# 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. 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.



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