You Are America’s Smartest Investment

The U.S. Department of Education’s office of Federal Student Aid (FSA) provides more than $120 billion in financial aid to help pay for college or career school each year.
FEDERAL STUDENT LOAN

EXIT COUNSELING
What is Student Loan Exit Counseling?

Student loan exit counseling is an online course through [StudentLoans.gov](https://StudentLoans.gov) that walks students through the federal loan(s) they signed up for to pay for their education. The purpose of the program is to prepare student borrowers for repayment. It is mandatory for students who took out subsidized, unsubsidized or PLUS loan(s) under the Direct Loan Program. Private student loan borrowers are not required to complete exit counseling.
When Do I Need to Go Through Student Loan Exit Counseling?

You must complete exit counseling each time you drop below half-time enrollment, graduate, or leave school and enter a repayment period.

Some schools will have alternative or added exit counseling requirements for students, so be sure to get in touch with your school’s financial aid center to confirm you have checked all the boxes.
First Step
Log in with your FSA ID and hit Log In
Please Read Before Continuing

You are accessing a U.S. Federal Government computer system intended to be solely accessed by individual users expressly authorized to access the system by the U.S. Department of Education. Usage may be monitored, recorded, and/or subject to audit. For security purposes and in order to ensure that the system remains available to all expressly authorized users, the U.S. Department of Education monitors the system to identify unauthorized users. Anyone using this system expressly consents to such monitoring and recording. Unauthorized use of this information system is prohibited and subject to criminal and civil penalties. Except as expressly authorized by the U.S. Department of Education, unauthorized attempts to access, obtain, upload, modify, change, and/or delete information on this system are strictly prohibited and are subject to criminal prosecution under 18 U.S.C. § 1030, and other applicable statutes, which may result in fines and imprisonment. For purposes of this system, unauthorized access includes, but is not limited to:

- any access by an employee or agent of a commercial entity, or other third party, who is not the individual user, for purposes of commercial advantage or private financial gain (regardless of whether the commercial entity or third party is providing a service to an authorized user of the system); and
- any access in furtherance of any criminal or tortious act in violation of the Constitution or laws of the United States or any State.

If system monitoring reveals information indicating possible criminal activity, such evidence may be provided to law enforcement personnel.

Accept  Decline
Third Step

Contact Information

Check on the Narrowed points
And
Continue

NOTE
WE RECOMMEND TO HAVE A MOBILE PHONE NUMBER ADDED ON YOUR ACCOUNT
Fourth Step
Verify Your Contact Information

Verify Your email and mobile number

NOTE
IF THERE IS NOT A PHONE NUMBER IT’S FINE, BUT IF YOUR PHONE NUMBER IS NOT VERIFIED, THEN WE ADVICE YOU TO DO IT.
Main Page

This is where your personal information will be displayed and the EXIT COUNSELING will be at the bottom.
You can find **“Complete Exit Counseling”** at the bottom of the Main Page
Exit Counseling

What is Exit Counseling?

Exit counseling provides important information to prepare you to repay your federal student loan(s).

If you have received a subsidized, unsubsidized or PLUS loan under the Direct Loan Program or the FFEL Program, you must complete exit counseling each time you:

- Drop below half-time enrollment
- Graduate
- Leave school

Note: The FFEL Program ended June 30, 2010 and no new loans have been made under the FFEL Program after that date.

Who should complete this?

- Students who have received a subsidized, unsubsidized or PLUS loan(s) under the Direct Loan Program or the FFEL Program, must complete exit counseling each time they drop below half-time enrollment, graduate, or leave school.

How long will it take?

- The entire counseling process must be completed in a single session. Most people complete counseling in 20-30 minutes.

What do I need?

- Details on your income, financial aid, and living expenses
- Names, addresses, e-mail addresses, and phone numbers

Return to the Counseling selection page
Find Your School

Add School to Notify
Select the schools you wish to notify of your counseling completion.

Choose from Associated Schools
- Select -

OR

Select School to Notify
- U.S. Schools/U.S. Territory Schools
- Non U.S. Schools

Choose a state:
- Select -

Search school by name:
Select or type

Notify These Schools
You have not selected any schools to notify.
These schools will only receive a notification indicating that you successfully completed Exit Counseling, and the date it was completed.

Continue
Make sure to “Notify this School”
EXIT COUNSELING

If you see the School on the right side, Then Continue
EXIT COUNSELING

Complete the question based on the Estimated loan Balance

Your Student Loans

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Subsidized Loans</td>
<td>$13,215</td>
</tr>
<tr>
<td>Direct Unsubsidized Loans</td>
<td>$4,117</td>
</tr>
</tbody>
</table>

Current Loan Balance: $17,332

The listing above does not include your private student loans and may not reflect all of your federal student loans. You may add any student loans not listed.

Did you know?

We automatically display your federal student loan data currently available in your Aid Summary, which uses information from the National Student Loan Data System (NSLDS). You may also add a loan that is not displayed.

You may view your Aid Summary (login required) anytime to view your federal student loan information.

Additional/Future Loans: $0

Add Loan

Estimated Student Loan Balance: $17,332

Borrow Only What You Need
Control how much you borrow

Check Your Knowledge

As of today, how much do you owe in student loans?

Enter amount and Check Answer.
EXIT COUNSELING

Loan Acceleration is the Demand for immediate repayment of your entire federal Student loan.

Did you know?

You can make payments during your grace period to prevent or reduce the amount of interest that may be capitalized when you enter repayment. Find out how much you can save by using the calculator in the next section. Contact your loan servicer for more information.

Check Your Knowledge

Loan acceleration is the demand for the immediate repayment of your entire federal student loan.

- [ ] True
- [ ] False
Your federal loan servicer can explain your repayment options and help you change your repayment plan.

You must contact your federal loan servicer about anything that impacts your student loan repayment obligations.
You can temporarily postpone your payments with a deferment or forbearance.

Your federal loan servicer can help you adjust your repayment plan or tell you if you are eligible for a deferment or forbearance.
Even if I am a delinquent on my federal student loans, there are steps I can take to avoid default such as deferment or forbearance.
EXIT COUNSELING

You should save enough in your emergency fund to cover 3 to 6 months of your normal expenses because your grace period will finish after 6 months.
A tax deduction will reduce your taxable income.
Shredding unnecessary financial documents will help protect your identity.
Your Credit Score can impact your ability to borrow and the cost of borrowing.
You will have to provide your personal information
Closest Living Relative Information

You will have to provide someone close to you besides the 2 references.
EXIT COUNSELING

You will have to provide 2 relatives, friends or anyone close to you.

The references are not supposed to have the same address.

NOTE
ONE OF THEM CAN USE YOUR ADDRESS IF THEY LIVE WITH YOU
AND
THE REFERENCES ARE SUPPOSED TO BE WITHIN USA.
EXIT COUNSELING SUMMARY

you have successfully completed Exit Counseling!
The following is a summary of the information you entered during this session and future actions you can take.

Selected Schools

The following schools will be notified of your exit counseling completion:
CUNY BOROUGH OF MANHATTAN COMMUNITY
199 CHAMBERS STREET
NEW YORK, NY 100071047

You will see a confirmation page at the end
You will be able to find the confirmation page on your documents on a PDF file