

JCSU Exit Loan Counseling Requirements

Students, who were recipients of Federal Direct Loan funds during their JCSU educational career, are required by federal regulations to complete Exit Loan Counseling upon completion of a program of study (graduation) or if you have ceased enrollment at JCSU (transferred to another college or withdrew from all classes at JCSU) or dropped below halftime status.

The Exit Loan Counseling requirement can be satisfied by visiting the National Student Loan Data System (NSLDS) website at www.studentloans.gov and clicking the “Exit Counseling” link. You will need your social security number, date of birth and FAFSA Personal Identification number (PIN) to log in.

The Exit Counseling session consists of the following sections:

- **Getting Started** - Types of Federal Student Loans, Loan Terminology
- **Repaying Your Loan** - Loan Summary Information (NSLDS), Interest Rates & Payment of Interest, Entering Repayment, Repayment Incentives, Repayment Plans, Making Payments
- **Having Trouble Making Payments** - Deferments, Forbearances, Delinquency and Default, Loan Consolidation
- **Loan Discharge and Loan Forgiveness**
- **Resources** - Financial Literacy, Additional Information, Borrower's Rights and Responsibilities

Please complete all steps of the Exit Loan Counseling session; we will be notified within 24-48 hours that you have satisfied this requirement.

If you are planning to continue your education within 6 months of completing your program of study or of dropping below part-time status, your Federal Loans will be deferred if you are enrolled at least half-time.

If you have any questions or concerns, regarding the Exit Loan Counseling requirement please feel free to contact the Office of Student Financial Aid by email financialaid@jcsu.edu or telephone (704) 378-1035.