B.A. in Leadership and Organizational Studies
or
M.A. in Leadership

<table>
<thead>
<tr>
<th>2013 Summer Term (4 months)</th>
<th>2013 Fall Term (4 months)</th>
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<tbody>
<tr>
<td>If you begin...</td>
<td>Complete...</td>
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<tr>
<td>May</td>
<td>June</td>
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<tr>
<td>12-13 FAFSA &amp; SMC Financial Aid Application*</td>
<td>**If applying in July or later, complete the 13-14 FAFSA</td>
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<th>2014 Winter Term (4 months)</th>
<th>2014 Summer Term (4 months)</th>
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<tr>
<td>If you begin...</td>
<td>Complete...</td>
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<tr>
<td>January</td>
<td>February</td>
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<tr>
<td>13-14 FAFSA &amp; SMC Financial Aid Application*</td>
<td>** If applying in July or later, complete the 14-15 FAFSA</td>
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**Please allow up to 4-6 weeks processing time.

*SMC Financial Aid Application: available at [http://www.stmarys-ca.edu/admissions-aid/forms](http://www.stmarys-ca.edu/admissions-aid/forms)
Scholarship Websites That Work: [http://www.stmarys-ca.edu/scholarships/scholarship-websites-that-work](http://www.stmarys-ca.edu/scholarships/scholarship-websites-that-work)
Federal Student Loan Information which includes information on completing Master Promissory Note (MPN) and Entrance Counseling: [https://studentloans.gov/myDirectLoan/index.action](https://studentloans.gov/myDirectLoan/index.action)

Phone (925) 631-4370 * Fax (925) 376-2965 * Email: finaid@stmarys-ca.edu
Frequently Asked Questions

- I submitted a FAFSA and a SMC Financial Aid Application. What happens next?
  The SMC Financial Aid Office will review your SMC application and determine aid eligibility. You will then be mailed a Financial Aid Award Letter listing your awards in 2-3 weeks depending on the time of year.

- How are disbursements made and how am I notified?
  SMC receives your loan funds through a process called Electronic Funds Transfer (EFT). You will be notified via mail.

- When should I reapply?
  Refer to chart on opposite page.

The following applies to Masters in Leadership Program only

- What is a Graduate PLUS loan?
  The Direct Graduate PLUS Loan is meant to fill the gap between your financial aid package and the cost of education.

- How do I apply for it?
  Using your FAFSA PIN to sign in and start the process, go to www.studentloans.gov and complete the Direct Graduate PLUS loan application, which includes a Master Promissory Note (MPN). The MPN explains the terms and conditions of your loan and is your legally binding agreement to repay your loan to the Department of Education.

- How do I know if I am eligible to apply and what are the requirements for the Grad PLUS loan?
  Graduate and professional students are eligible to apply for the Direct Graduate PLUS Loan after applying for the maximum annual amounts they qualify for in Federal Direct Subsidized and Unsubsidized Stafford loans. The Direct Graduate PLUS Loan is based on a student’s credit and students must also be U.S. citizens or eligible non-citizens.

The following applies to Undergraduate Leadership & Organizational Studies Program only

- What if I have maximized my Federal Direct Loans for the year and need additional funds?
  You have the option of applying for a private loan at www.elmselect.com to fill the gap between your financial aid package and the cost of education.