

SUBJECT: Student Loan Exit Counseling

Federal regulations require all student loan borrowers to complete **STUDENT LOAN EXIT COUNSELING** upon graduating, or ceasing to enroll at least half time, including complete withdrawals. The exit counseling session provides information on the rights and responsibilities of student loan borrowers. This memo includes instructions for you to complete the required exit counseling process over the internet.

To log in, you must have a Federal Student Aid (FSA) ID and password in order to complete the exit session. If you do not have a FSA ID or you have forgotten your FSA ID, you may go <https://fsaid.ed.gov> to apply for a FSA ID. Follow the steps below once you have created your FSA ID and password.

1. Go to www.studentloans.gov. Click the large green button labeled **LOG IN**.
2. Click the green button labeled **Continue to Log In**.
3. Enter your FSA ID Username and Password.
4. Once logged in, **Review** and **Save your Account Settings**.
5. Select the **Complete Counseling** link in the middle of the page.
6. You will be asked to Choose Your Counseling Type. Click the **START EXIT COUNSELING** button under the Exit Counseling section.
7. Follow through the screens entering all requested data and submit at the end of the session. In the Exit Counseling, you will find:
 - a. Information regarding the repayment of your student loans;
 - b. A repayment calculator to estimate your student loan payment;
 - c. Loan forgiveness and payment trouble options;
 - d. A budget calculator; and
 - e. A list of every federal student loan you have ever borrowed with details including the name of your lender, the amount you have borrowed, your interest rate, and other pertinent loan information.

This electronic system will automatically notify the Student Financial Aid Office when you have successfully completed the required exit counseling. Should you have any questions, please contact the Baptist College Financial Aid Office, or you may contact your lender listed within your loan history from NSLDS.

Note: The U.S. Department of Education's Office of the Ombudsman is available if you have any disputes regarding your student loans that cannot be worked out between you and your lender.

Internet Address: <http://studentaid.gov/repay-loans/disputes/prepare>

Telephone Number: 1-877-557-2575

Mailing Address
FSA Ombudsman Group
P.O. Box 1843
Monticello, KY 42633