

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 19, 1999 for the next academic year. The California State University, Fresno Scholarship Application is available in the Joyal Administration Building, Rooms 274 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. The program provides loans of up to \$10,000 per year up to a total of \$30,000 within five years. For each year of full-time postdoctoral teaching at a CSU campus, individuals are granted loan forgiveness at a rate of 20% per year. Information and applications are available in Human



Resources, Joyal Administration Building, Room 148.

California Pre-Doctoral 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, (559) 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 student eligibility for aid is determined and by which such assistance is distributed among students 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 availability of federal financial aid funds for study abroad programs
5. the rights and responsibilities of students receiving financial assistance

6. the terms and conditions of any employment offered as financial aid
7. the availability of community-service Federal Work-Study jobs
8. the terms of, schedules for, and necessity of loan repayment
9. the standards the student must maintain to be considered to be making satisfactory academic progress for the purpose of establishing and maintaining eligibility for financial assistance and procedures to be followed to regain eligibility

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, (559) 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, director of accounting services, Joyal Administration Building, Room 152, (559) 278-2764:

1. the refund policy for the return of unearned tuition and fees or other refundable portions of costs
2. policies regarding any return of federal Title IV student assistance funds as required by the regulations

Information concerning the undergraduate academic programs of California State University, Fresno may be obtained from the associate provost, Thomas Administration Building, Room 116, (559) 278-6639 and may include:

1. the current degree programs and other educational and training programs
2. the instructional, laboratory, and other physical plant facilities that relate to the academic program
3. the faculty and other instructional personnel