



Exit Counseling Checklist

Exit Counseling

- You have been shown average anticipated monthly payment amounts for student loans and have been provided with information regarding debt management strategies.
- Multiple repayment plans may be available to you.
- You will be able to access a payment schedule for your student loans that includes information about your servicer and details of your loan including the loan balance, interest rate, fees, and amount and number of payments.
- You may prepay all or part of your loan without penalty.
- You may apply for deferment (postponement) of your loan payment, and you understand that you may or may not qualify for deferment options. Contact your servicer for details on various options.
- You may request forbearance from your lender or servicer if you are not able to make payments but do not qualify for deferment. Your servicer will determine if you will receive the forbearance.
- You may obtain a full or partial forgiveness or discharge of your loan depending on your specific circumstances.
- It is your responsibility to inform your servicer within 10 days if you:
 - Change your address, phone number, name, or Social Security number
 - Change your expected employer
 - Withdraw from school or drop below half-time status
 - Change your anticipated graduation date
 - Re-enroll in school or transfer to another school
- You will be notified in writing if your loan is transferred, and you understand that upon transfer, you must correspond directly with the new servicer.
- You can access your complete loan history from the National Student Loan Data System (NSLDS) at [NSLDS.ed.gov](https://www.nsls.ed.gov). You will need your FSA ID that you received from the U.S. Department of Education when you completed your FAFSA.
- You can contact the Federal Student Aid Ombudsman's office at 877.557.2575 if you have problems with your loan that cannot be resolved through regular channels.