

**2009-10 LOAN COUNSELING SCHEDULE**

The US Department of Education (ED) requires borrowers to complete a Loan Entrance Counseling, which includes loan-repayment obligations and the consequences of default, before loan funds are disbursed.

In order to apply for a federal student loan a student must have completed the financial aid process and have received an award notification. Also, the student must have met our Satisfactory Academic Progress standards and have no other holds on their awards, be actively enrolled in a minimum of six units during a regular semester, and submit a full, current Educational Plan prepared by a Mt. SAC Counselor or Educational Advisor.

This workshop will provide you with the basic facts about Federal Subsidized and Federal Unsubsidized loans. The workshop will also explain your rights and responsibilities as a borrower.

**The items to be covered:**

- Facts about Federal Loans
- Loan Fees/Interest Rate/Repayment
- Deferment/Forbearance/Default/Consolidation
- Rights and Responsibilities as a borrower

**Please call the Financial Aid Office at (909) 594-5611, ext. 4450 to inquire if you are cleared to sign up to attend a loan seminar, and for information on times and locations.**

<b>FALL SEMESTER 2009</b>	<b>SPRING SEMESTER 2010</b>
Tuesday, September 8, 2009	Monday, March 8, 2010
Wednesday, September 9, 2009	Friday, March 9, 2010
Friday, September 18, 2009	Monday, March 22, 2010
Monday, September 21, 2009	Thursday, March 25, 2010
Thursday, September 24, 2009	Tuesday, April 5, 2010
Friday, October 02, 2009	Wednesday, April 7, 2010
Thursday, October 8, 2009	Friday, April 16, 2010
Friday, October 16, 2009	Tuesday, April 20, 2010
Monday, October 19, 2009	Thursday, April 22, 2010
Wednesday, October 21, 2009	Monday, May 3, 2010
Friday, October 30, 2009	Friday, May 7, 2010
Monday, November 4, 2009	Friday, May 14, 2010
Wednesday, November 9, 2009	Tuesday, May 18, 2010

**EXIT COUNSELING** *(required before graduation or if enrolled less than half time)*

<b>FALL SEMESTER 2009</b>	<b>SPRING SEMESTER 2010</b>
Monday, November 10, 2009	Monday, May 17, 2010
Friday, November 13, 2009	Friday, May 21, 2010
Monday, November 23, 2009	Tuesday, June 1, 2010
Thursday, December 3, 2009	