

## Direct Loan Exit Counseling

Before you graduate, withdraw from school, or drop below half-time enrollment, you are required to complete exit loan counseling if you borrowed from the Direct Loan program (Direct Stafford, Direct Unsubsidized Stafford and/or Direct Graduate PLUS).

Exit counseling provides you information you will need to know about your rights and responsibilities in repaying your loans. You will learn about repayment plans and options; debt management strategies that will help you manage repayment; and review the conditions under which you may defer or forbear payment, or receive partial forgiveness or discharge of a loan.

The Department of Education provides [online exit counseling](#) through the Federal Student Aid Student Loans website. You will need your FSA PIN (used to e-sign your FAFSA) to complete the exit counseling.