



Federal Direct Student Loan Entrance and Exit Counseling

Recipients of Federal Direct Student Loans are required by federal regulations to complete entrance and exit loan counseling sessions. Entrance counseling sessions must be completed prior to the student receiving the loan proceeds. Exit counseling sessions must be completed at time of graduation or when a student leaves school. A hold will be placed on the student's record for failing to complete exit counseling.

Entrance Counseling is to be completed online at www.studentloans.gov

Through this process borrowers will learn about:

- Direct Loans
- Rights and responsibilities as a borrower
- Managing educational expenses
- Other financial resources to consider that may help pay for the borrower's education

Exit Counseling is to be completed online at www.nslds.ed.gov

Through this process borrowers will:

- Complete an Exit Counseling session for Direct Loans and submit completion information
- The session integrates National Student Loan Data System information to provide borrower specific loan summary and estimated payments