Exit Counseling

Exit Counseling provides you, the student, with important information regarding your rights and responsibilities associated with borrowing and repaying your Federal Student Loans. You are required to complete exit counseling when you graduate, withdraw, stop attending, or your enrollment status is less than half-time.

Repayment

You are responsible for repaying your loans regardless of whether you complete your program of study, obtain employment, or otherwise become dissatisfied. Borrowers should stay in contact with their loan holders (servicers) at all times and provide updated contact and personal information when applicable.

Unforeseen circumstances can sometimes make it difficult for borrowers to repay their loans. Default generally occurs on a federal student loan when a borrower does not make payment in agreement with their Master Promissory Note (MPN). Borrowers should avoid default at all costs since default may lead to a damaged credit score, garnished wages, litigation, and ineligibility for additional student aid. Please know that there are options to assist you, so make sure you understand your Federal Loan repayment plans.

NSLDS Student Access

Keeping track of who owns your student loans can be a very confusing and frustrating process. No one wants to lose track of their loans and repayment responsibilities. NSLDS Student Access allows you to view your overall federal student loan debt and the current servicers of your loans. You will need your Student Aid PIN in order to view your loan records.

Complete Exit Counseling