# Fact Sheet on Financial Aids 1976-77

Ambassador College • Financial Aids Office Pasadena, California 91123 • (213) 577-5020

The college offers a variety of financial aid programs, including scholarships, grants, loans, and employment, to assist qualified students in meeting educational expenses.

These programs are administered through the Financial Aids Office. Entering and continuing students may apply for one or more kinds of aid, depending on need and qualifications. A needs analysis, such as the Parent Confidential Statement (PCS) or the Student Financial Statement (SFS), is required of all students interested in obtaining such aid. Forms and assistance are available from the Financial Aids Office.

### SCHOLARSHIPS AND GRANTS

College Scholarships and Grants. Scholarships and grants from the college require no repayment or employment obligations. The Financial Aids Committee reviews all applications for aid and determines who is eligible for scholarships or grant assistance and the source and amount of aid to be offered. Scholarships are awarded on the basis of high academic achievement and promise, personal qualifications and generally require evidence of financial need. Grants are made for other reasons, chiefly financial need and leadership qualities.

Student Activity Grants-in-aid. Certain fields of student activity have been approved for grants-in-aid. These fields are athletics, campus radio station, music, publications, and student leadership. Application forms may be obtained from the Financial Aids Office.

Basic Educational Opportunity Grant (BEOG). This program provides grants from the federal government to full-time undergraduate students who do not have a previous degree. Awards are based upon the student's and his or her family's financial resources. This program is the foundation of most student aid packages. Special forms may be obtained from high school counselors, post offices and the Financial Aids Office.

California State Scholarship/Grant. These scholarships and grants are awarded on the basis of academic achievement, promise, and financial need. The applicant must be a resident of the State of California. Deadlines for tests and applications are early in the academic year preceding the year of college entry. Information and application forms may be obtained from California high schools, the California State Scholarship and Loan Commission, 1410 Fifth Street, Sacramento, California 95814 and the Financial Aids Office.

Supplemental Educational Opportunity Grant (SEOG). SEOG is for students of exceptional financial need who without the grant would be unable to continue their education. The student must be enrolled at least half-time as an undergraduate or vocational student. The awards range from \$200 to \$1500 a year. Application should be made through the Financial Aids Office. PCS or SFS and BEOG required.

#### LOANS

Federally Insured Student Loan (FISL). This is designed to make it possible for students to borrow from private lenders to help pay for the cost of education and training. The maximum loan per academic year is \$2500. Repayment usually begins 9 months after the student graduates or withdraws from college. Applications are available from the Financial Aids Office and should be filed 30 days prior to the beginning of each semester. PCS or SFS required. First-year freshman may not be eliqible except through local home town banks.

National Direct Student Loan (NDSL) Program. NDSL is for students who are enrolled at least half-time in a participating postsecondary institution and who need a loan to meet their educational expenses. You may borrow a total of: (a) \$2500 if you are enrolled in a vocational program or if you have completed less than two years of a program leading to a bachelor's degree; (b) \$5000 if you are an undergraduate student who has already completed 2 years of study toward a bachelor's degree. (This total includes any amount you borrowed under NDSL for your first two years of study); (c) \$10,000 for graduate study. (This total includes any amount you borrowed under NDSL for your undergraduate study.) Repayment begins 9 months after you graduate or leave school for other reasons. You may be allowed up to 10 years to pay back the loan. During the repayment period you will be charged 3 percent interest on the unpaid balance of the loan principal. PCS or SFS required.

State Loan. Many state governments participate in a joint loan program with the Federal Government called the Guaranteed Student Loan Program (GSLP), which is the same as FISL. Information and application forms are available from schools, lenders, state guarantee agencies, and Regional Offices of the U.S. Office of Education.

Addresses of State Guarantee Agencies and Regional Offices of the U.S. Office of Education follow. PLEASE USE THE ADDRESS LISTED FOR YOUR STATE OF RESIDENCE.

#### EMPLOYMENT

Ambassador College Work-Study Program. Part-time employment opportunities are available on campus. Because of the necessity to have a work permit, imposed by the U.S. Government, which is presently not available, International students cannot work off campus. The on-campus employment is limited. Therefore, few international students will receive jobs prior to their junior year. It is necessary for all International students to have the total expenses for the year which they are enrolling. Failure to have this money may result in the U.S. Immigrations Office not permitting entry. Many International students are eligible for low interest government loans from their own country. This is a very good way to cover expenses if insufficient savings exist. Jobs which are assigned as a financial aid will be based upon need as determined by a PCS or SFS. Wages vary from the minimum wage of \$2.30 per hour to approximately \$4.25 per hour and are commensurate with job skill requirements.

College Work-Study (CWS) Program. CWS provides jobs for students who have great financial need and who must earn a part of their educational expenses. You may apply if you are enrolled at least half-time as a graduate, undergraduate, or vocational student in an approved postsecondary educational institution. The educational institution which participates in College Work-Study arranges jobs on campus or off campus with a public or private nonprofit agency, such as a hospital. If you are found to be eligible, you may be employed for as many as 40 hours a week. In arranging a job and determining how many hours a week you may work under this program, the financial aid officer will take into account: (a) your need for financial assistance; (b) your class schedule; and (c) your health and academic progress. In general, the salary you receive is at least equal to the current minimum wage and may be as much as \$3.50 an hour. PCS or SFS required.

For more information on Financial Aids consult your local library. Of interest may be a book entitled Financial Aids for Higher Education by Oreon Keeslar. This book lists hundreds of scholarships and grants for which you could apply. A good source information for International Students is Financial Planning for Study in the United States and also Entering Higher Education in the United States: A Guide for Students From Other Countries. Both of these publications may be ordered from College Board Publications Orders, Box 2815, Princeton, New Jersey 08540. (25¢ per copy)

## SOURCES OF INFORMATION ON THE GUARANTEED STUDENT LOAN PROGRAM

ALABAMA Director of Higher Education Office of Education, Region IV 50 Seventh Street, NE. Atlanta, Georgia 30323

ALASKA Student Aid Office State Education Department Pouch F, AOB Juneau, Alaska 99801

ARIZONA
Director of Higher Education
Office of Education, Region IX
50 Fulton Street
San Francisco, California 94102

ARKANSAS Student Loan Guarantee Foundation of Arkansas Suite 515, 1515 West 7th Street Little Rock, Arkansas 72202

CALIFORNIA (See Arizona)

COLORADO
Director of Higher Education
Office of Education, Region VIII
9017 Federal Office Building
19th & Stout Streets
Denver, Colorado 80202

CONNECTICUT
Connecticut Student Loan
Foundation
251 Asylum Street
Hartford, Connecticut 06103

DELAWARE
Delaware Higher Education Loan
Program
c/o Brandywine College
Post Office Box 7139
Wilmington, Delaware 19803

DISTRICT OF COLUMBIA D.C. Student Loan Insurance Program 1329 E Street, NW. Washington, D.C. 20004

FLORIDA (See Alabama)

GEORGIA
Georgia Higher Education
Assistance Corporation
9 La Vista Perimeter Park
2187 Northlake Parkway
Atlanta, Georgia 30084

HAWAII (See Arizona)

IDAHO
Director of Higher Education
Office of Education, Region X
1321 Second Avenue
Seattle, Washington 98101

ILLINOIS Illinois Guaranteed Loan Program 102 Wilmot Road Deerfield, Illinois 60015

INDIANA
Director of Higher Education
Office of Education, Region V
300 South Wacker Drive
Chicago, Illinois 60606

IOWA Director of Higher Education Office of Education, Region VII 601 East 12th Street Kansas City, Missouri 64106 KANSAS (See Iowa)

KENTUCKY (See Alabama)

LOUISIANA (In-State residents) Louisiana Higher Education Assistance Commission Post Office Box 44095 Capitol Station Baton Rouge, Louisiana 70804

LOUISIANA (Out-of-State residents) United Student Aid Funds, Inc. 200 East 42nd Street New York, New York 10017

MAINE Maine State Department of Education and Cultural Services Augusta, Maine 04330

MARYLAND Maryland Higher Education Loan Corporation 2100 Guilford Avenue Baltimore, Maryland 21218

MASSACHUSETTS
Massachusetts Higher Education
Assistance Corporation
511 Statler Building
Boston, Massachusetts 02116

MICHIGAN Michigan Higher Education Assistance Authority 309 North Washington Avenue Lansing, Michigan 48902

MINNESOTA (See Indiana)

MISSISSIPPI (See Alabama)

MISSOURI (See Iowa)

MONTANA (See Colorado)

NEBRASKA (See Iowa)

NEVADA State Department of Education Carson City, Nevada 78901

NEW HAMPSHIRE New Hampshire Higher Education Assistance Foundation 3 Capitol Street Concord, New Hampshire 03301

NEW JERSEY
New Jersey Higher Education
Assistance Authority
1474 Prospect Street
Post Office Box 1417
Trenton, New Jersey 08625

NEW MEXICO Director of Higher Education Office of Education, Region VI 1725 Corrigan Towers Dallas, Texas 75201

NEW YORK New York Higher Education Assistance Corporation 50 Wolf Road Albany, New York 12205

NORTH CAROLINA
North Carolina State Education
Assistance Authority
Post Office Box 2688, Chapel Hill
Chapel Hill, North Carolina 27514

NORTH DAKOTA (See Colorado)

OHIO
Ohio Student Loan Commission
33 North High Street
Columbus, Ohio 43215

OKLAHOMA
Oklahoma State Regents for Higher
Education
500 Education Building
State Capitol Complex
Oklahoma City, Oklahoma 73105

State of Oregon Scholarship Commission 1445 Willamette Street Eugene, Oregon 97401

PENNSYLVANIA Pennsylvania Higher Education Assistance Agency Towne House, 660 Boas Street Harrisburg, Pennsylvania 17102

PUERTO RICO Director of Higher Education Office of Education, Region II 26 Federal Plaza New York, New York 10022

RHODE ISLAND
Rhode Island Higher Education
Assistance Corporation
Room 414, 187 Westminster Mall
Post Office Box 579
Providence, Rhode Island 02901
SOUTH CAROLINA (See Louisiana Outof-State residents)

SOUTH DAKOTA (See Colorado)
TENNESSEE
Tennessee Education Loan Corporation
Cordell Hull Bldg., Fl. C-3, Room 301
Nashville, Tennessee 37219

TEXAS (See New Mexico)

UTAH (See Colorado)

VERMONT Vermont Student Assistance Corporation 156 College Street Burlington, Vermont 05401

VIRGINIA Virginia State Education Assistance Authority 501 East Franklin Street Suite 311, Professional Building Richmond, Virginia 23219

WASHINGTON (See Idaho)

WEST VIRGINIA
Director of Higher Education
Office of Education, Region III
Post Office Box 13716
3535 Market Street
Philadelphia, Pennsylvania 19101

WISCONSIN Wisconsin Higher Education Corporation State Office Building 115 West Wilson Street Madison, Wisconsin 53702

WYOMING (See Colorado)

AMERICAN SAMOA (See Arizona)

GUAM (See Arizona)

TRUST TERRITORY (See Arizona)

VIRGIN ISLANDS (See Louisiana Outof-State residents)

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