

holding appropriate visas are regularly assessed the reduced fee indicated in the *Schedule of Fees*.

With verification by the Executive Vice President, *children or spouses of California State College academic or administrative employees*, who are not yet legal residents of California, may be exempted from the nonresident fee.

With verification by the Dean of the School of Education, *certificated California school district employees* who are not yet legal residents of California, may be exempted from the 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*.

On formal application to the Dean of the School of Graduate Studies, a limited number of *graduate students* who are not legal residents of California, but who demonstrate superior potential for master's degree study, may be granted waivers of the nonresident fee. Based on scholarship and need, these waivers are granted competitively to not more than twenty-five percent of nonresident graduate students. Any student accepting such a waiver is legally obligated to carry a study program of at least ten units each semester for which he receives the waiver. Because having a waiver of nonresident fee imposes a heavy unit load on the holder of the waiver, Fresno State College recommends that students lacking near-native competence in English not attempt to qualify for the waiver in the first semester of enrollment at the college. For information and application forms consult the Dean of the School of Graduate Studies.

College Association and Foundation Loan Funds

The college 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 Fresno State College Business Office. The other loan funds are held in trust by the Fresno State College Foundation. These loan funds, in general, are not available to entering students.

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

The Alumni Trust Council Loan Funds

A number of loan funds are administered by the Fresno State College 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 Defense Student Loan Program

Fresno State College participates in the federal loan program which is provided for in Title II of the National Defense Education Act of 1958. Under this program needy undergraduate students in any field of study may borrow up to \$1,000 a year, for a maximum of \$5,000, and needy graduate students may borrow up to \$2,500 per year, for a combined maximum of \$10,000. Students carrying at least a one-half academic workload are eligible to receive loans. Students entering college 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 three months later. Payments may extend for a period of not more than ten years, but will be at a rate of not less than \$15 per month.