The Office of Financial Aid and Scholarships (OFA&S) administers a number of financial aid programs to enable students without adequate financial resources to attend California State University, Bakersfield (CSUB). Students are encouraged to contact the OFA&S for specific application instructions, and/or as visit our website at www.csub.edu/finaid for information on: How to Apply - a General Overview of the Financial Aid Application & Delivery Process; Tips for Success; and, simplified Checklists to assist with a smooth transition to CSUB. The priority filing date for financial aid consideration for all CSU campuses is March 2 prior to the beginning of each new academic year. Applications for financial aid will be accepted after the priority date, but awards to eligible late applicants are dependent upon the availability of limited funds.

A qualified applicant who has submitted all required verification documentation will be considered for a “financial aid package” which may include monies from one, or a combination of some, of the following programs:

**GRANTS/FELLOWSHIPS**

Grants and fellowships are disbursed to students for education-related expenses and do not need to be repaid unless the student withdraws from all classes prior to completion of 60% of the quarter.

**Athletic Grant-in-Aid.** Athletic Grant-in-Aid is a CSUB grant program for student-athletes. Eligibility is determined by the CSUB Athletic Department and is awarded in accordance with National Collegiate Athletic Association (NCAA) regulations.

**Bureau of Indian Affairs (BIA) Grant.** Native American students who can prove membership in a federally recognized tribe may receive education grants from the Federal Bureau of Indian Affairs. If you are a member of a California tribe, contact the Bureau’s Office of Indian Education, 2800 Cottage Way, Sacramento, CA 95825, phone (916) 978-6000.

**California Chafee Grant.** This program provides up to $5,000 annually to current or former foster youth to use for vocational school training or college expenses. In order to apply, you must be enrolled in a:

- Vocational school or college that is Title IV eligible
- Course of study of at least half-time
- Course of study that is at least one year long and is Title IV eligible

In addition, you must maintain satisfactory academic progress through your course of study.

To apply, you must:

- Be eligible, or have been eligible for foster care, between your 16th and 18th birthday, and not have reached your 22nd birthday as of July 1 of the award year.
- File two forms:
  1. A Free Application for Federal Student Aid (FAFSA). Students without a Social Security number, or who are unable to complete a FAFSA, may contact the California Student Aid Commission (CSAC) for further instructions and assistance.
  2. A California Chafee Grant Program Application must also be submitted. Send it to the CSAC. The form is on the CSAC website at www.chafee.csac.ca.gov. Or, call the CSAC at phone 1-888-224-7268 and request an application.

The CSAC will review your FAFSA and your Chafee Grant Application. The California Department of Social Services will verify your Independent Living Program (ILP) status, and your school financial aid office will determine your financial aid eligibility. At that time, the CSAC will send you a letter to tell you if you are eligible to receive a grant or not.
**Cal Grant Program.** The Cal Grant Program is a state-funded educational opportunity grant program administered by the California Student Aid Commission (CSAC) to assist undergraduate students in paying for a college education. These awards do not need to be repaid by the student. Recipients of these renewable awards are eligible to receive a fifth year of funding while enrolled in specific coursework in post-baccalaureate teaching credential programs. The final filing deadline for these programs is March 2 prior to the beginning of each new academic year.

**Cal Grant A Entitlement Award.** This award provides grant funds to help pay tuition/fees for California residents at qualifying for-credit instructional programs of not less than two academic years. These awards are guaranteed for those students who have a high school GPA of no less than 3.0 and meet the established program eligibility criteria.

**Cal Grant B Entitlement Award.** This award provides grant funds for “access costs” for low-income students in an amount not to exceed $1,551 during their first year of Cal Grant B benefits. This grant is to be used to pay living expenses and expenses related to transportation, books, and supplies. Beginning with the second year of Cal Grant B benefits, Cal Grant B also helps pay for tuition/fees for California residents attending qualifying institutions offering a baccalaureate degree. These awards are also guaranteed for those students who have a high school GPA of no less than 2.0 and meet the established program eligibility criteria.

**California Community College Transfer Entitlement Award.** This award is offered to California Community College students who were not awarded Cal Grant As or Bs within a year of graduating from high school, but meet certain requirements at the time of transfer from a California Community College to a qualifying institution offering a baccalaureate degree. These awards are also guaranteed for those students who have a Community College GPA of at least 2.4 and meet the established program eligibility criteria. They can represent the equivalent of either a Cal Grant A or B award.

**Competitive Cal Grant A and B Award.** This award is to be used for the same purposes as the Cal Grant A and B Entitlement awards, except that they are not guaranteed. The award is based on a competitive basis and intended for students who did not receive an entitlement award and are from low- and middle-income families.

**Fifth Year Benefits Award.** This award is for Cal Grant recipients who are enrolled in a mandatory five-year undergraduate program, which requires all participants to complete more than four years of undergraduate study.

**CSU Graduate Equity Fellowship Program.** This program seeks to increase the diversity of students completing Graduate degree programs in the CSU and encourages continuation on to doctoral programs and consideration of university faculty careers. It provides fellowships for economically disadvantaged CSU students, especially those from groups that are underrepresented among Graduate degree recipients in their areas of study, and promotes faculty mentoring and research opportunities. Fellowships are administered through the Office of Graduate Studies on a competitive basis for Graduate students. Individual fellowship awards may range from a minimum of $500 to a maximum of $4,500 with an average award approximating $1,500 for the academic year. Students may apply by filing a FAFSA. Contact the Office of Graduate Studies (661) 654-3420 for the fellowship application.

**Educational Opportunity Program (EOP) Grants.** This is a state-funded program limited to undergraduates admitted to California State University, Bakersfield through the Educational Opportunity Program. To be eligible for the EOP grant, a student must be disadvantaged according to criteria established by state regulations, and be enrolled at least half time. This program currently provides up to a maximum of $600 annually, based on available funding, to students enrolled in the EOP program. Apply by contacting the EOP Office at (661) 654-2275 or write: EOP Office, California State University, Bakersfield, 9001 Stockdale Highway, Bakersfield, California 93311-1099

**Federal Pell Grant.** The Federal Pell Grant program is the largest federal student-grant program. Eligibility was previously limited to Undergraduate students for up to five years of full-time attendance. As
a result of the Higher Education Act Amendments of 1998, students enrolled at least half-time in teacher preparation post-baccalaureate programs leading to an initial teaching credential are now also eligible. Eligibility for a Pell Grant is dictated by the federal government according to a formula developed by the U.S. Department of Education and Congress. Pell Grant awards for full-time students currently range from $400 to $4,731 annually, but may change from year to year depending on Congressional appropriations. Apply by completing the Free Application for Federal Student Aid (FAFSA).

Federal Supplemental Educational Opportunity Grants (FSEOG). The FSEOG program is a federally-funded program that is designed to supplement other sources of financial aid for Undergraduate students who demonstrate exceptional financial need. Typically, the average award at CSUB is $600 for the academic year because funds are not sufficient to meet the needs of all eligible students. A student’s eligibility for FSEOG is determined by information submitted to the Financial Aid Office on the FAFSA.

National Academic Competitiveness Grant (ACG) Program. The Higher Education Reconciliation Act of 2005 (HERA) was signed into law by President Bush on February 8, 2006. This Act created the new Academic Competitiveness Grant (ACG) Program to be awarded to eligible students in their 1st and/or 2nd year of study, beginning in the 2006-2007 award year. The U. S. Department of Education (USDE) uses the information collected on the FAFSA to identify potentially eligible students and notifies the university. The maximum 1st year ACG award is $750, and the maximum 2nd year ACG award is $1,300. Students do not need to contact the Office of Admissions or the OFA&S. Confirmation of eligibility will be performed automatically each term.

National Science and Mathematics Access to Retain Talent (SMART) Grant Program. The Higher Education Reconciliation Act of 2005 (HERA) was signed into law by President Bush on February 8, 2006. This Act created the new National Science and Mathematics Access to Retain Talent (SMART) Grant Program to be awarded to eligible students in their 3rd and/or 4th year of study, beginning in the 2006-2007 award year. The university will identify students enrolled in eligible mathematics and science majors, confirm that the students meet all of the other eligibility criteria, and notify students of their awards each quarter. The maximum 3rd year SMART award is $4000, and the maximum 4th year SMART award is $4,000. Students do not need to contact the Office of Admissions or the OFA&S. Confirmation of eligibility will be performed automatically each term.

Scholarships for Disadvantaged Students (SDS). Funding for this program is provided by the U.S. Health and Human Service Department (HRSA), and awarded to eligible institutions. If funds are available, this program may assist bona fide nursing students from disadvantaged backgrounds who are enrolled as full-time students. Based on funding, undergraduate students who have demonstrated a commitment to pursuing a career in health professions may also be considered. Scholarship awards vary and may cover tuition and required fees, books and supplies, and reasonable living expenses incurred while enrolled in school as a full-time student. Bona fide nursing candidates interested in being considered for the SDS Program should contact the Nursing department at (661) 654-3102 or the Office of Financial Aid & Scholarships at (661) 654-3016 for additional information.

State University Grant. The State University Grant (SUG) is a California State University (CSU) funded grant, intended for needy students who are legal residents of California. The California State University Chancellor defines eligibility criteria for award priorities, as well as amounts of the grant. Undergraduate, post-baccalaureate, and graduate students who have exceptional financial need, and who meet the FAFSA priority filing deadline, are targeted for a SUG award for the academic year. Late applicants may be awarded SUG depending upon available funding.

LOANS

Some financial aid programs allow eligible students to borrow money to pay their living and educational expenses. Various short-term and long-term loan programs are available to both students and parents. Students must be enrolled at least half-time to be eligible for federal student loans.
**Federal Perkins Loans.** Federal Perkins Loan is a low interest (5%) federal loan, available to students who demonstrate exceptional financial need and are enrolled at least half-time. Based on the availability of funds, Undergraduates pursuing a bachelor's degree, classified Graduates and Teaching Credential candidates may qualify for this loan. Typical awards at CSUB are $3,000 per year. The maximum cumulative total borrowing limit is $11,000 for lower division students and $27,500 for upper division students. Graduate or professional students may borrow up to a cumulative total of $60,000 (including any previous Perkins program loans). The student, while in school, pays no interest and repayment does not begin until nine months after graduating or leaving school.

**Federal Nursing Loan (NL).** The Nursing Student Loan program provides up to $2,500 annually for the first two years of Undergraduate study in the nursing program, $4,000 annually for subsequent Undergraduate study. Repayment begins at a 5% interest rate nine months after a student graduates or ceases to be a half-time student.

**Ford Federal DIRECT Loan Programs.** The William D. Ford Federal DIRECT Loan Program replaced the Federal Family Education Loan Programs (FFELP) at CSUB in 1994. The Direct Loan program is virtually identical to the FFELP Stafford program, except that the federal government is the lender, rather than a private bank, savings and loan, or other commercial lender. CSUB, as well as many other colleges and universities, has converted from the FFELP Stafford to the Direct Loan program as we believe it better serves the needs of our students, especially with respect to expediting the processing of their student loans. The following loans are part of the DIRECT Loan Program:

**SUBSIDIZED Direct Student Loan.** This loan is designed to meet the calculated need of students (up to the maximum allowed at each grade level) where grants, scholarships, and other resources do not completely fill the need for aid, as calculated by the federally-mandated needs analysis process. For SUBSIDIZED Direct Loans, there is no interest charged as long as the student is continuously enrolled on at least a half-time basis (except for summers). Repayment, including interest, begins six months after a student is no longer enrolled on at least a half-time basis.

**UNSUBSIDIZED Direct Student Loan.** For students who are not able to show need according to the required need analysis calculation, or where the calculated need for a subsidized loan is less than the maximum that is allowed for the student’s grade level, students may apply for an UNSUBSIDIZED Direct Loan. For example, if a freshman has no calculated NEED for aid, and if he/she is receiving no scholarship or other resources, then that freshman could borrow, as an UNSUBSIDIZED Direct Loan, any amount he/she wishes up to the freshman academic year limit. For Unsubsidized Direct Loans, interest accumulates while the student is enrolled in school. The student will receive either a monthly, quarterly, or semi-annual interest billing statement from the lender, which they may pay or elect to have capitalized into their loan balance (meaning adding their unpaid interest to their loan balance, thereby increasing the overall loan balance owed). Therefore, students with UNSUBSIDIZED loan(s) are encouraged to pay the quarterly interest, instead of capitalizing it, if possible. Full repayment (interest and principle) begins within 60 days after the student either graduates, or drops below half-time enrollment, whichever occurs first. For example, the interest-only on an unsubsidized loan of $3,500 is currently $238 per year (about $20 per month). Full payment on a $3,500 loan will be at least $50 per month.

**Direct PLUS Loan.** The PARENTS of students who are regarded as DEPENDENT for need analysis purposes, may also choose to apply for a Direct Parent Loan. Typically, the Direct Parent Loan takes the place of whatever calculated parent contribution (resulting from the need analysis process), which the parents cannot actually provide, from current income and or savings. Parent loans are limited only by the budget calculated by the school financial aid office minus any scholarships or other resources, which are to be received by the student. For example, if the calculated budget is $9,000 for an academic year, then the parents of a dependent student may borrow any amount they feel they need up to $9,000. However, if the student were to receive scholarships totaling $1,000, the parents could only borrow up to $8,000. Parents should take note that there is no deferment of interest or regular repayment for Direct PLUS loans. Full regular repayment usually begins within 60 days after the loan is fully disbursed (typically the end of the spring quarter). For PLUS loans borrowed through June 30, 2008, parents must repay both...
principle and interest while the student is in school. For PLUS loans borrowed on or after July 1, 2008, parents may request deferment of repayment while the student is enrolled at least half-time. Interest accumulates and is capitalized while in PLUS deferment.

**Direct Graduate PLUS Loan.** Students enrolled at least half-time in a graduate program of study are now eligible to borrow under the PLUS Loan Program up to their cost of attendance minus other estimated financial assistance. The terms and conditions are the same for the Parent PLUS loan as they are for the Graduate PLUS loans, with the exception that no parent signature is required. The requirements include a determination that the applicant does not have an adverse credit history, repayment beginning on the date of the last disbursement of the loan, and a fixed interest rate of 7.9% per year. Applicants for these loans are required to complete a FAFSA. They must also have applied for the annual loan maximum eligibility under the Federal Subsidized and Unsubsidized loans before applying for the Graduate PLUS loan.

**Direct Loan Interest Rates.** The fixed interest rates for the life of the loan are as follows:

A. The fixed interest rate for Direct Subsidized Loans for graduate borrowers and Unsubsidized Loans for graduate and undergraduate borrowers first disbursed on or after July 1, 2006 is 6.8%.

B. Interest rates for Direct Subsidized Loans for undergraduate borrowers have a fixed interest rate as follows:
   • If first disbursed on or after July 1, 2006 and prior to July 1, 2008 - 6.8%.
   • If first disbursed on or after July 1, 2008 and prior to July 1, 2009 - 6.0%.
   • If first disbursed on or after July 1, 2009 and prior to July 1, 2010 - 5.6%.
   • If first disbursed on or after July 1, 2010 and prior to July 1, 2011 - 4.5%.
   • If first disbursed on or after July 1, 2011 and prior to July 1, 2012 - 3.4%.
   • If first disbursed on or after July 1, 2012 - 6.8%.

C. The fixed interest rate for Direct PLUS loans first disbursed on or after July 1, 2006 is 7.9%.

**Direct Loan Origination Fees.** The loan fee, or borrower origination fee, is another expense of borrowing a Direct Loan. The loan fee is subtracted proportionately from each loan disbursement. The loan origination fee for Direct Stafford (Subsidized and Unsubsidized) Loans will be reduced annually according to the following schedule:

A. Loan origination fees for Direct Subsidized and Unsubsidized loans:
   • If first disbursed prior to July 1, 2007 – 3.0%.
   • If first disbursed on or after July 1, 2007 and prior to June 30, 2008 - 2.5%.
   • If first disbursed on or after July 1, 2008 and prior to June 30, 2009 - 2.0%.
   • If first disbursed on or after July 1, 2009 and prior to June 30, 2010 - 1.5%.
   • If first disbursed on or after July 1, 2010 – 1.0%.

B. Loan origination fees for Direct PLUS loans:
   • If first disbursed prior to July 1, 2007 – 4.0%.

**Academic Year Direct Loan Grade-Level Limits for Dependent Students, beginning July 2008:**

<table>
<thead>
<tr>
<th>Grade-Level</th>
<th>Subsidized</th>
<th>Unsubsidized</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman</td>
<td>$3,500</td>
<td>$2,000</td>
</tr>
<tr>
<td>Sophomores</td>
<td>$4,500</td>
<td>$2,000</td>
</tr>
<tr>
<td>Juniors</td>
<td>$5,500</td>
<td>$2,000</td>
</tr>
<tr>
<td>Seniors</td>
<td>$5,500</td>
<td>$2,000</td>
</tr>
<tr>
<td>2nd BA / BS</td>
<td>$5,500</td>
<td>$7,000</td>
</tr>
<tr>
<td>Teacher Credential</td>
<td>$5,500</td>
<td>$7,000</td>
</tr>
</tbody>
</table>

**Academic Year Direct Loan Grade-Level Limits for Independent Students, beginning July 2008:**

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<td>$5,500</td>
<td>$7,000</td>
</tr>
<tr>
<td>Graduate</td>
<td>$8,500</td>
<td>$12,000</td>
</tr>
</tbody>
</table>
Cumulative Direct Loan Program Limits (for all post-secondary Federal Stafford Student loans)

Dependent Students…………….$23,000 Subsidized, and $31,000 Subsidized + Unsubsidized
Independent Undergraduate…..$23,000 Subsidized, and $57,500 Subsidized + Unsubsidized
Teacher Credential……………….$23,000 Subsidized, and $57,500 Subsidized + Unsubsidized
Graduate………………………….$65,500 Subsidized, and $138,500 Subsidized + Unsubsidized

Please note: The above academic year amounts are maximums. If the required need analysis process indicates a lesser financial need, then you may borrow only the amount for which you are calculated to have need. To be considered for any of the William D. Ford DIRECT loans, you should complete the Free Application for Federal Student Aid (FAFSA).

Short-Term Emergency Loan. This loan is administered by the CSUB Student Financial Services Office and is for assisting students with unanticipated temporary emergencies. The maximum loan is $250 and is repayable within 45 days. A nominal service fee is charged. The emergency loan is available to any enrolled student, not just those receiving financial aid. Applications are available in the Student Financial Services Office, AE 107, phone (661) 654-3225.

EMPLOYMENT

Part-time employment opportunities are available on and off campus.

Federal Work-Study. Through the Federal Work-Study Program (FWS), eligible undergraduate and graduate students may work part-time (up to 20 hours per week) and earn money to help pay for their educational expenses. Limited Work-Study funds are awarded to students as part of their financial aid award package. Students awarded Work-Study should follow the New Work-Study Placement procedures outlined on our web page at http://www.csub.edu/finaid/aid/work.html Apply by completing the FAFSA.

America Reads/Counts Programs. CSUB also participates in the America Reads/Counts programs, which are federal initiatives that challenge universities to train work-study eligible students to provide tutoring of reading and mathematics to local elementary/middle school children performing below grade level. These programs are part of the Federal Work-Study program. Students interested in participating in this program should contact the Federal Work-Study Coordinator in the OFA&S at phone 654-3016.

Student Assistant (on campus) & Part-time (off campus) Employment. Student Assistant employment is available on campus and eligibility is not based on financial need. Part-time, off-campus employment is available to all students as well. Positions are advertised in the Career Development Center located in the Student Center, phone (661) 654-3033.

SCHOLARSHIPS

The purpose of the University’s scholarship program is to provide monetary support and public recognition to students who have demonstrated academic excellence in the classroom. CSUB’s growing scholarship program encompasses campus-wide, school/departmental, and community-based scholarships that are awarded by donors and/or respective scholarship committees. Scholarship awards typically range from $300 to $2,500, and are usually disbursed on a quarterly basis. The First-Time Freshman Academic Scholarship Application & Recommendation Forms, as well as the Continuing CSUB Student & Transfer Student Academic Scholarship Application and Recommendation Forms, are available on the Office of Financial Aid & Scholarships’ web page at http://www.csub.edu/finaid/forms/. The Priority Deadline is April 1 each year for the upcoming academic year. The following are examples of scholarships awarded throughout the year by CSUB’s scholarship committees:

Joseph E. Anderson, Jr. Memorial Endowed Scholarship. The Joseph E. Anderson, Jr. Memorial Scholarship was established by the CSUB Foundation Board of Directors at its meeting of September 26,
2001 to honor the memory of its long-serving member of the Board of Directors. Disbursements from this endowment are to be used for scholarship awards to students enrolled at CSUB. Since Dr. Anderson was a member of the Dr. Ernest W. Williams, Jr. Scholarship Committee, the recipients of the Anderson Memorial Scholarship will be selected by the Dr. Ernest W. Williams, Jr. Scholarship Committee.

**Angels Over Africa Mission, LTD Scholarship Fund.** The Angels Over Africa Mission Scholarship was established to aid African youth or other CSUB students in their pursuit of higher education. Interested students must meet the following criteria: be a full-time student at CSUB; are students from the Sudan region; possess a valid T-visa that is stamped “Refugee,” as well as HHS Certification Letter or Eligibility Letter.

**Tomás A. Arciniega Endowed Scholarship.** The scholarship was established in honor of Tomás A. Arciniega, third president of California State University, Bakersfield. The initial gifts to the endowment were proceeds from a dinner on November 21, 2002, celebrating his 20 years of service as president of CSUB. The dinner was sponsored by the CSUB Foundation. Disbursements from this endowment are to be used for scholarships for students enrolled at California State University, Bakersfield. Criteria for awards and selection of recipients shall be determined by a special scholarship committee.

**Arts & Sciences Merit Award Scholarship Program.** Sponsored by the Schools of Humanities and Social Sciences and Natural Sciences and Mathematics, this program provides scholarships to selected graduates of Kern County high schools. Selection is based entirely on academic achievement, and only applicants who meet the following criteria will be considered: must be a first-time college freshman; have a minimum GPA of 3.8 and a minimum SAT score of 1150 or ACT score of 26; major in a discipline within Humanities & Social Sciences or Natural Sciences & Mathematics; commit to completion of a baccalaureate degree within four years. Founded in 1991, the Merit Award Scholarship Program is funded through the generosity of private donors; scholarships are awarded solely on the basis of academic distinction. The following individuals and businesses from the local community have established endowed scholarships that provide ongoing support for this program:

- Dr. George & Millie Ablin Family Endowed Scholarship
- H. Victor & Virginia C. Church Endowed Scholarship
- Fairie A. Decker Memorial Endowed Scholarship
- Theodore David Decker Memorial Endowed Scholarship
- Dr. Paul Dhariwal Memorial Endowed Scholarship
- Ray Geigle Endowed Scholarship
- Jeanette Haskin Endowed Scholarship for Women in Science
- Kegley Endowed Scholarship

**Mildred Baer Presidential Endowed Scholarship.** This scholarship is awarded in memory of Mildred Baer, who was a highly regarded home economics teacher in the city of Taft for many years. This scholarship is awarded annually to incoming freshmen. Awards are made on an annual basis for $1,000 each.

**John and Angelina Bertano Memorial Endowed Scholarship.** This scholarship was established through a testamentary gift following the death of Angelina Bertano on February 3, 2005. John and Angelina were long-time residents of Bakersfield, John having grown up in a farming family. They knew the value of education and helped students financially in their pursuit of a college degree. Awards start at $1,000 and may be increased as education expenses rise.

**Dolores and Victor Cerro Endowed Scholarship.** Established by Victor and Dolores Cerro and family, this scholarship is awarded annually to students transferring from Bakersfield College (BC) to CSUB. Eligible applicants should be BC Transfer Center participants who plan on attending CSUB full-time (12 units or more), must possess a minimum cumulative 2.5 GPA, demonstrate evidence of campus and community involvement, and must have resided in Kern County for at least three years.

**Dr. Chee-Mok Chan Endowed Scholarship.** This scholarship was established by Dr. & Mrs. Chee-Mok Chan to assist CSUB students with their educational expenses. Students of Chinese/Asian ancestry are
especially encouraged to apply. Eligible students must have a 3.0 GPA, financial need, and demonstrate evidence of campus and community involvement.

**Florence Clare Presidential Endowed Scholarship.** This scholarship, established by the Estate of Florence Clare, is intended for incoming freshmen who demonstrate academic achievement (minimum 3.25 GPA) and leadership ability. Recipients must reside in the CSUB service region, be interested in serving the community, and have a viable economic need. Scholarships of $1,000 each are awarded on an annual basis.

**CSUB Alumni Association Scholarship.** Funds for this scholarship are provided from the interest that has accrued from the CSUB Alumni Association Scholarship Endowment. Awards are made annually to graduate or credential students, who are entering with or currently have a minimum cumulative GPA of 3.0. Students must demonstrate financial need and be dedicated to, and have participated in, extracurricular activities that benefit the community and the university.

**CSUB Associated Students, Inc..** Scholarships are awarded annually to incoming freshmen, transfer, and Antelope Valley students. Selection criteria include academic achievement (at least 3.0 cumulative high school grade point average) and extracurricular activities (evidence of leadership experience through involvement in associated students or other campus-related organizations).

**CSUB Staff Forum Scholarship.** Funds for this scholarship are generated from the campus community through the efforts and hard work of CSUB staff members who are nominated and elected to participate in the CSUB Staff Forum. Generally, two awards are given annually, one to a CSUB staff member, and another to a dependent of a CSUB staff member enrolled or planning to enroll at CSUB.

**Mimi Deeths Memorial Endowed Scholarship.** The Mary Catherine "Mimi" Deeths Memorial Scholarship was established in March 2004 with gifts provided by the Deeths family, friends and colleagues. Proceeds from the endowment will be used to fund an annual scholarship for a student who demonstrates an intense desire and sincere commitment to completing a baccalaureate degree or teaching credential. Preference will be given to upper division nursing students with an interest in Oncology nursing, upper division liberal studies or teaching credential students, especially those with a special education or English (writing) emphasis, or students who have been touched by Mimi’s love for teaching and learning, as well as her ability to overcome hardship. The scholarship is not based on financial need and requires a minimum 3.0 grade point average. A minimum of $2,000 is available to be awarded each year.

**William and Laura Edwards Endowed Scholarship.** Johnnie M. Cerro, a CSUB alumnus of 1972, established this scholarship in December 2000 to honor the memory of her parents. Proceeds from this endowment are used to fund scholarships for students preparing to be teachers and who plan to remain in Kern County after completion of their teaching credential program.

**Dr. Hans Einstein Community Medical Endowed Scholarship.** This scholarship is funded by the family of Dr. Hans Einstein and is intended to assist pre-med students attending CSUB. Recipients of this scholarship must intend to return to Kern County to practice medicine upon completion of their medical training. This $1,000 scholarship is awarded annually.

**Fine Arts Merit Award Scholarships (FAMAS).** FAMAS (pronounced famous) rewards students with exceptional achievements in the arts. These 4-year scholarships, with a minimum award of $1,000 per year, cover all areas of the arts offered at CSUB: painting, sculpture, photography, printmaking, ceramics, voice or instrumental performance or composition, conducting, playwriting, acting, stage management, and theatrical design. Students who receive these awards must meet the highest performance standards and have a high likelihood of graduating from the University in four years. A special application form is required.

**Dr. John Forney Memorial Endowed Scholarship.** The CSUB Foundation established the Dr. John L. Forney Memorial Scholarship so that present and future generations may know of his dedication to our
Dr. John L. Forney was a member of the California State University Bakersfield Foundation Board of Directors from 1971 until his death in 1998. This scholarship is awarded annually to incoming freshmen.

**Adeline Frasch Memorial Endowed Scholarship.** The CSUB Foundation established the Adeline Frasch Memorial Scholarship in honor of Adeline Frasch, who served as a member, life member, and honorary member of the California State University Bakersfield Foundation Board of Directors for 31 years. Mrs. Frasch demonstrated a lifetime of commitment to the Bakersfield community and to CSUB. This scholarship is awarded annually.

**Dr. James H. George Endowed Scholarship.** This scholarship was established in Spring 2005 with gifts from family and friends of Dr. George at the time of his retirement as CSUB Provost and Vice President for Academic Affairs. This scholarship will be awarded annually to a student majoring in history, who is beginning his/her junior or senior year, and will be based primarily on the student’s academic record.

**Helen Louise Hawk Honors Scholarship.** These scholarships honor Helen Hawk Windes, a donor of a major gift in trust to the CSUB Honors Program. Helen Windes, a former journalist and public relations professional, provided this gift to allow the University to offer a series of $1,000 scholarships each year to incoming CSUB honors students. Students are eligible to apply for these scholarships if they meet or exceed CSUB Honors Program eligibility requirements: at least a 3.8 high school GPA (plus a 1000 SAT) or a score of at least 1150 on the SAT or a score of at least 26 on the ACT. Students who receive these scholarships are required to participate in the CSUB Honors Program as a condition of receiving this award.

**G. A. Holtz Endowed Scholarship.** This scholarship was established by Mrs. Grace Holtz in memory of her late husband, G. A. Holtz. Awards are made to incoming freshmen who have demonstrated academic excellence and potential for a high degree of interest and participation in activities of the college community. Financial need is not a consideration for receipt of this scholarship.

**Harold G. Hull Endowed Scholarship.** This scholarship is made available to an incoming freshman meeting University requirements of academic excellence, campus and community involvement, and financial need. Monies are provided by the estate of Dorothy D. Hull to honor Harold G. Hull.

**Dorothy Jane Jones Endowed Scholarship.** This scholarship was established in memory of Dorothy Jane Jones. Mrs. Jones was a retired school teacher who, in her Will, bequeathed funds to CSUB for scholarships “for students acquiring a teaching credential in the School of Education.”

**Kiwanis Club of Bakersfield Scholarship.** The Kiwanis Club of Bakersfield has provided scholarships to students attending California State University, Bakersfield since 1976. The Club offers annual scholarships to incoming freshmen who are Kern County residents. Selection criteria include academic excellence, community service, and financial need.

**Dr. Clifford Loader Memorial Endowed Scholarship.** The CSUB Foundation established the Dr. Clifford Loader Memorial Scholarship. Dr. Loader was a founding member of the California State University Bakersfield Foundation Board of Directors and served as its first chairman. This scholarship is awarded annually to incoming freshmen.

**Dr. Robert C. Marshall Endowed Scholarship.** This scholarship program was created out of the generosity of Dr. Robert C. Marshall, MD, a local Bakersfield physician and a Taft Union High School alumnus. In an effort to promote and support the educational pursuits of Taft Union High School District graduates attending CSUB, this annual scholarship ($2,650 in AY 2006-07) is awarded to a student who meets the following scholarship requirements: admission to CSUB; graduation from the Taft Union High School District; academic potential; leadership ability; and economic need. Incoming freshmen, as well as continuing CSUB students, are eligible to apply for scholarship consideration by submitting either the Freshman Scholarship Application & Recommendation Forms (incoming freshmen only) or the CSUB
Academic Scholarship Application & Recommendation Forms (all other students). Both applications have an annual deadline of April 1.

**Hugh C. Mays Memorial Endowed Scholarship.** The CSUB Foundation established the Hugh C. Mays Memorial Scholarship in honor of Hugh Mays, a Taft resident and founding member of the Cal State Bakersfield Foundation Board of Directors. A scholarship is awarded annually to an incoming freshman.

**Honorable Len McGillivray Memorial Endowed Scholarship.** This scholarship was established in the Fall of 1998 by Anne McGillivray in memory of her husband the Honorable Len McGillivray. Judge McGillivray served as a Kern County Superior Court judge from 1983 until his death in 1998. Proceeds from the endowment will be used to fund a scholarship for an incoming freshman from the Kern High School District, who will be following a pre-law curriculum at CSUB.

**Wayne and Sally Montgomery Endowed Scholarship.** This scholarship was established by the family in honor of Wayne’s 70th birthday. Wayne and Sally are both very active in everything education-related. Proceeds from the fund will be used to provide scholarship support to a Kern County high school graduate who is a first generation college student and demonstrates financial need. There is no restriction on major.

**Ravi & Naina Patel Endowed Scholarship.** Drs. Ravi & Naina Patel established the scholarship to encourage well-trained nurses to pursue a career in Oncology. Proceeds from the endowment will be used to fund one annual scholarship for a student who demonstrates high academic achievement, financial need and a willingness to practice in Kern County for a minimum of two years following graduation. Preference will be given to nursing students entering their junior year with an expressed interest in Oncology nursing. This $2,500 scholarship is awarded annually.

**President’s Matching Scholarship Fund Program (PMSFP).** The President’s Matching Scholarship Fund Program (PMSFP) is in response to changes brought about with the 2000/01 Lottery Revenue Budget. The 2000/01 budget delegates to California State University (CSU) campus Presidents the authority to determine how system-wide lottery revenue funds that support access and retention programs can be used most effectively to advance campus outreach and retention efforts. The PMSFP was established by Former President Tomás Arciniega with “campus-based program” lottery funds. Current CSUB President Horace Mitchell continues to support this program, which is intended to match academic scholarship awards made by various Campus-based Scholarship Donors.

**Gladys Rachal Endowed Scholarship.** This scholarship was bequeathed to the California State University Bakersfield Foundation through the estate of Gladys Rachal, a prominent Kern County resident. Scholarships are awarded annually to incoming freshmen with outstanding scholarship records (3.25 cumulative GPA minimum) and who have demonstrated evidence of campus and community leadership. Applicants are required to submit a personal statement delineating their educational and career goals.

**Dr. Robert W. and Jean L Sheldon Endowed Scholarship.** Dr. and Mrs. Sheldon established this scholarship with a gift of the medical office building where Dr. Sheldon practiced as an ear, nose and throat doctor for many years. Their generous gift will be used for scholarships that encourage Bakersfield College (BC) students to transfer to California State University, Bakersfield (CSUB). Dr. Sheldon attended and played football at BC. He served also as the team physician.

**Lorraine West Memorial Endowed Scholarship.** Lorraine West, Professor Emeritus, was one of the original faculty in the CSUB School of Education. She was on the faculty of the CSU, Fresno Center in Bakersfield before it became CSUB. Disbursements from this fund are to be used for scholarships for students in the Department of Education as determined by the Foundation and the School of Education.

**SPECIALIZED SCHOLARSHIPS**
In addition to the sampling of campus-based academic scholarships listed above, the following list represents just a few of the specialized scholarships that are also available at CSUB. These specialized scholarships have their own applications, separate and apart from the applications required for the campus-based scholarships, which may be obtained through the Office of Financial Aid and Scholarships at CSUB.

**CSU Future Scholars Program.** The CSU Future Scholars Program is designed to increase college participation of students who are disadvantaged because of economic, educational, or environmental factors. Thirty (30) awards of $1,000 each are made on an annual basis. Students whose family has not had education beyond elementary or secondary school or who are the first in their family to attend college are eligible for consideration for this scholarship. Those who attended high schools where low rankings on standardized tests or poverty prevails, as well as migrant families, rural families and residents of impoverished areas are also eligible. To be eligible students must be California residents, graduate from a California high school, meet regular CSU admission requirements, enter the CSU preferably as a first-time freshman or as a transfer student, enroll on a full-time basis, and demonstrate academic promise. Applications are customarily made available in the fall. For more information, please call the Office of Financial Aid and Scholarships at (661) 654-3016.

**Filipino Excellence Scholarship.** The Filipino Excellence Scholarship was established to promote students of Filipino ancestry or other CSUB students and financially assist them with their educational endeavors. Scholarships are awarded annually. Interested students must meet the following criteria: be a full-time student; a new or reentry CSUB student preferably of Filipino ancestry; and have a minimum 3.0 GPA. Eligible applicants must submit the following along with their Filipino Excellence Scholarship Application: three letters of recommendation, an academic transcript or latest grade report, and a recent passport-size photograph. For more information, please call (661) 654-3361 or (661) 654-2587.

**Hispanic Excellence Scholarship Fund.** The HESF is a CSUB collaborative initiative launched in 1984 by President Tomás A. Arciniega to increase access for academically qualified, economically needy, students who display leadership potential. Several $1,500 and $2,500 scholarships are awarded annually. Interested applicants must have a minimum 3.0 GPA and be enrolled as a full-time students. For more information, please call (661) 654-2242.

**Alan Pattee Scholarships.** The California Education Code includes provisions for the waiver of mandatory system-wide fees as follows:

**Section 68120** - Children and surviving spouses/registered domestic partners 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 (referred to as Alan Pattee Scholarships);

**Section 66025.3** - Qualifying children, spouses/registered domestic partners, or unmarried surviving spouses/registered domestic partners of a war period veteran of the U.S. military who is totally service-connected disabled or who died as a result of service-related causes; children of any veteran of the U.S. military who has a service-connected disability, was killed in action, or died of a service-connected disability and meets specified income provisions; any dependents or surviving spouse/registered domestic partner who has not remarried of a member of the California National Guard who in the line of duty and in active service of the state was killed or became permanently disabled or died of a disability as a result of an event while in active service of the state; and undergraduate students who are the recipient of or the child of a recipient of a Congressional Medal of Honor and meet age and income restrictions; and

**Section 68121** - Students enrolled in an undergraduate program who are the surviving dependent of any individual killed in the September 11, 2001, terrorist attacks on the World Trade Center in New York City, the Pentagon building in Washington, D.C., or the crash of United Airlines Flight 93 in southwestern Pennsylvania, if the student meets the financial need requirements set forth in Section 69432.7 for the Cal Grant A Program and either the surviving dependent or the individual killed in the attacks was a resident of California on September 11, 2001.

Students who may qualify for these benefits should contact the Admissions/Registrar's Office, at (661) 654-2160 for further information and/or an eligibility determination.
Dr. Ernest W. Williams, Jr. Scholarship. This scholarship was established by members of the CSUB staff, faculty, and interested persons from the community to honor the memory of Dr. Ernest Williams, Jr. Generally, 10 to 15 awards of $1,000 each are given annually to African-American or other CSUB students enrolled full-time, who demonstrate academic and leadership potential, and a commitment to the advancement and educational opportunity of all people without regard to cultural or ethnic background. Scholarship applications for the Dr. Ernest W. Williams, Jr. Scholarship are available at area high schools and CSUB in the spring, with a mid-April deadline. For more information, please call Dr. Stanley Clark, Scholarship Subcommittee Chair, at (661) 654-2475.

CAMPUS-BASED SCHOLARSHIPS

In addition to the scholarships listed above, the following sampling of scholarship awards are available from various private donors and organizations who wish to assist students majoring in specific academic disciplines in meeting their educational expenses. These awards fall under the category of campus-based scholarships and require the completion of the CSUB Academic Scholarship Application and two recommendation forms. Amounts and number of awards may vary from year to year.

Arts & Performing Arts
- Bill Burton Memorial Endowed Scholarship (Music)
- Tim Cartwright Memorial Endowed Scholarship (Jazz Musicians)
- CSUB Choral Music Endowed Scholarship
- CSUB Jazz Festival Endowed Scholarship
- Howard Dallimore Memorial Endowed Scholarship (Music)
- Dorian Fine Arts Endowed Scholarship (Art, Music, Theatre)
- Dwayne Gholston Endowed Scholarship (Music)
- Fine Arts Merit Award Scholarships (FAMAS)
- Ham & Wry Theatre Scholarship (Theatre)
- Armand Hammer Endowed Scholarship (Fine Arts)
- CSUB Instrumental Music Endowed Scholarship
- Margaret Rogers Lovallo Endowed Scholarship (Music)
- Mary Osborne Memorial Endowed Scholarship (Music)
- Robert Scherb II Endowed Scholarship (Choral Music)
- Ken Secor Choral Music Endowed Scholarship (Choral Music)
- Bobby Jo Shannon Straight-Line Music Endowed Scholarship
- Sid Sheffield Memorial Endowed Scholarship (Performing Arts)
- Pearle Zalud Scholarship (Music)

Athletics
- Sean Baxter Memorial Endowed Scholarship (Basketball)
- Richard Foster Endowed Scholarship
- Friends of CSUB Wrestling Endowed Scholarship
- Rachel Gamez Memorial Endowed Scholarship
- Jimmie Icardo Memorial Endowed Scholarship
- Fred McDonnell Memorial Endowed Scholarship (Soccer)
- Jimi McGee Memorial Endowed Scholarship
- Ed Richardson Endowed Scholarship
- Jason Schattenkirk Endowed Scholarship (Swimming/Diving)

Business and Public Administration
- Bakersfield Chapter Appraisal Institute Endowed Scholarship (Real Estate)
- Audrey Kay Bender Endowed Scholarship (Applied Economics)
- John Barber Memorial Endowed Scholarship
- Louis J. Barbich Scholarship (Accounting)
- Sheryl L. Barbich Scholarship (Business)
- Dr. Jimmy D. Barnes Memorial Learning Endowed Scholarship (Business)
- Beta Gamma Sigma in Honor of J.D. Barnes Endowed Scholarship (Business)
- John Brock Endowed Scholarship (Business)
• Howard Dallimore Memorial Endowed Scholarship (Public Administration or Music)
• Don Hopkins Advertising Club Endowed Scholarship (Public Relations)
• Elmer F. Karpe Memorial Endowed Scholarship
• J.A. and Flossie Mae Smith Scholarship (Accounting & Marketing)

**Education**
• California Retired Teachers Association – Laura E. Settle Scholarship
• California Teachers Association-Sierra Service Center Endowed Scholarship
• Linda Sue Chaney Memorial Endowed Scholarship (Teaching)
• CSUB Teacher Growth Endowed Scholarship
• Fred & Beverly Dukes Endowed Scholarship (Teaching)
• Leo B. Hart Teacher Education Endowed Scholarship
• Kern Division California Retired Teachers’ Association Scholarship
• Christa McAuliffe Memorial Endowed Scholarship (Education)
• Dr. Carl E. Miller Endowed Scholarship (Teaching)
• Dr. Ernie Page Memorial Endowed Scholarship (Education)
• Panama Education Foundation Endowed Scholarship (Teaching)
• Benjamin Schneider Memorial Endowed Scholarship (Special Education)
• Schuetz-Richardson Special Education Endowed Scholarship
• Kathleen Van Horn Endowed Scholarship (Teaching)
• Lorraine West Memorial Endowed Scholarship

**History/Political Science**
• Dr. James H. George Endowed Scholarship (History)
• Tim & Jeanelle Palmbach Memorial Endowed Scholarship (Political Science)
• Joe Wooldridge Memorial Endowed Scholarship (Law)

**Humanities & Social Sciences**
• Betty B. Albright Memorial Scholarship (Sociology)
• Joseph Chandy Memorial Endowed Scholarship
• Kern County Sheriff’s Reserve Association Endowed Scholarship (Criminal Justice)
• State Farm BBEST Scholarship

**Natural Sciences & Mathematics**
• H. Victor and Virginia C. Church Endowed Merit Award Scholarship (Geology)
• Fairie A. Decker Memorial Endowed Merit Award Scholarship (Biology)
• Theodore Decker Memorial Endowed Scholarship (Physics, Computer Science)
• Friends of Biology Endowed Scholarship
• Jeanette Haskin Endowed Merit Award Scholarship for Women in Science
• John Reed Memorial Endowed Scholarship (Biology)
• San Joaquin Valley Chapter of the American Petroleum Institute Endowed Scholarship
• J.A. & Flossie Mae Smith Scholarship (Agricultural Biology)
• C.E. Strange Endowed Scholarship (Physics, Geology)

**Nursing**
• Millie Ablin, R.N. Endowed Scholarship in Nursing
• Cochran Continence Endowed Scholarship
• Mimi Deeths Memorial Endowed Scholarship
• Haidee DuRelle Endowed Scholarship
• Hans Einstein Community Endowed Scholarship
• Mamie Hawkins Nursing Endowed Scholarship
• Kern County Medical Center Alliance Scholarship
• Kern Registered Nurses Endowed Scholarship
• Tim & Jeanelle Palmbach Memorial Endowed Scholarship
• Ravi & Naina Patel Endowed Scholarship
• Robert Raskind Nursing Scholarship
• Marion Reed Memorial Endowed Scholarship
• Emma Sims Nursing Endowed Scholarship
• Ralph Smith Nursing Endowed Scholarship

**REQUIREMENTS**
The Office of Financial Aid & Scholarships (OFA&S) requires that full-time undergraduate student aid recipients, and post-baccalaureate Teacher Credential student aid recipients, must enroll in and satisfactorily complete 12 units per quarter toward their stated degree objective. Full-time Graduate students must enroll in and satisfactorily complete 8 units (which should consist of 500 and 600-level coursework) per quarter toward their stated degree objective. Graduate students will not receive credit for courses numbered below 300.

For those undergraduate and credential students who are receiving financial aid based on enrollment of less than full-time, their unit expectation is prorated based on their part-time enrollment as follows.

**Undergraduate and Teacher Credential Enrollment Requirements**

<table>
<thead>
<tr>
<th>Enrollment</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than half-time</td>
<td>1 - 5 units</td>
</tr>
<tr>
<td>Half-time</td>
<td>6 - 8 units</td>
</tr>
<tr>
<td>Three-quarter time</td>
<td>9 - 11 units</td>
</tr>
<tr>
<td>Full-time</td>
<td>12 or more units</td>
</tr>
</tbody>
</table>

The unit expectation for graduate students is as follows:

**Graduate Enrollment Requirements**

<table>
<thead>
<tr>
<th>Enrollment</th>
<th>Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than half-time</td>
<td>1 - 3 units</td>
</tr>
<tr>
<td>Half-time</td>
<td>4 - 5 units</td>
</tr>
<tr>
<td>Three-quarter time</td>
<td>6 - 7 units</td>
</tr>
<tr>
<td>Full-time</td>
<td>8 or more units</td>
</tr>
</tbody>
</table>

**NOTE:** students must be enrolled at least half-time for eligibility in most federal and state student financial aid programs.

**Satisfactory Academic Progress (SAP).** In accordance with regulations that govern federal and state financial aid programs, California State University, Bakersfield (CSUB) is required to establish, publish, and consistently apply reasonable standards for measuring a student’s academic progress. Satisfactory Academic Progress (SAP) must include both a qualitative component (e.g. GPA) and a quantitative component (e.g. percent of units completed). Both components must be cumulative in nature, and must be evaluated by the University at least once per year to certify the student’s SAP.

Student eligibility for all federal, state, and institutional financial aid programs is affected by this policy. It is the responsibility of every CSUB financial aid recipient to read, understand, and comply with these standards of eligibility. Students may view the Satisfactory Academic Progress (SAP) guidelines in full detail on our website at [http://www.csub.edu/finaid/requirements/sap.html](http://www.csub.edu/finaid/requirements/sap.html)

**STUDENT RIGHTS**

Financial aid recipients are advised of their rights with respect to their financial aid and scholarship records and of their right to appeal certain types of decisions made by the OFA&S. In consideration of limited catalog space, these rights are referenced in this section and students are referred to the OFA&S website at www.csub.edu/finaid for more detailed information.

**Family Educational Rights and Privacy Act (FERPA) -** The Family Educational Rights and Privacy Act affords students certain rights with respect to their educational records including: 1) the right to inspect and review their educational records within 45 days of the day the University receives a request for access; 2) the right to request the amendment of their educational records that they believe are inaccurate; and 3) the right to consent to disclosures of personally identifiable information contained in their educational records, except to the extent that FERPA authorizes disclosure without consent.

**Appeals.** If the student has mitigating factors that have hindered their Satisfactory Academic Progress (SAP) toward graduation, including death of a relative, injury or illness of the student, or other special
circumstances, the student may submit a *SAP Appeal Form* (which may be downloaded from our web page at http://www.csub.edu/finaid/forms/), with supporting documentation, to the OFA&S. If the appeal is approved, the SAP quantitative standards may be temporarily waived to provide the student with the opportunity to reestablish SAP. Appeals are reviewed by a Financial Aid SAP Appeals Committee and determined on a case-by-case basis. The criteria for approving an appeal will be based on the student’s circumstance, documentation, and a reasonable expectation that the student can reestablish progress toward a degree objective, and regain academic standing consistent with the requirements for graduation.

If the student’s Petition is approved, the student will be placed on Financial Aid Probation. The student must then meet the terms and conditions of their Probation in order to continue their financial aid eligibility each term.

If the student’s Petition is denied by the Financial Aid SAP Appeals Committee, the student may submit a final appeal to the Financial Aid Advisory Committee, which serves as an overarching review board. This Committee only meets once at the beginning of each term, if needed. The composition of the Financial Aid Advisory Committee includes senior campus officials from offices with who the OFA&S interfaces, as well as student financial aid recipient representatives and/or faculty representative. The Financial Aid Advisory Committee is the last level of appeal that a student can make.