

William D. Ford Federal Direct Loan Exit Loan Counseling Directions

What is Exit Counseling?

Exit counseling provides important information to prepare you for repaying your federal student loan(s). If you have received a Direct Loan or a FFEL Program Loan, you must complete exit counseling each time you drop below half time enrollment, graduate, take a leave of absence, or withdraw from school. *Note: The FFEL Program ended June 30, 2010 and no new loans have been made under the FFEL program after that date.*

How long will it take?

The entire counseling process must be completed in a single session. Please allow 30 minutes to complete this session.

What will I need?

- a) FSA ID and password
- b) Your address, telephone number, and driver's license number
- c) Your employer's address and telephone number
- d) A "Next of Kin" with an address different from yours and their phone number
- e) Two (2) references with addresses and telephone numbers for each

The references cannot reside at the same address and must have a different address from your "Next of Kin"

Exit Counseling Directions:

1. Access <https://studentaid.gov/>
2. Click "Log in"
3. Log in using your FSA ID Username, Email, or Mobile Phone and Password
4. Read the "warning" pop up then click "Accept"
5. If prompted, confirm your personal information then move on to Step 6. If not prompted to confirm personal information, move on to Step 6. You may need to complete two factor authentication.
6. Under the "Loan Repayment" drop down menu select "[Complete Exit Counseling](#)" (under "Prepare and Apply")
7. Click "Start" to begin the counseling session
8. Add SCC as school to notify (you may select SCC from the "Associated Schools" drop down menu or by searching by state and school name). *Make sure you select "Notify this School"
9. Once you have added SCC to the schools to notify, select "Continue" to begin your counseling session.
 - o The counseling session consists of several sections.
 - Take your time and review the information fully in each section.
 - You must answer the questions in the "Check Your Knowledge" boxes of the counseling session correctly in order to proceed to the next section.
 - o At the end of the session, you will need items b-e from the "what will I need?" listed above
10. After completing the session, print your confirmation page to keep for your records

Please note that until you complete the exit counseling requirement and it is received electronically by SCC, a hold will be placed on your academic record at SCC preventing you from obtaining copies of your SCC academic transcript.

Repayment:

At the end of your counseling session you will be asked to select a repayment plan. You can select and change your repayment plan at any time. If you are unsure about which repayment plan to select, please contact your loan servicer for additional information.

Need Additional Information:

- You may contact the Financial Aid Office by email FA-Questions@sccsc.edu or call 864-592-4810.
- The Student Loan Ombudsman is available to you by telephone at 1-877-557-2575 or by mail at:
US Department of Education
FSA Ombudsman Group
PO BOX 1843
Monticello KY 42633