

Entrance and Exit Counseling

Financial Literacy and Consumer Protection

Entrance Counseling and Loan Information

Entrance Counseling Guide for Direct Loan Borrowers

<https://studentaid.ed.gov/sa/sites/default/files/loan-entrance-counseling-color.pdf>

Direct Loan Basics for Students

<https://studentaid.ed.gov/sa/sites/default/files/direct-loan-basics-students.pdf>

Financial Literacy and Consumer Protection

Money Management Checklist

<https://studentaid.ed.gov/sa/sites/default/files/money-management-checklist.pdf>

Annual Student Loan Acknowledgement

<https://studentaid.gov/asla/>

Glossary of Terms for Financial Aid

<https://www.nasfaa.org/glossary>

Federal Student Aid and Identity Theft

<https://studentaid.ed.gov/sa/sites/default/files/student-aid-and-identity-theft.pdf>

Credit, Debit and Charge Cards: Plastic 101

<https://www.consumer.ftc.gov/articles/0332-credit-debit-and-charge-cards>

Understand Your Credit Score <https://www.annualcreditreport.com/index.action>

<https://consumer.ftc.gov/articles/understanding-your-credit>

Avoiding Loan Scams

<https://studentaid.ed.gov/sa/repay-loans/avoiding-loan-scams>

Exit Counseling, Income Tax Information and Repayment Information

Exit Counseling Guide for Direct Loan Borrowers

<https://studentaid.ed.gov/sa/sites/default/files/loan-exit-counseling-color.pdf>

Student Loan Repayment Checklist

<https://studentaid.ed.gov/sa/sites/default/files/student-loan-repayment-checklist.pdf>

Federal Student Loan Interest Rates

<https://studentaid.gov/understand-aid/types/loans/interest-rates>

Loan Simulator

<https://studentaid.gov/loan-simulator/>

Why Form 1098-T is important to you?

<https://www.irs.gov/pub/irs-pdf/p5197.pdf>

Your Student Loan Servicers

<https://studentaid.gov/manage-loans/repayment/servicers#your-servicer>

Federal Student Loans: Repaying Your Loans

<https://studentaid.ed.gov/sa/sites/default/files/repaying-your-loans.pdf>

Deferment, Forbearance and Consolidation

Deferment and Forbearance

<https://studentaid.ed.gov/sa/repay-loans/deferment-forbearance>

Loan Consolidation

<https://studentaid.ed.gov/sa/repay-loans/consolidation>

Prior to receiving a first disbursement on your Direct Loan(s), it is mandatory that you first complete **online Entrance Counseling**; before graduation or withdrawing you must complete **online Exit Counseling**. The websites above provide additional, important and helpful information on your Direct Subsidized and Unsubsidized Loans to include: repayment plans and calculators, money and credit management tips, identity theft, income tax information as it pertains to student loans, deferments, forbearance and consolidation.

With your signature below, you acknowledge that you have received a copy of this document with these important websites with information regarding your federal student loans.

Student's Signature

Date

Student's Printed Name

Financial Aid Officer's Initials