



Warning: Touring Exit Counseling does not fulfill Exit Counseling Requirement.

Intro

Student loans, unlike grants and work-study, are borrowed money that must be repaid, with interest, just like car loans and home mortgages. You cannot have these loans canceled because you didn't like the education you received, didn't get a job in your field of study or because you're having financial difficulty. Loans are legal obligations that you'll have to repay.

Exit Counseling:

- Is required before you withdraw, graduate, or drop below half-time attendance (even if you plan to transfer to another school)
- Helps you understand your rights and responsibilities as a student loan borrower
- Provides useful tips and information to help you manage your loans

This counseling session covers the following federal student loan types:

William D. Ford Direct Loan (Direct Loan) Program loans

- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Direct PLUS Loans (for graduate/professional students)

Federal Family Education Loan (FFEL) Program loans

- Subsidized Federal Stafford Loans
- Unsubsidized Federal Stafford Loans
- Federal PLUS Loans (for graduate/professional students)

Your school may instruct you to complete this online exit counseling or choose to provide exit counseling in person. Check with your school's financial aid office to confirm that this online counseling will satisfy your school's exit counseling requirements before completing the session.

[Next](#)

| Your Progress |
|--|
| Getting Started |
| - |
| → Intro |
| - |
| - |
| - |
| - |
| - |
| - |
| - |
| Repaying Your Loan |
| Having Trouble Making Payments |
| Discharge/Forgiveness |
| Resources |
| Final Steps |