

The Financial Aid Office

Financial aid is any resource available to students to offset the costs associated with attending California State University, Fresno. Aside from student and family resources, there are four basic programs of financial aid: grants, loans, work-study, and scholarships. About 95 percent of these programs are administered by the Financial Aid Office.

The majority are funded by the federal and state governments and are need-based. Eligibility for financial aid from need-based programs is determined through a formula mandated by Congress. Several programs administered by the Financial Aid Office are not need-based.

Need-Based Financial Aid Programs

For the following need-based aid programs, students are required to submit the Free Application for Federal Student Aid (FAFSA). Students are encouraged to submit the FAFSA through the Internet at www.fafsa.ed.gov. Applications are available at high schools and college financial aid offices in December and should be filed in January or February for the next academic year. Renewals, i.e., students who had a valid Student Aid Report on file for the previous academic year, will receive Renewal Applications directly from the Central Processor. If you have not received your Renewal Application by January 15, complete a FAFSA.

The official priority filing date is March 2 for the next academic year.

- * Federal Pell Grant
- Federal Perkins Loan
- Federal Supplemental Educational Opportunity Grant
- * Federal Stafford Student Loan
- Federal Work-Study
- Nursing Student Loan
- Bureau of Indian Affairs Grant
- ** California Graduate Equity Fellowship Program for Underrepresented Students
- California State Educational Opportunity Grant (EOP)
- California State University Grant
- Cal Grants A, B, and T
- State Graduate Fellowship

For assistance in completing the FAFSA, please contact the Financial Aid Office.

Details about these programs are listed on pages 68-69 under the heading *Program Specifications*.

Additional Financial Aid Sources

Alan Pattee Scholarships. Pursuant to the Alan Pattee Scholarship Act, *Education Code* Section 68120, children of deceased public law enforcement or fire suppression employees, who were California residents and who were killed in the course of law enforcement or fire suppression duties, are not charged mandatory systemwide fees or tuition of any kind at any California State University campus. Students who may qualify for these benefits should contact the Registrar's Office for an eligibility determination.

Air Force Reserve Officer Training Corps Scholarships. The Air Force ROTC program at California State University, Fresno offers full two-year, three-year, four-year, and graduate degree scholarships for both technical and non-technical majors. These scholarships cover a tuition of up to \$4,500 per semester (Type 7 scholarship) for undergraduate and graduate students working toward their perspective degree. These scholarships also include a yearly textbook payment of \$500 for technical majors and \$450 for non-technical majors. This total does not include a monthly stipend pay for all cadets who are contracted, whether under a scholarship or not. Stipend pay is tax free money that is given to students who are contracted with the Air Force ROTC program and carry a full-time student load (12 or more units). Stipend pay depends on your academic year as follows: freshmen \$200, sophomores \$250, juniors \$300, and seniors \$350 (subject to increase as of Oct. 1, 2002). To qualify for the scholarships, you must graduate before turning age 31 and have at least a 2.00 semester GPA for non-technical majors and at least a 2.50 semester GPA for technical majors. Applications should be submitted to the Department of Aerospace Studies. For additional information, see *Aerospace Studies*.

Army Reserve Officer Training Corps. The U.S. Army offers full two-, three-, and four-year scholarships at different monetary levels – up to \$20,000 annually to qualified students in a variety of academic disciplines. It also offers full graduate scholarships for qualified students. Scholarships cover tuition, mandatory fees, \$510 annually for books, and a monthly tax-free subsistence allowance ranging from \$250 to \$400. All students formally enrolled in the ROTC program receive an annual allowance of as

Financial Aid Office

Student Affairs

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http://studentaffairs.csufresno.edu/financial_aid

much as \$4,000 and can earn as much as \$23,000 during their college careers. For additional information, see *Department of Military Science*.

Graduate Assistantships. A number of graduate assistantships and teaching associateships are available to students who are enrolled in a master's degree program. For additional information, see the *Division of Graduate Studies*.

Division of Graduate Studies Student Research Awards and Travel Grants. For additional information, see the *Division of Graduate Studies*.

Nonresident Tuition Waivers. A select number of non-resident tuition waivers are available for outstanding graduate students who demonstrate the potential to make significant academic and professional contributions in their disciplines and the graduate program. Recipients are expected to work with the K-12 system in giving lectures/presentations. For additional information, contact the department.

Resident Advisers and Public Safety Assistants. University Courtyard employs up to 16 students to work as resident advisers (RAs) and five students to work as public safety assistants (PSAs) in the residence halls. RAs act as effective role models, develop a cohesive community of students, organize and conduct programs, and serve as resource people to students living on-campus. PSAs patrol the buildings and grounds, and provide escort service. Applications (for students with one year of on-campus living experience) are available from the University Housing Office at the beginning of the spring semester.

* Even though the March 2 deadline does not apply to the Pell or Stafford Student Loan Programs, you should be aware that Pell and Stafford applications submitted after May 30 cannot be assured of receiving funds at the beginning of the fall semester.

** Graduate Equity Fellowship application deadlines may vary.

Financial Aid

University Association and Foundation Loan Funds. The university operates an Emergency Loan Fund to assist students who need up to a maximum of \$600 for *educationally related emergency expenses only*. These loans have to be repaid within 90 days or before the end of the semester, as designated by Student Loan Collection Services. Loans are granted on the basis of the students' need and ability to repay. The funds for these programs have been provided by gifts to the university. Applications for loans are processed through *Student Loan Collection Services, Joyal Administration Building, Room 156*.

Waivers of Nonresident Fees. Upon written waiver by the dean of student affairs or the director of admissions and records, children or spouses of California State University full-time employees, who are not yet legal residents of California, may be exempted from the nonresident fee. Also, with verification by the dean of the School of Education and Human Development, 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 *Teacher Preparation and Licensing Law of 1970 (Ryan Act)*.

Program Specifications

Satisfactory academic progress requirements. To conform with the regulations that govern state and federal student financial aid programs, the university is required to define and enforce standards of satisfactory academic progress for all students.

All funds administered by the Financial Aid Office are subject to these standards.

The intent of these standards is to encourage students to make steady progress toward the completion of all degree or credential requirements within a reasonable period of time.

The following descriptions are offered for your guidance:

- Students funded on the basis of a full-time budget must enroll and complete a minimum of 12 units each semester. For graduate students, the requirement is 8 units of courses in the 200 series.
- Students funded on the basis of a three-quarter budget must enroll in and com-

plete a minimum of 9 units each semester. Graduate students in this category are obligated for a minimum of 6 units from courses in the 200 series.

- Students funded on the basis of a half-time budget must enroll in and complete a minimum of 6 units each semester. Half-time status for graduate students is 4 units of courses in the 200 series.

All recipients of financial aid **must** notify the Financial Aid Office prior to dropping below the units identified as *units funded* on their award notification. Aid recipients who fail to comply with these requirements may be subject to cancellation of their financial aid award and/or repayment of aid received.

The regulations also address the issue of time-to-degree. Undergraduate students are expected to complete their degrees within the time-frame of 12 full-time semesters or 186 units (whichever occurs first). Postbaccalaureate students are allowed 45 units or six full-time semesters. Graduate students enrolled in programs requiring 60 units will be granted an exception upon request.

All units count toward your maximum allowance. Enroll in units that count toward your degree.

All financial aid recipients are reviewed for satisfactory academic progress at the end of each semester. The following criteria are used for determination of satisfactory progress: (1) *A, B, C, D,* and *CR* are acceptable indicators of satisfactory academic progress; (2) *F, I, W, WU, NC, RP, RD, AU* are not acceptable.

A more detailed explanation of satisfactory academic progress requirements at California State University, Fresno is available in the Financial Aid Office, Joyal Administration Building, Room 296.

Federal Perkins Loan. Authorized by the Higher Education Act, this program provides a limited amount of low-interest loans to students who demonstrate an exceptional financial need. Currently students may borrow \$20,000 during the course of their undergraduate degree. Graduate students may borrow up to \$40,000 (including any amount borrowed as an undergraduate). New borrowers begin repayment nine months after they graduate, leave school, or cease attending at least half-time. (Students who received funding under the National Direct Student Loan Program have a six-month grace period.) A repayment period of up

to 10 years has been established by the federal government. The Higher Education Act also authorized certain conditions under which part or all of the loan may be canceled. Details are available in Student Loan Collections Services, Joyal Administration Building, Room 156.

Federal Supplemental Educational Opportunity Grant (FSEOG). FSEOG is a grant program and, thus, does not require repayment. Awards are restricted to those undergraduates who demonstrate the greatest need and who are also Federal Pell Grant recipients. Funding for the program is limited to the allocation received from the federal government.

Federal Work-Study (FWS). FWS is a federally funded employment program. Awards are based on financial need. Both undergraduate and postbaccalaureate students are eligible to participate. Students receiving FWS awards are placed in jobs on-campus and with selected off-campus agencies, including community service programs such as America READS.

Nursing Student Loans. 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 for the first two years; \$4,000 for the final two academic years, up to a \$13,000 maximum. No interest is charged while the borrower pursues at least a half-time course of study, or for a period of nine months after leaving school. Interest then starts at 5 percent simple interest and the loan is repaid at not less than \$15 per month. 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.

Bureau of Indian Affairs (BIA) Grants. If you are an eligible American Indian, Eskimo or Aleut student, or a certified member of a tribal group that is served by the Bureau of Indian Affairs, you may apply for a BIA grant. The amount is based on financial need and availability of funds from your area agency. You must first submit an application for financial aid (FAFSA) and supportive documents. Obtain the BIA application from your area agency, then see the BIA adviser in the Financial Aid Office to complete the BIA Need Analysis section of the application. Be sure to check with your Tribal Agency Office for BIA deadlines. Deadlines vary from one agency to

another. BIA applications are normally available January through June of each year.

California Graduate Equity Fellowship Program. For additional information, see the *Division of Graduate Studies*.

California State Educational Opportunity Grant Program (State EOP). Educational Opportunity Program Grants are provided by the state of California for students admitted to one of the campuses of The California State University under the Educational Opportunity Program. Eligibility for this grant is determined by criteria similar to that which governs federal financial aid programs. Admission to the university through the EOP does not automatically mean that the student is awarded a State EOP Grant. Grants provide aid to undergraduate students who, for lack of such assistance, would be unable to enter or remain in an institution of higher education. Funds are limited and range from \$200 to \$1,000 for the academic year.

California State University Grant. This is a need-based program for California residents, providing financial support to students. Eligibility for this grant is determined by criteria similar but not limited to that which governs federal financial aid programs.

Federal Pell Grant. The Federal Pell Grant Program is a program of student financial aid authorized by Title IV, Part A, of the Education Amendments of 1972. This program provides grants for some credential programs and for all eligible undergraduate students to assist them in meeting educational costs. Program regulations change from year to year.

Cal Grants A and B Entitlement and Competitive awards. The California Student Aid Commission offers Cal Grants A and B to undergraduate students on the basis of demonstrated need and specific program requirements. To apply, complete the FAFSA and GPA Verification Form. The deadline for new applicants is March 2 for the next academic year. Renewal applicants may continue to apply after March 2. Recipients who complete a baccalaureate degree and who are accepted and enrolled in a teaching credential program at an institution approved by the California Commission on Teacher Credentialing will be eligible to apply for renewal of their Cal Grant

award for an additional year of grant eligibility, provided financial need continues to exist. All students who are planning to enroll in an approved credential program and wish to continue receiving Cal Grant benefits will be required to submit a supplemental request. Forms are available in the Financial Aid Office.

Cal Grant T. The state-funded Cal Grant T is a tuition/fee award program that is offered for one academic year to students who have a bachelor's degree or higher and are actively working towards an initial teaching credential (e.g., K-12 single or multiple subject teaching credential). You must be enrolled in and attending a program of professional teacher preparation approved by the Commission on Teacher Credentialing (CTC) on at least a half time basis, as defined by the institution.

Prior to receiving an award payment, you must sign and return a Teaching Service Agreement wherein you agree to teach for a minimum of one year in a California public low-performing school for each award increment of up to \$2,000 received. The maximum service requirement will not exceed four years. Recipients who fail to meet the teaching obligation will be required to repay the Cal Grant T award in full. Interested parties should contact the Financial Aid Office in January for applications and deadlines.

Law Enforcement Personnel Dependents Scholarship. The Law Enforcement Personnel Dependents Scholarship will pay for books and supplies and living expenses up to \$1,500 per year for needy dependent children of law enforcement officers who have been killed or totally disabled in the line of duty. Applicants should write to the California Student Aid Commission for a special application.

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.

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*.