1. The dependent student and parent need to complete the 2011-2012 FREE APPLICATION FOR FEDERAL AID (FAFSA) online at www.fafsa.ed.gov.

2. The dependent student and parent need to submit all requested documents to the SMC Financial Aid Office. (Please note that the assessment of general federal aid eligibility must be completed before a PLUS LOAN can be awarded by SMC.

3. Submit the PLUS LOAN REQUEST FORM. This document may be downloaded from the financial aid website www.smc.edu/apps/pub.asp?Q=1880&B=1. This document will inform SMC of the exact amount requested by the parent and the enrollment period to which the loan should be applied. (Please note that federal law prohibits SMC from certifying a loan above the student’s cost of education minus all other aid that has been applied.)

4. The parent must submit a PLUS LOAN APPLICATION to the Department of Education. The process may be started at the federal website www.studentloans.gov. You will have to sign in and complete the following steps:

   A. Select the Request Parent PLUS Loan option (located on the left border of the 1st page).
   B. Select the Parent PLUS option (located at the bottom of the 2nd page).
   C. Complete and submit the application (please note that a credit check will be required to determine PLUS LOAN eligibility).

5. If you are approved for the loan; SMC will receive a PLUS Certification Request from the federal government. The request will be processed by the SMC Financial Aid Office and send (electronically) your daughter or son an SMC Financial Aid Award Letter—which will outline the certified amount. Normally the turn around time is 2 to 3 weeks. However, during peak periods this could take longer.

6. Complete the Parent PLUS LOAN Master Promissory Note (MPN) – please revisit the federal website www.studentloans.gov and complete the last step of the process. This step only becomes available after the SMC Financial Aid Office has certified the loan.

7. After SMC receives the funding from the Department of Education, a check will be processed through Los Angeles County and sent to the parent. If the student owes no charges to SMC, then SMC will endorse the PLUS check before mailing it to the parent. If the student owes charges, the check will be sent to the parent without endorsement. The parent will have to endorse their portion of the check and send it back to the SMC Bursars Office for payment processing. If there is a remaining balance left over after the fees have been paid; a refund check will be sent to the parent.