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## 2015-2016 DIRECT LOAN INFORMATION

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

***Loan Requests will be available up to the last loan session date for each semester.*** In order for new borrowers to attend the loan session or for existing borrowers to be able to obtain a loan request, he/she must have completed the financial aid awarding process, have no holds or pending Appeals, must have a 2.0 GPA or greater, if any units have been previously completed, 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 either the loan entrance session or the update session, if you are an existing a borrower.** Be advised that you **will not** be allowed to sign up to attend a loan session or receive a loan request form if you do not meet the requirements listed above. **No exceptions will be made.**

### Loan Entrance Counseling for New Borrowers

<b>FALL SEMESTER 2015*</b>	<b>SPRING SEMESTER 2016*</b>
Thursday, August 20, 2015	Thursday, February 18, 2016
Thursday, September 3, 2015	Monday, February 22, 2016
Thursday, September 10, 2015	Wednesday, February 24, 2016
Tuesday, September 15, 2015	Tuesday, March 1, 2016
Wednesday, September 23, 2015	Wednesday, March 9, 2016
Thursday, October 1, 2015	Thursday, March 17, 2016
Tuesday, October 6, 2015	Tuesday, March 29, 2016
Thursday, October 15, 2015	Thursday, April 7, 2016
Thursday, October 22, 2015	Thursday, April 14, 2016
<b>Tuesday, October 27, 2015</b>	<b>Wednesday, April 27, 2016</b>

### Loan Update Sessions for Existing Borrowers

<b>FALL SEMESTER 2015*</b>	<b>SPRING SEMESTER 2016*</b>
Wednesday, September 23, 2015	Thursday, March 17, 2016
Thursday, October 15, 2015	Thursday, April 7, 2016
Tuesday, October 27, 2015	Wednesday, April 27, 2016

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