and for all eligible undergraduate students to assist them in meeting educational costs. Program regulations change from year to year.

Cal Grants A, B, and AB540 Entitlement Competitive Awards. The California Student Aid Commission offers Cal Grants A, B, and AB540 to undergraduate students on the basis of demonstrated need and specific program requirements. To apply, complete the FAFSA, Cal ISIR, and GPA Verification Form. 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. **Law Enforcement Personnel Dependents Grants (LEPD).** Law Enforcement Personnel Dependents Grants range from $1,259 to $12,192 per year for up to four years for dependents and spouses of law enforcement officers killed or totally disabled in the line of duty. Applicants should write to the California Student Aid Commission for a special application.

Federal Direct Subsidized Student Loan. The Federal Direct Subsidized Loan Program enables students with financial need to secure loans for the payment of educational expenses. Available to undergraduates and graduates, the Federal Direct Loan is a federally subsidized program where students borrow directly from the U.S. Department of Education. Undergraduates who qualify may borrow up to $3,500 per year as freshman, $4,500 for second-year students, $5,500 per year as juniors, seniors, or credential students, up to $23,000 maximum. Graduate students who qualify may borrow up to $8,500 per year to a $65,000 maximum (includes indebtedness as an undergraduate). Simple interest at 4.05% is charged when students begin repayment. Repayment begins six months after students graduate, leave school, or cease attending at least half- time. The federal government pays the interest until the student borrower enters the loan repayment period.

Teacher Education Assistance for College and Higher Education (TEACH) Grant Program. This program provides up to $4,000 a year in grant assistance to students who plan on becoming teachers and who meet certain specified requirements. If a student who receives a TEACH Grant does not complete the required teaching, the grant must be repaid as a Direct Unsubsidized Loan under the William D. Ford Federal Direct Loan Programs.

Non-Need-Based Financial Aid Programs. The following non-need-based programs are administered by our Financial Aid Office.

Federal Direct Parent Plus Loans for Undergraduate Students (PLUS). The PLUS Program was initiated to provide assistance to parents who do not demonstrate financial need as determined by the government formula. Parents may borrow up to the cost of attendance minus other aid for each dependent child enrolled at least half-time. Applications and information are available at the Financial Aid Office and at the website at *www.fresnostate.edu/finaid.*

Federal Direct Unsubsidized Student Loan. This program is open to students who may not meet need-based requirements of the Federal Direct Subsidized Loan or who may qualify for only a partial Federal Direct Subsidized Loan. Terms and conditions are similar to the Federal Direct Subsidized Loan, except the simple interest rate is 6.8% and the borrower is responsible for interest which accrues during the in school period.

CSU Chancellor's Doctoral Incentive Program. The largest program of its kind in the nation, the CSU Chancellor's Doctoral Incentive Program is designed to increase the pool of individuals who show promise of becoming strong candidates for California State University instructional faculty positions. The program provides loans of up to $10,000 per year up to a total of $30,000 within five years. For each year of full-time postdoctoral teaching at a CSU campus, individuals are granted loan forgiveness at a rate of 20% per year. Information is available through the Division of Graduate Studies, 559.278.2448 or visit *www.calstate.edu/HR/FLP.*

California Pre-Doctoral Program for Undergraduate and Graduate Students. For additional information, see the *Division of Graduate Studies* at *www.fresnostate.edu/gradstudies.*