Single-semester initial loan disbursement dates:
Per Federal regulation, single semester loans will be issued in two equal disbursements.

<table>
<thead>
<tr>
<th>Semester</th>
<th>Disbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Summer</td>
<td>July 30, 2018</td>
</tr>
<tr>
<td></td>
<td>July 31, 2018</td>
</tr>
<tr>
<td>Fall</td>
<td>September 4, 2018</td>
</tr>
<tr>
<td></td>
<td>September 24, 2018</td>
</tr>
<tr>
<td>Spring</td>
<td>February 11, 2019</td>
</tr>
<tr>
<td></td>
<td>March 4, 2019</td>
</tr>
</tbody>
</table>

Initial loan disbursement dates for multi-semester

<table>
<thead>
<tr>
<th>Semester</th>
<th>Disbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Summer</td>
<td>July 30, 2018</td>
</tr>
<tr>
<td>Fall</td>
<td>September 4th, 2018</td>
</tr>
<tr>
<td>Spring</td>
<td>February 11, 2019</td>
</tr>
</tbody>
</table>

Graduate Annual Student Loan Limits

<table>
<thead>
<tr>
<th>Annual Limit</th>
<th>$20,500 (unsubsidized only)</th>
</tr>
</thead>
</table>
| Aggregate Limit      | $138,500 — No more than $65,500 of this amount may be in subsidized loans. The graduate aggregate limit includes all federal loans received for undergraduate study.

INTEREST & FEES: Federal loan interest rates and origination fees are finalized each year and announced by the Federal Government in June. For current rates and fees, visit StudentAid.gov/Interest.

NOTE: the Graduate PLUS loan has a higher interest and fee than the unsubsidized loan.

REPAYMENT: Your loan servicer handles the billing & services of your federal student loan. The loan servicer will work with you on repayment plans and loan consolidation and will assist you with other tasks related to your federal student loan. Log into StudentAid.ed.gov/login to find contact information on your loan servicer. Loan Repayment information is available StudentAid.ed.gov/sa/repay-loans.

NSLDS: NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants so that recipients of Title IV Aid can access and inquire about their Title IV loans & grant data. Log into NSLDS directly at www.NSLDS.ed.gov or access NSLDS data by logging into My Federal Student Aid at StudentAid.gov/login.

FATV: Our Financial Aid TV (FATV) video playlists provide more information about the direct loan programs. Navigate to our website to learn more about Direct Loans: https://brooklyncuny.financialaidtv.com/

Videos to watch: Loan Overview, Know Your Loans, Loan Programs

Contacts:
For general inquiries visit us at the Enrollment Services Center (ESC) located in the lobby of the West Quad Center 2900 Bedford Avenue Brooklyn, NY 11210
Phone: 718-951-5051
Fax: 718-951-4778
Email: finaid@brooklyn.cuny.edu or bcloans@brooklyn.cuny.edu

Schedule an Appointment with Your Financial Aid Advisor:
At Brooklyn College, every admitted and enrolled student who files a FAFSA will be assigned a Financial Aid Advisor. If you have questions regarding the loan process, it is recommended that you schedule an appointment for Financial Aid advisement. To schedule an appointment, log into your BC WebCentral Portal at https://portal.brooklyn.edu. Click on eServices, then Schedule an Appointment, then Financial Aid Scheduling Tool (FAST). Phone or in-person appointments are available.

Student Responsibility: You MUST check your email and CUNY first account’s list of “To-Do” items frequently! All communication from the Office of Financial Aid will be listed on your “To-Do” list and sent to you via the email you have on file with CUNY first!
BEFORE SUBMITTING YOUR LOAN REQUEST, YOU MUST:

- COMPLETE THE 2018-2019 FAFSA AT WWW.FAFSA.ED.GOV
- COMPLETE ALL FINANCIAL AID REQUIREMENTS ON YOUR CUNY first “TO-DO” LIST
- ENROLL FOR COURSES (AT LEAST 6 CREDITS) AS A MATRICULATED GRADUATE STUDENT IN THE TERM(S) FOR WHICH YOU ARE SEEKING THE LOAN
- MEET FEDERAL SATISFACTORY ACADEMIC PROGRESS (SAP) STANDARDS

FOR FIRST-TIME LOAN BORROWERS AT BROOKLYN COLLEGE, YOU MUST:

- COMPLETE THE ENTRANCE COUNSELING SESSION ONLINE AT WWW.STUDENTLOANS.GOV (FOR CUNY BROOKLYN COLLEGE)
- SIGN THE MASTER PROMISSORY NOTE (MPN) AT WWW.STUDENTLOANS.GOV (SELECT SUB/UNSUB OPTION)

Applying for a Federal Direct Unsubsidized Student Loan

ON THE DIRECT LOAN PROCESSING FORM, ENTER YOUR TOTAL UNSUBSIDIZED LOAN REQUEST FOR THE ACADEMIC YEAR (THIS AMOUNT WILL BE DIVIDED EQUALLY BETWEEN EACH SEMESTER THAT YOU INDICATE)

ENTER THE AMOUNT OF CREDITS FOR EACH SEMESTER YOU WISH TO APPLY FOR (MINIMUM 6 CREDITS PER SEMESTER). *IF YOU PLAN TO REQUEST THE LOAN FOR THE WHOLE ACADEMIC YEAR, IT IS RECOMMENDED THAT YOU REQUEST A LOAN FOR THE FULL YEAR BY ENTERING YOUR ANTICIPATED ENROLLMENT FOR EACH SEMESTER

ANSWER ALL YES/NO GRADUATION QUESTIONS

CHECK THE AFFIRMATION AND CLICK SAVE TO SUBMIT YOUR LOAN REQUEST

Important Requirements

WHAT HAPPENS NEXT?

Allow at least 2-3 weeks for your loan to process. After the loan is awarded by your financial aid advisor you will receive an official disclosure statement via email confirming your approved award and anticipated disbursement dates. You can check the status of your loan on CUNYfirst by utilizing the Account Inquiry link. The award will automatically apply to your tuition balance as pending financial aid. Any remaining funds will refund after your disbursement date via check, direct deposit or CUNY Scholar Card deposit depending on which options you have setup.

* Important: If there are any errors on your loan application, your Financial Aid Advisor will contact you via email (on file with CUNYfirst). To ensure the loan process is smooth you must monitor your email AND CUNYfirst account to see if there are new “To-Do” list items or additional requirements.

ENROLL IN DIRECT DEPOSIT

This step is optional. You can sign up for direct deposit via CUNYfirst to have your financial aid refunds electronically deposited into your bank account. To add a bank account, log into CUNYfirst, navigate to Self Service > Campus Finances > Manage My Bank Accounts.

REVIEW YOUR CUNYFIRST

VIEW YOUR LOAN AS “PENDING AID”

After your loan has been processed, utilize the “Account Inquiry” link to view your “pending aid”. Pending means that you have been awarded the aid, and it is being used as a credit towards your tuition balance. Keep in mind that if you are relying on your loan to meet the semester’s tuition deadline, you must ensure that your pending financial aid meets or exceeds your tuition balance.

VIEW YOUR AWARD SUMMARY

Utilize the “View Financial Aid” link under “Finances” of your Student Center to view your total 2017-2018 financial aid award package and scheduled disbursement dates for each award.