

2016-2017 DIRECT LOAN INFORMATION

The US Department of Education requires new student loan borrowers to complete Loan Entrance Counseling. In this session students will understand their rights and responsibilities as a loan borrower. You will receive year-specific information on interest rates, loan-repayment options and the consequences of default. This workshop will also provide you with the required facts about Federal Direct Loans (Subsidized and Unsubsidized) and Parent PLUS loans.

Items to be covered:

- Facts about Federal Loans
- Loan Fees/Interest Rate/Repayment
- Deferment/Forbearance/Default/Consolidation
- Master Promissory Note (MPN)/Borrower Rights and Responsibilities
- Institutional Loan Request Application process

Loan documents will be distributed and the institutional process will be explained. In order to attend the loan seminar the student must have completed the financial aid awarding process, have no holds or pending Appeals, and be actively enrolled in a minimum of six units in an approved program of study leading to a degree.

Note: Should you decide to request a student loan **OR** Parent PLUS loan you will need to submit the following with your request:

- **Current and Complete/Full** Educational Plan signed by an Educational Counselor or Advisor (Assessment tests must be taken for complete educational plan as determined by the counselor or educational advisor)
- Copy of State issued I.D or Driver’s License and Social Security Card
- Copy of proof of completion of online *Entrance* and online *Financial Awareness Counseling*

Please call the Financial Aid Office at (909) 274-4450, to inquire if you are cleared to sign up to attend the loan entrance session. Be advised that you **will not** be allowed to sign up to attend a loan seminar if you do not meet the requirements listed above. **No exceptions will be made.**

Loan Entrance Counseling Dates

FALL SEMESTER 2016*	SPRING SEMESTER 2017*
Thursday, August 25, 2016	Thursday, February 23, 2017
Thursday, September 1, 2016	Wednesday, March 1, 2017
Thursday, September 8, 2016	Tuesday, March 7, 2017
Tuesday, September 13, 2016	Thursday, March 9, 2017
Tuesday, September 20, 2016	Tuesday, March 14, 2017
Thursday, September 29, 2016	Thursday, March 16, 2017
Monday, October 3, 2016	Wednesday, March 22, 2017
Friday, October 14, 2016	Thursday, April 6, 2017
Thursday, October 20, 2016	Thursday, April 13, 2017
Wednesday, October 26, 2016	Wednesday, April 26, 2017

****Dates and times are subject to change without notice***