

nonresident fee if they are provisionally credentialed and working toward regular credentials, completing postponed requirements, or completing the fifth year required under the *Licensing of Certificated Personnel Law of 1961*.

Surviving children, natural or adopted, of California peace officers or firemen killed in the line of duty are not charged fees or tuition of any kind while enrolled at any California State University or College, according to the *Alan Pattee Scholarship Act* and the *Education Code*, Section 23762. Students qualifying for these benefits are known as Alan Pattee scholars.

COLLEGE ASSOCIATION AND FOUNDATION LOAN FUNDS

The university maintains a number of loan funds providing financial aid to students. Loans are granted on the basis of the student's financial need, his educational program and his ability to repay his obligation to the loan fund. Most of the loan funds provide limited aid to students on an emergency basis. However, larger loans are available to senior and graduate students. These loans may be repaid after completion of the degree or credential work. The Fresno State College Association Loan Fund is administered by the CSU, Fresno Business Office. The other loan funds are held in trust by the CSU, Fresno Foundation. These loan funds, in general, are not available to entering students.

Applications for loans are processed through the Director of Financial Aids, California State University, Fresno, Fresno, California 93710. For detailed information, see the Financial Aids Bulletin.

ALUMNI TRUST COUNCIL LOAN FUNDS

A number of loan funds are administered by the Fresno State University Alumni Trust Council, Inc. These loans, available in varying amounts, are repaid on terms arranged with the student at the time the loan is made. Further information may be obtained from the Financial Aids Office on the campus. Loans granted from these loan funds may be repaid after graduation.

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 \$5,000, and needy graduate students may borrow up to a combined maximum of \$10,000. 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 nine months after the borrower ceases to be at least a one-half time student. Interest at the rate of 3% of the remaining balance begins at the end of the nine-month grace period and the first payment is due one month later. 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.

Inquiries should be directed to the Financial Aids Office, California State University, Fresno, Fresno, California 93710.

LAW ENFORCEMENT ASSISTANCE LOANS AND GRANTS

Students working toward a degree in law enforcement or corrections or who are actively engaged in law enforcement or corrections and wish to return for further training, may apply for a Law Enforcement Assistance Loan sufficient to cover his direct educational costs (registration, books, supplies, and transportation). Loans will be made on a basis of financial need. A loan recipient may have 25% of the loan cancelled up to 100% of the loan for each year of full-time employment by a public, local, state, or federal law enforcement or corrections agency. Applications should be made to the Financial Aids Office by March 1st.

Grants in the amount of the cost of registration and books may be made to assist full-time or part-time students in a graduate or undergraduate program who are full-time employees