

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 93740.

LAW ENFORCEMENT ASSISTANCE GRANTS

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 of any publicly funded law enforcement or corrections agency and who are in college for professional improvement. The recipient of a grant is obligated to remain in the employment of the agency which has certified his full-time employment for a period of two years after completion of the course or courses. Applications should be made to the Financial Aids Office.

NURSING STUDENT LOANS AND SCHOLARSHIPS

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 in a collegiate school of nursing leading to an associate degree in nursing, a baccalaureate degree in nursing or an equivalent degree, or a graduate degree in nursing, or for a period of 9 months after leaving school. Interest then starts at 3% simple interest and the loan is repaid at not less than \$15 per month. A borrower who enters full-time professional nursing in a public or nonprofit hospital is entitled to cancellation of a percentage of the loan for each full year worked. 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 for these loans should be made by March 1st for the following year.

FEDERALLY INSURED STUDENT LOAN PROGRAM

The federally insured student loan program is authorized by the higher education act, and enables students to borrow from participating lending institutions (banks, credit unions, savings and loan associations, etc.) to help pay their educational costs. Under this program the loan maximum is \$2,500 per year. The total outstanding principal balance for undergraduates may not exceed \$7,500 at any time and \$10,000 for graduates. Simple interest at the rate of 7% per annum is charged on the outstanding balance. Under certain circumstances the federal government will pay this interest until the student borrower enters the loan repayment period. Determination of whether or not a borrower is eligible for these interest benefits is made by the Financial Aids Office on the basis of the student loan application and other supporting information as may be required.

WORK-STUDY PROGRAM

CSU, Fresno participates in the federal Work-Study Program under the Higher Education Amendments of 1972. Students who qualify may be offered employment on or off campus. The student would normally work between ten to twenty hours per week. A standard financial aids application is required prior to March 1 of each year.

SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS

CSU, Fresno participates in the Supplemental Educational Opportunity Grant Program as provided by the Higher Education Amendment of 1972. These grants must be equally matched with other institutional aid. Undergraduate students who qualify will receive grants ranging from \$200 to \$1000. Applications for grants may be obtained from the Financial Aids Office, California State University, Fresno. The application deadline is March 1.