

continue to apply after March 2. Forms are available in the Financial Aid Office.

Federal Subsidized Stafford Student Loan. The Federal Stafford Program enables students with financial need to secure loans for the payment of educational expenses. Available to undergraduates and graduates, the Federal Stafford Loan is a federally subsidized (and insured) program, offered in conjunction with lending institutions (banks, credit unions, savings and loan associations, etc.). Undergraduates who qualify may borrow up to \$2,625 per year as freshmen, \$3,500 for second-year students, \$5,500 per year as juniors, seniors, or credential students, up to a \$23,000 maximum. Graduate students who qualify may borrow up to \$8,500 per year to a \$65,500 maximum (includes indebtedness incurred as an undergraduate). Simple interest, at a variable rate of up to 8.25%, is charged at repayment. Repayment begins six months after students graduate, leave school, or cease attending at least half-time. (Since interest rates, repayment periods, etc. have changed over the years, students are advised to contact their lender for more precise information.) The federal government pays the interest until the student borrower enters the loan repayment period.

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

California State University, Fresno Institutional Scholarships. Each year about 900 students are awarded Institutional Scholarships totaling more than \$800,000. The majority of the scholarships, ranging from \$100 to \$2,000, are awarded on the basis of merit to both undergraduate and graduate students. Although requirements for specific scholarships vary, most scholarships require academic achievement or potential, plus a demonstration of the students' commitment to their school, community, or society. Financial need may be a factor but is seldom the exclusive factor. Applications must be submitted by November 13, 1998 for



the next academic year. The California State University, Fresno Scholarship Application is available in the Joyal Administration Building, Rooms 219 and 296.

Federal Parent 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.

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 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