



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.

Federal Unsubsidized Stafford Loan. The program is open to students who may not meet need-based requirements of the Federal Stafford Loan or who may qualify for only a partial Federal Subsidized Stafford Loan. Terms and conditions are similar to the subsidized Stafford, except that the borrower is responsible for interest which accrues during the in-school period.

CSU Forgivable Loan/Doctoral Incentive Program. The largest program of its kind in the nation, the CSU Forgivable Loan/Doctoral Incentive Program is designed to increase the diversity of the pool of qualified faculty candidates for the California State University. Although all academic fields are given consideration, high priority is given to areas such as mathematics, computer science, engineering, and the physical/life sciences. The program provides up to a maximum of \$30,000 to be distributed over

a one-to five-year period. Upon completion of the program, the loan principal and interest will be forgiven at the rate of 20 percent per year for each full-time teaching appointment (10 percent per year for halftime) at any of the 23 CSU campuses. Information and applications are available in the Division of Human Resources, Joyal Administration Building, Room 148.

California Predoctoral Program for Undergraduate and Graduate Students. For additional information, see the *Division of Graduate Studies*.

Institutional and Financial Assistance

The following information concerning student financial assistance may be obtained from Joseph W. Heuston, director of financial aid, Joyal Administration Building, Room 296, (209) 278-2182:

1. student financial assistance programs, including state grants, available to students who enroll at California State University, Fresno
2. the methods by which such assistance is distributed among recipients who enroll at California State University, Fresno
3. the means, including forms, by which application for student

financial assistance is made and requirements for accurately preparing such application

4. the rights and responsibilities of students receiving financial assistance
5. the standards the student must maintain to be considered to be making satisfactory progress for the purpose of establishing and maintaining eligibility for financial assistance

The following information concerning the cost of attending California State University, Fresno is available from Joseph W. Heuston, director of financial aid, Joyal Administration Building, Room 296, (209) 278-2182:

1. fees and tuition (where applicable)
2. estimated costs of books and supplies
3. estimates of typical student room and board costs or typical commuting costs
4. any additional costs of the program in which the student is enrolled or expresses a specific interest

The following information concerning the refund policy of California State University, Fresno is available from Robert P. Vega,