IT’S ALL ABOUT GROWTH

No word captures the spirit, purpose, and history of the A. Gary Anderson Graduate School of Management (AGSM) and the University of California, Riverside (UCR) better than growth. As one of the key tenets of both business and education, growth is all about change and its corollary, opportunity. At AGSM, we offer both to the leaders of tomorrow: the growth that comes with learning and exploration and the opportunity to forge relationships - with faculty, colleagues, and mentors - that will have value for years to come.

Through our innovative, student-centered curriculum, we focus on both the art and the science of business and management. We’re deeply involved in multidisciplinary fields of increasing relevance. Areas like finance, supply chain management, internet retailing, and auditing. Fields that are closely tied to our home base of Inland Southern California and to the global economy that plays such an important role in the region. Our focus transcends day-to-day business challenges, as we seek to broaden students’ understanding of the social and behavioral sciences that lie at the heart of management.

Beyond our immediate walls, but within our world-renowned research university, you’ll find non-MBA graduate programs - in agricultural and natural sciences, engineering, and soon, medicine - that are ripe with opportunities for collaboration with business. You’ll find yourself with discreet access to distinguished faculty and enjoying hands-on experience with mentors at work in the hottest fields.

As the only world-class research institution in the rapidly growing economy of Inland Southern California, UCR is an important engine for innovative ideas and new business practices with worldwide impact, as well as a resource for businesses looking for creative talent. AGSM shares UCR’s commitment to interdisciplinary education. You can enjoy the benefits of top research as you study and develop, innovate, and cultivate your entrepreneurial spirit.

At AGSM, we invite you to take a strategic look at your future. We understand that success depends on more than just innate skills, academic education, and leadership. It depends on growth: your growth as a person. Your ability to make the most of opportunities. Your ability to create and nurture relationships over the course of a career, and to help organizations flourish and grow.
FACTS AT A GLANCE

UCR
- One of 10 universities in the University of California system offering a world-recognized degree
- Located in one of the world’s fastest-growing regions, Inland Southern California, at the hub of global markets
- Third most ethnically diverse research university amongst American universities
- Named one of the top 10 “up and coming universities” by US News & World Report

AGSM
- AACSB-accredited MBA program
- Offers programs at every level of business education – undergraduate, MBA, Executive MBA and doctoral studies
- Cutting-edge curriculum distinguished by an emphasis on growth, innovation and entrepreneurship
- Growing faculty includes internationally recognized experts in growth-oriented business disciplines
- Named a “Best Business School” by Princeton Review
- Houses the world’s leading university research center for e-commerce marketing, the Sloan Center for Internet Retailing

HISTORY

The University of California Riverside is an ever-changing organism — growing, evolving and adapting. Understanding our past helps us plan our way for the future.

1907 The California State Legislature established the Citrus Experiment Station in Riverside to research agricultural issues facing Southern California.

1948 The University of California Regents approved the establishment of the College of Letters and Science. The college opened for classes in February 1954.

1959 Riverside was declared a general campus by the Regents and courses of study began to be developed. The university’s Graduate Division was established in 1960.

1970 The University of California, Riverside established the Graduate School of Administration

1994 The Graduate School of Management is renamed the A. Gary Anderson Graduate School of Management (AGSM) in thanks to a generous endowment by the The A. Gary Anderson Family Foundation.

Since then, our growth has mirrored the growth of Southern California. Thousands of students have learned the business skills necessary to elevate their careers through their education at the School of Business Administration and AGSM. Once a small university in a small town, we are now the premier research and educational institution in the thriving Inland Southern California region.

“If you don’t know where you have been, you won’t know where you are going.”

1907 - The Riverside Citrus Experiment Station
Because growing businesses and economies need leaders who can think strategically, the Anderson MBA Program has built a curriculum and faculty with strength in every discipline on which growth depends. The Anderson MBA Program at AGSM pursues an interdisciplinary path to fostering and managing economic growth, entrepreneurship and innovation. It also cultivates breadth of skills and knowledge while providing opportunities to specialize in any of AGSM’s areas of excellence.

**CURRICULUM OVERVIEW**

**FIRST YEAR: Core Courses**
- Financial Accounting
- Financial Management
- Information Systems
- Managerial Economics
- Marketing Management
- Organizational Behavior and Theory
- Operations Management for Competitive Advantage
- Quantitative Analysis
- Strategic Management

**SUMMER**
Fieldwork in Management course is encouraged to be completed during the summer of the first and second years after completion of the core courses. This course is a unique experience that allows students the opportunity to bridge the gap between the classroom and the world of work, explore possible career paths, develop contacts, pursue personal research and build their resume.

**SECOND YEAR: Focused Research Opportunities**
FOCUSED RESEARCH OPPORTUNITIES

At the UCR Anderson MBA Program, students are able to build a curriculum tailored to their personal interests and career aspirations. Students are able to work alongside faculty and world-renowned research centers within a variety of focused research opportunities.

ACCOUNTING, AUDITING AND ASSURANCE The global repercussions of recent market failures call attention to the need to revitalize research in information quality and ethics. AGSM is one of just a few business schools in the US that are making a difference in the discipline of accounting, auditing and assurance, and UCR is the only UC campus where internationally renowned faculty members regularly conduct research and publish in this area.

FINANCE A timeless discipline critical to executive decision-making, finance is relevant to all aspects of business, including corporate, international, venture, private equity, asset pricing, market microstructure and financial engineering. AGSM has earned worldwide distinction by building faculty excellence in finance. Research by our leading thinkers serves our region and positions us to answer important industry-wide questions from how to best finance a new venture to how to manage a diversified investment portfolio.

INTERNET RETAILING The Internet has become an indispensable tool for everything from the routine tasks of living to the complex transactions of business. AGSM’s Sloan Center for Internet Retailing is the world’s leading university research center for e-commerce marketing. Working directly with the Internet retailing industry, the Sloan Center conducts original research into consumers’ online behavior and prepares students to become Internet-savvy managers and researchers.

MARKETING Marketing plays an essential role in any organization – connecting the company with its customers. AGSM’s faculty includes world-class researchers and teachers with backgrounds in psychology, behavioral decision making, economics and statistics, which allows students to approach the field of marketing through a variety of paths and methodologies.

OPERATIONS AND SUPPLY CHAIN MANAGEMENT Businesses everywhere must be able to effectively oversee and design good business operations in order to move their goods in the right quantity to the right place at the right time. AGSM leverages its location advantages as an academic strength in Operations and Supply Chain Management with world-class scholars, cutting-edge research, industry applications, and unique concepts and teaching methodologies.

MANAGEMENT Management focuses on multiple topics including employee behavior and motivation, bargaining, negotiation, team development, leadership and innovation, managing diversity, human resource management, and strategy formulation and implementation. The field is as diverse as the individual managers. AGSM offers focused electives in entrepreneurial, general, human resources and international management.
AGSM faculty act not only as teachers, but also as mentors, advisors, colleagues and consultants to better prepare Anderson MBA students for success in their academic and professional lives. Research by AGSM faculty is frequently published in world-class academic journals and publications. **AGSM faculty possess unmatched academic credentials among international leaders in their discipline and management practices.** Beyond the classroom, AGSM faculty have served on many advisory boards, editorial review boards and on a number of academic and non-profit committees.

“Faculty at AGSM work closely with every student to ensure they are getting the most out of their MBA experience.” Firas Al Sayegh, MBA 2011, Credit Suisse

“Professors at AGSM are extremely supportive and make themselves available to help guide in career choices. One of my main reasons for attending UCR was due to the renowned faculty... to have studied under them is a privilege and experience of a lifetime.” Deepak Vinod Kumar, MBA 2011, Cisco Systems, Inc.
ACCOUNTING, AUDITING AND ASSURANCE

Ted Mock, Distinguished Professor of Audit & Assurance
"We think of accounting as being the language of business. We think of developing control systems and information systems as useful for all kinds of business, that would be useful in the Inland Empire, useful in Southern California. These are skill sets that will bode people well for a long time. We're developing the kind of student who would be prepared for the year 2020, who would have the vision - the "2020 vision" - one would need to be a professional at that point in time."

FINANCE

Richard Smith, Professor of Finance and Philip L. Boyd Chair
“Competitive advantage in the job market for finance depends on a portfolio of skills - including the ability to use data and research to address important questions for the enterprise. Our curriculum is tailored for students who want both a depth of expertise and the breadth of management education they’ll need to be effective leaders.”

INTERNET RETAILING

Donna Hoffman, Albert O. Steffey Professor of Marketing & Co-Director of the Sloan Center of Internet Retailing
“What we do here at the Sloan Center is we study the impact of the commercialization of the Internet, how that's impacting online consumer behavior, why people shop online, how they shop online, and then more fundamental questions about the psychology of the online customer experience.”

MANAGEMENT

Amnon Rapoport, Distinguished Professor of Management
“Management is basically about making decisions. There are hundreds if not thousands of companies in the United States today of consultants who are being hired by companies as decision analysts. I recommend that students take classes in behavioral decision [because] they have to learn the best way to analyze a decision-making situation and to generate the best decision or the best course of action. If they are aware of how good they are or how bad they are at decision-making, they can take into account when they have to make decisions in different areas of management.”

MARKETING

Andrea Godfrey, Assistant Professor of Marketing
“One of the greatest aspects of AGSM is access to world-class faculty who are conducting research on cutting-edge business issues. Within the marketing department, my colleagues and I are working on research projects that examine questions such as ‘How can companies use social media like Facebook and Twitter to interact with their target customers?’ ‘How should doctors communicate with their patients to encourage better diet and exercise behavior and stem the obesity epidemic in the U.S.?’ ‘Does it make sense for bands like Radiohead to let customers pay whatever amount they want to purchase their latest album?’ We cannot wait to share the insights for our research when we interact with MBA students.”

OPERATIONS AND SUPPLY CHAIN MANAGEMENT

Mohsen El Hafsi, Professor of Management Science
“Supply chain management is concerned with the management of all activities that are involved in the efficient integration of suppliers, factories, warehouses, stores, so that the merchandise is produced and delivered at the right quantities to the right location at the right time. Being located in the Inland Empire of Southern California gives AGSM a great advantage. This is a major and growing logistics hub that links manufacturers, distributors and retailers all over the world. AGSM is literally at the heart of the global economy. Huge amounts of goods move constantly in and out of the region.”
“My classes in entrepreneurial management helped me better understand the world of IPOs and small business. Although I work in a large company, we are continually asked to think as if we are in a small, nimble organization. At the same time, AGSM’s diverse student population allowed me to better understand the unique business challenges faced by my company’s non-U.S. operations.”

- Michelle Hannah, MBA 1997, Head of Alliance and Acquisition Finance Strategic Management Group lead, Pfizer, Inc.

The Anderson MBA Program alumni along with the School of Business Administration Alumni Network provide students with access to thousands of fellow MBA and business graduates from around the world. As a graduate of the A. Gary Anderson Graduate School of Management you will belong to this vast social network. Our alumni work in nearly every business industry, locally, nationally and globally. You can use this network to find jobs, leads, colleagues, friends, mentors and more. Make the choice today to become a UCR Anderson MBA alumni!

“Thanks to the positive and rewarding academic research experiences I had at AGSM, I realized that I actually enjoy doing empirical research, conducting lectures in classes and sharing with students. My two-year MBA program at AGSM really laid down a solid foundation for me.”

- Kai Loon Chung, MBA 2009, PhD Candidate, University of Victoria
“My experience at the Anderson MBA Program was excellent. I wanted to become a creative problem solver, strengthen my hard skills, and build a diverse network. I accomplished all three and more. I learned how to frame the types of unstructured business problems facing all firm functions. I also learned how those business functions relate to one another. The Anderson MBA Program increased my research and technical skills and gave me a strategic mental framework which taught me that business decisions are not made in a vacuum, but that implications of your decisions can be far reaching.”
- Nathan Parker, MBA 2011, Financial Analyst, Windsor Foods

“One of my greatest experiences at AGSM was with my capstone project. My team was able to combine the specialized skills that we’d learned. We were able to pick apart a whole industry - home improvement retailing - and pinpoint underperforming elements within companies. Through this capstone project and later, during an internship at Sun Microsystems, I was really able to build my confidence and realize the power of some of the tools I was trained to understand at AGSM.”
- Audun Utengen, MBA 2009, Fox Group, LLC.

“When I started at one of the Big Six accounting firms after graduating from AGSM, it became clear in the earliest training programs that my business school education put me on par with other new employees who were graduates of the nation’s top MBA programs. My perception was borne out over the next three years as I quickly moved up in the firm.”
- Darin Anderson, MBA 1991, President and CEO, Linc Lighting & Electrical; Chairman, Salas O’Brian Engineers

“As a graduate from AGSM, I learned how to work effectively with people from diverse cultures. AGSM has a diverse population, which helped me understand various cultures and ideologies. This is very essential when we consider business in a global sense. My experience with AGSM helped me become a better team player since I learned to adapt to different situations that arise due to cultural differences. The multi-cultural experience I had at the UCR Anderson MBA Program has made it easier to communicate in a professional manner.”
- Deepak Vinod Kumar, MBA 2011, Program Manager, Cisco Systems, Inc.

“My international business management course at AGSM prepared me to adjust and cope with the huge cultural differences involved in managing a business in China. And, I learned in other courses about the importance of designing an organizational structure, a chain of command, and other critical aspects of running a business anywhere.”
- Steven Y. Liang, MBA 1996, President & CEO, JW Consulting Inc., Shanghai, China

“Being a part of the MBA Program at AGSM has been the most rewarding experience I’ve had thus far. One of the aspects I appreciated about the program is the diversity of the student body. Through this program I’ve had the opportunity to meet and work with people from all around the world, expanding my network beyond the U.S. I cannot express enough what a unique experience it has been to work alongside people of different cultures and educational backgrounds.”
- Jamie Morgan Lacy, MBA 2011, Student Academic Excellence Academy: Southwestern Law School
The UCR Sloan Center for Internet Retailing at the A. Gary Anderson Graduate School of Management is the world’s leading university research center dedicated to improving the effectiveness of online retailing.

The UCR Sloan Center advances new knowledge through original research that provides deep understanding of the Internet retailing industry and makes a real and positive impact on business practice.

Thirteen faculty at UCR, and eleven faculty affiliates at other leading institutions, conduct research on some of the most pressing challenges facing Internet retailers today. Current research topics include: consumer generated media; virtual worlds; search marketing; online customer experience; pricing, trust and competition in online marketplaces; and the online purchase process.

The UCR Sloan Center faculty’s innovative academic research has direct industry relevance and provides a deeper understanding of today’s challenges, yielding powerful recommendations on improving better business practices.

Founded by Professors Donna Hoffman and Tom Novak in 2003, the Sloan Center moved to UCR in 2006 with grants from the Alfred P. Sloan Foundation, UCR, and founding partners Lands’ End and Walmart.com. It is one of 26 Sloan Industry Centers dedicated to creating academic communities that deeply understand industries and research the pressing issues these industries face. Sloan Centers have a significant impact on business practice in the industries studied.

Located within the UCR Sloan Center is eLab. It is a pioneering virtual research lab and online panel for the study of online consumer behavior. It utilizes a set of integrated tools that facilitate the academic research mission.

Connected to eLab is eLab Global Panel and eLab City. These are communities of Internet users from all over the world who participate in Sloan Center Web surveys regarding consumer behavior in the digital world.

Come and explore the exciting and fast-paced world of e-commerce and Internet retailing at the UCR Sloan Center.

For further information, please contact the UCR Sloan Center Co-Directors

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Innovating for the future of business
The Anderson MBA Career Services Office provides an array of resources to assist students with lifelong career management. It partners and works with MBA students to help them achieve their career goals.

MBA students will have access to a variety of career-related workshops, events and resources, which will help them develop a marketing strategy for their career pursuits, and access to several national job databases listing opportunities at all levels of professional experience. There are also hard and soft copies of books and journals to assist with company research, resume writing and interview preparation.

The Anderson MBA Career Services Office offers:

- One-on-one career counseling, including self-assessment, research, and implementation
- Industry and job function overviews
- Career assessments, targeted job search, goal setting and self-directed search
- Professional development in areas of resume writing, interview skills, offer evaluation, networking, internships, career placement and job search
- Collaborative events with UCR Career Center
- Mock interviews to improve interviewing skills through the use of an online program. Students may also participate in corporate mock interviews when possible and receive professional critiques and recommendations for improvement
- Career-related resources
- Employer information sessions
- Access to online internships and job posting websites
A Sample of Business Student Clubs

Accounting Society
Alpha Kappa Psi
American Marketing Association (AMA)
American Society for Quality (ASQ)
Association of Latino Professionals in Finance and Accounting (ALPFA)
Beta Alpha Psi
Beta Gamma Sigma
Business Leaders in Information Systems
Club of Business in Accounting and Management
Delta Sigma Pi
Financial Management Association (FMA)
Forté Foundation
Future Business Leaders of America – Phi Beta Lambda
Graduate Student Association
Highlander Statistics Society
Internet Marketing Association
Investment Society
Latino Business Student Association (LBSA)
Mathematics Association
MBA Student Ambassadors
MBA Student Association
National Association of Asian MBAs (NAAMBA)
National Black MBA Association (NBMBAA)
National Society of Hispanic MBAs (NSH MBA)

STUDENT CLUBS, ORGANIZATIONS & ASSOCIATIONS

Earning your MBA at the Anderson MBA Program is more than just an academic experience. Situated in the third most diverse campus in the nation, UCR provides activities for every interest. We encourage you to actively participate in one of many of the hundreds of clubs, organizations and associations that the Anderson MBA Program and UCR offer.

If you are interested in professional development and networking, you can join any of our business student clubs. If you want to experience the outdoor SoCal lifestyle, try one of the regularly scheduled trips with Outdoor Excursions. Whatever your passion, there’s an opportunity to express it here. You can even join a group to hike to the world’s largest university emblem: “The C”.

Student life at UCR provides students with opportunities to volunteer, fundraise, network, and most importantly, HAVE FUN!
The big “C” on Box Springs Mountain is 132 feet high and 70 feet wide, it is one of the largest concrete-block letters in the United States. **A hike to the “C” is a UCR tradition.** Periodically, and at significant campus events such as homecoming, the “C” is lit up or painted blue and gold. It has also been used as the target for campus pranks repeatedly since its inception in 1955.

**1955 - Hike to the “C”**

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**MBA Student Association**

**join the fun.....**

The MBA Student Association promotes academic and social interaction between MBA candidates and with the surrounding business environment. Special interest groups internally function as a tool to achieve this goal. Within these groups, like-minded MBA candidates set up activities, invite speakers and attend related off-campus events.

**Samples of Past MBA Student Association Activities**

- Holiday Food Drive
- MBA Student Banquet
- MBA Meet & Greet Pool Party
- Habitat for Humanity
- LA Marathon Water Volunteers
- Soup Kitchen Servers
- Annual T-Shirt Design
- Networking Night Out
- Guest Speaker Series
- Career Workshops
Downtown Riverside Plaza offers residents a wide variety of entertainment, dining, and shopping.
Situated in Inland Southern California, one of the fastest-growing and fastest-changing regions of the world, Riverside is culturally, economically and intellectually diverse.

**History** Founded in the 1870s, Riverside is the birthplace of the entire California citrus industry and home to two of the 12 original navel orange cuttings. Visitors can explore this unique history by visiting the California Citrus State Historic Park. You can walk throughout the more than 377-acre state park and explore the various citrus and orange groves. You can even tour the citrus museum and learn the history of the California citrus and the entire citrus packaging and industry process.

**Culture** Riverside is uniquely situated in one of the largest and most important distribution hubs in the world, and is globally recognized as an international center. With such a wide array of peoples, cultures and industries, it is no surprise that Riverside is currently ranked as a Top Seven Intelligent Community of the Year by the Intelligent Community Forum.

**Arts** Also known as the City of Arts & Culture, Riverside is the artistic hub for the Inland Empire, and offers a wide variety of arts activities and cultural venues. Come and experience the various art museums, galleries, live performances and other artistic happenings that take place throughout the year in Riverside. Whether you sit back and relax at one of our many renowned restaurants and eateries, enrich your mind at any of our museums, be enthralled by one of our many live performances, or experience outdoor adventure, Riverside will live up to its title as the City of Arts & Culture.

**Relaxation** Come and take a night off at the historic Mission Inn Hotel & Spa, the largest Mission Revival style building in the United States. First built in 1876, it has undergone many renovations in its more than one-hundred year history. It has been the destination for many notables, including JFK, Albert Einstein, Helen Keller, Anne Rice, Barbra Streisand, Drew Barrymore, the Osbournes and many more. You can also relax and enjoy yourself during a day spa retreat at the world-renowned Kelly’s Spa.

The University of California, Riverside is uniquely located in this diverse and culturally enhanced environment, making your education here full of surprises and many exceptional experiences.
Living the SoCal Lifestyle

Only one hour from the beach, one hour from the mountains, one hour from the desert, and one hour from Los Angeles, Riverside is perfectly located in a nexus of outdoor activities. Whether you like to hike, climb, sunbathe, or swim, you can find an activity for you and your friends within 50 miles of Riverside.

Looking for some fun in the sun? Visit one of the renowned Southern California Beaches. Sunbathe all day with friends or even learn how to surf. You can easily take a day trip to Huntington, Venice, Newport or other popular beaches in SoCal.

SoCal is a veritable mecca for climbing enthusiasts. With Joshua Tree, Yosemite, Idyllwild and the natural sandstone and bouldering environment of the area, SoCal is the place to be.

Whether you want to try out world-renowned restaurants, visit Hollywood, check out the mansions in Beverly Hills, or go on a one-of-a-kind shopping spree on Rodeo Drive, Los Angeles is the place for you.
The Anderson MBA Program is open to eligible students from all undergraduate disciplines. We consider each applicant’s professional, academic, and life experiences in addition to character and personality. Admission to the program is based upon several criteria, including the quality of previous academic work, GMAT or GRE performance, personal essays and letters of recommendation.

Professional experience is considered advantageous but is not required for admission. We encourage recent graduates, entry-level and mid-career applicants to apply.

Application Deadlines

**Fall**
- May 1: International
- September 1: Domestic

**Spring**
- October 1: International
- March 1: Domestic

Application Requirements

- Online Application Form
- Statement of Purpose
- Personal History Statement
- Transcripts
- 3 Recommendations
- Resume / CV
- GMAT or GRE
- TOEFL/IELTS (for international applicants)
- Financial Statement (for international applicants)

Visit UCR

There’s no better way to get a feel for UCR and the Anderson MBA Program than to take a campus tour. Whether it’s an individual, a small group, or your family, we’re here to help.

my.ucr.edu/visit

Meet with an Anderson MBA Program Officer

Schedule a one-on-one informal meeting with an Anderson MBA Program Officer to address your specific needs. Email us at mba@ucr.edu to set up a meeting today.

Attend an Information Session or Instant Chat

If you would like to learn more about the Anderson MBA Program, we invite you to attend an Information Session. You can also instant chat with an MBA Program Officer online during the week.

agsm.ucr.edu/mba_program/apply
FINANCIAL AID

UCR and AGSM offer a variety of fellowships, academic program awards, scholarships, and financial aid to new and continuing MBA students. Other scholarships and forms of financial aid must be completed separately by each applicant. Competition for these awards is keen, so it is recommended that students apply as early as possible to maximize their chances of receiving the most available funding.

**Fellowships**
Each year AGSM awards several fellowships to new and continuing MBA students on the basis of merit only and merit plus financial need. All incoming students are considered for fellowships upon admission. Recipients must be in good academic standing and within normative time to the degree. Minimum GPA for continuing students is a 3.50.

**Teaching Assistantships (TAs)**
AGSM offers numerous TAships to qualified first and second year MBA students. TAs lead discussion sections and provide assistance to faculty in undergraduate Business Administration courses. Applications for these positions are normally accepted in the spring quarter for the following academic year. TAs must be academically eligible, be full-time, and maintain a minimum 3.0 GPA.

**Research Assistantships (GSRs)**
Graduate Student Researcher positions are available periodically to assist AGSM faculty with research. GSRs work with faculty in a variety of research areas such as marketing research, economic development, finance, and accounting. There will also be periodic opportunities for “reader” positions to assist faculty with grading. Students interested in these positions should contact the faculty members with whom they are interested in working. Students must be academically eligible, be full-time, and maintain a minimum 3.0 GPA.

**Employment Awards: PFR & GSHIP**
Students who are appointed at 25% or more during an academic quarter as an ASE employee are entitled to PFR (Partial Fee Remission) and GSHIP (Graduate Student Health Insurance Premium) remission. This entitlement pays the entire health insurance premium, and most, but not all, of a student’s mandatory university fees (not including non-resident tuition or professional school fees). AGSM provides a list of eligible students to the Graduate Division for these entitlements before student bills are printed.

**Federal Government Loans**
Federal Loans are available to domestic graduate students through the Financial Aid Office. Applicants must complete a FAFSA online (www.fafsa.ed.gov). Although there is no deadline for submitting FAFSA, students who wish to use loan funding to pay fees should apply no later than one month prior to the fee payment deadlines for each quarter. Borrowers must complete a promissory note, complete any required pre-loan counseling, and enroll in classes before loan funds may be disbursed.

A Deferred Payment Plan is available to distribute the cost of fees and tuition over three installments per quarter. This service is available for an application fee. For more information, visit the Student Business Services Office (http://www.sbs.ucr.edu).