

Loan Counseling Tools

Cynthia Battle
U.S. Department of Education

Why it's important!

Student loan default rates are on the rise.



Student loan debt now exceeds \$1 trillion.



Financial literacy is key to successful repayment.

Benefits of the Expanded Loan Counseling

- Provides broader financial literacy information to borrowers with personalized, visual, and interactive content.
- Enhanced borrower information for a more informed financial decision.
- Centralization of counseling reduces borrower confusion and provides consistent experience.

Our Vision for Loan Counseling

"With college graduation around the corner, thousands of students will soon start to repay their loans, and we want to help them select the repayment plan that makes sense for them. These tools give students the information they need to understand how to better manage their student loan obligations. Our goal is to make the entire challenge of college costs much less daunting, and these tools are additional steps in that direction."

- U.S. Secretary of Education, Arne Duncan



- ✦ Counseling Requirements and Overview
- ✦ StudentLoans.gov
 - Common Features
 - Entrance Counseling
 - Financial Awareness Counseling
 - Exit Counseling
 - What's New
- ✦ Functionality for Schools
- ✦ Resources

Counseling Overview - Requirements

Entrance and exit counseling are required by regulations, 34 CFR 685.304, "Counseling Borrowers"

- Who must undergo entrance and/or exit counseling
- When entrance and exit counseling is required
- Required topics to address
 - ✓ The new "Limit on eligibility for Direct Subsidized Loan(s) and responsibility for paying accrued interest on Direct Subsidized Loan(s)" regulations are covered under 34 CFR 685.200, "Student Eligibility"
 - ✓ See the electronic announcement published on May 16, 2013

Counseling Overview - Requirements

- Entrance and exit counseling can be provided to a borrower online via an interactive electronic vehicle (e.g., StudentLoans.gov), in person, or on a signed and returned written form
- Entrance counseling must be completed prior to the first disbursement of the proceeds of a loan unless that student has received a Direct Subsidized/Direct Unsubsidized, Direct Graduate/Professional Student PLUS Loan, or Federal Stafford Loan (FFELP) previously
- Exit counseling must be conducted shortly before the student ceases at least half-time study at your school

Counseling Overview

StudentLoans.gov provides ALL Federal Student Aid electronic loan counseling tools at one location ...

- Entrance Counseling
 - ✓ Subsidized & Unsubsidized
 - ✓ Graduate & Professional Student PLUS
- Financial Awareness Counseling
 - ✓ NOT a regulatory or statutory requirement
- Exit Counseling
 - ✓ NSLDS will continue to provide detailed Exit Counseling reports

Updated all three to have same look and feel.

Counseling Overview

Without logging in, students, borrowers, and other users can complete a “demo session” on any of the three counseling options

- No information from NSLDS will be “pulled”
- No schools notified
- No documentation of completion

Once logged in, users can complete a counseling session with their current loan data provided, view completed counseling sessions, or send entrance or financial awareness counseling results to an additional school(s)

What our user's say choice Tweets

 *It's nice that <http://studentloans.gov> has thorough loan counseling and information because i don't really know how all that stuff works.*

StudentLoans.gov

Authentication is via the user's FSA PIN. Visit www.pin.ed.gov to obtain a PIN or select additional PIN associated tasks

START HERE
GO FURTHER
FEDERAL STUDENT AID

StudentLoans.gov
English | Español

My Account | Learn More | Tools and Resources | Managing Repayment | FAQs | Contact Us

Manage My Direct Loan

Sign In Use your PIN to sign in
[Why am I signing in?](#)

- Complete Counseling (Entrance, Financial Awareness, and Exit)
- Sign Master Promissory Note
- Complete PLUS Request Process
- Endorse Direct PLUS Loan
- IBR/Pay As You Earn/ICR Repayment Plan Request
- Direct Consolidation Loan Applications

Visit the PIN site if you are a new user or have forgotten your PIN.

Learn More

- Find Information about Student Aid Programs
- Interest Rate for New Direct Subsidized Loans
- Impact of Sequestration on Federal Student Aid Programs
- Direct Loan Overview
- What You Need
- What To Expect
- Glossary

Tools and Resources

- Apply for PIN
- FAFSA
- Counseling Demo
- Direct Consolidation Loan Application (paper)
- My Financial Aid History
- TEACH Grant
 - Initial and Subsequent Counseling
 - Agreement To Serve (ATS)
 - Exit Counseling

Managing Repayment

- Repaying Your Loans
- Repayment Plans & Calculators
- Trouble Making Payments?
- Loan Discharge
- Public Service Loan Forgiveness
- Teacher Loan Forgiveness
- Loan Servicers

FOIA | Privacy | Security | Notices | Stay Connected: | WhiteHouse.gov | USA.gov | ED.gov

Sign in with PIN

Counseling Demo

StudentLoans.gov – First-time Login

Initial logon provides the opportunity to set individual user preferences

**START HERE
GO FURTHER**
FEDERAL STUDENT AID

StudentLoans.gov

Logout

My Preferences

Options

Language

English
 Spanish

The text on this Web site and in all of your correspondence will be in the language selected. All legal documents will be saved in the language in which you completed them.

Correspondence

I want to receive electronic correspondence
 I do not want to receive electronic correspondence

I agree to the [Terms and Conditions](#)

If you choose to receive electronic correspondence, all correspondence notifications from this Web site will be delivered to your e-mail address and will provide instructions on how to retrieve the correspondence.
[More Information](#)

E-mail Address

E-mail

Confirm E-mail

All correspondence notifications will be delivered to the most recent e-mail address stored on our system.

Save and Continue

StudentLoans.gov – Welcome Page

Authenticated users can view completed counseling sessions - or - begin a new session

START HERE GO FURTHER
FEDERAL STUDENT AID

StudentLoans.gov

My Account | Learn More | Tools and Resources | Managing Repayment | FAQs | Contact Us | Logout

IVA HURDLE | My Preferences

My Loan Documents

- Disclosure Statements
- Completed MPNs
- Direct PLUS Loan Requests
- PLUS Correspondence
- Completed Endorser Addenda
- IBR/Pay As You Earn/ICR Repayment Plan Requests
- Direct Consolidation Loan Applications

PLUS Loan Process

- Request Direct PLUS Loan
- Document Extenuating Circumstances
- Endorse Direct PLUS Loan
- Print Endorser Addendum

Master Promissory Note

- Complete MPN
- Print MPN

Counseling

- Complete Counseling
- View Completed Counseling

Repayment

- Complete Direct Consolidation Loan Application and Promissory Note
- Complete IBR/Pay As You Earn/ICR Repayment Plan Request
- Co-sign Spouse's IBR/Pay As You Earn/ICR Repayment Plan Request

Tools and Calculators

- Repayment Estimator

Welcome to StudentLoans.gov

Before you begin, verify that your personal information is up to date.

The personal information displayed is based on the information returned from the Federal Student Aid PIN Web site. If any of the information is incorrect, you must correct it at the Federal Student Aid PIN Web site.

Once you have confirmed your information, select what you would like to do:

- Complete Counseling** (Entrance, Financial Awareness, and Exit)
- Complete Master Promissory Note**
- Request a Direct PLUS Loan**
- Endorse a Direct PLUS Loan**
- Complete Direct Consolidation Loan Application and Promissory Note**
- Complete IBR/Pay As You Earn/ICR Repayment Plan Request**
- Co-sign Spouse's IBR/Pay As You Earn/ICR Repayment Plan Request**
- I am not sure** (we will ask you a series of questions to direct you)

Alerts

- Your PLUS Correspondence documents are now available. Click [here](#) to access

Personal Information

Borrower: IVA HURDLE
Social Security Number: xxx-xx-3616
Date of Birth: 05/09/1969

E-mail: Miranda.witzig@accen...
[Update E-mail and/or My Preferences](#)

Tools and Calculators

Repayment Estimator

This tool uses your loan information from National Student Loan Data System (NSLDS) to estimate:

- initial monthly payments
- repayment plan eligibility
- repayment plan cost comparison
- total interest paid

FOIA | Privacy | Security | Notices | Stay Connected: [f](#) [t](#) [v](#) | [WhiteHouse.gov](#) | [USA.gov](#) | [ED.gov](#)

StudentLoans.gov – Landing page

Counseling landing page provides students with information on selecting the type of counseling they wish to complete

Complete Counseling

Choose Loan Counseling Type

A counseling session will take at least 30 minutes to complete. You must complete the counseling in a single session. You cannot save a partially completed counseling session.

 Entrance Counseling Required Entrance counseling is required before you can receive your first Direct Subsidized Loan, or Direct Unsubsidized Loan as an undergraduate, or your first Direct PLUS Loan as a graduate/professional student. Useful Information to Have <input type="button" value="Start"/>	 Financial Awareness Counseling Financial Awareness Counseling provides tools and information to help you understand your financial aid and help you manage your finances. Complete this counseling any time. Useful Information to Have <input type="button" value="Start"/>	 Exit Counseling Required Exit counseling is required when you graduate, leave school, or drop below half-time enrollment ®. Exit counseling provides important information you need to prepare to repay your federal student loan(s). At the end, you'll need to provide the name, address, e-mail address, and telephone number for your next of kin, two references who live in the U.S., and current or expected employer (if known). Useful Information to Have <input type="button" value="Start"/>
---	---	--

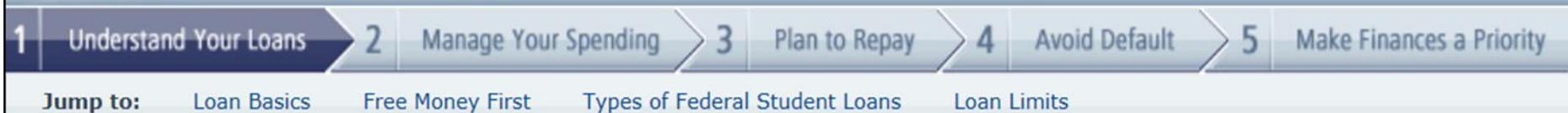
Were you looking for TEACH Grant Counseling?
The TEACH Grant Agreement to Serve can be completed on the [TEACH Grant Web site](#).
TEACH Grant Initial and Subsequent Counseling can be completed on the [TEACH Grant Web site](#).
TEACH Grant Exit Counseling can be completed on the [NSLDS Web site](#).

StudentLoans.gov - Topics

Entrance Counseling



Financial Awareness Counseling



Exit Counseling



StudentLoans.gov – Associated Schools

Entrance, Exit, and Financial Awareness Counseling pull data from NSLDS including the school(s) associated with a borrower completing Exit Counseling

Exit Counseling

Select Your Schools

Select the schools you wish to notify of your counseling completion. These schools will only receive a notification indicating that you successfully completed exit counseling, and the date it was completed.

Select Schools to Notify

<input checked="" type="checkbox"/>	COLUMBIA COLLEGE (G00363)	1001 Rogers Street COLUMBIA MO USA - 64581
-------------------------------------	---------------------------	--

Add School to Notify

U.S. Schools/U.S. Territory Schools

School State:

School Name:

Non U.S. Schools

StudentLoans.gov – Check Your Knowledge

The screenshot shows the 'Check Your Knowledge' quiz interface on StudentLoans.gov. At the top, a navigation bar includes steps: 'Understand Your Loans', 'Manage Your Spending', 'Plan to Repay', '4 Avoid Default', and '5 Make Finances a Priority'. Below this is a 'Jump to:' menu with options: 'Payment Trouble', 'Forgive/Cancel/Discharge', 'Delinquency/Default' (selected), 'Records/Disputes', and 'Consolidation'. The main content area is titled 'Check Your Knowledge' and contains three questions with radio button options and 'Correct' feedback boxes.

Check Your Knowledge

Some consequences of allowing a federal student loan to default are _____.

- A. Loss of entitlement options like deferments
- B. Account may be turned over to a collection agency
- C. Federal and state income tax refunds can be withheld and applied to the student loan
- D. All of the above

How soon after you miss a payment does your loan become delinquent?

- Immediately
- 30 days
- 90 days
- Never

Even if I am delinquent on my federal student loans, there are steps I can take to avoid default.

- True
- False

Correct
There are serious consequences for defaulting on a federal student loan that include loss of being eligible to apply for a forbearance or deferment, having the account turned over to a collection agency or having your tax refunds offset or withheld and applied to the federal student loan.

Correct
Your loan becomes delinquent the first day after you miss a payment.

Correct
There are steps you can take to avoid default even if you are delinquent on your federal student loans - contact your loan servicer to discuss your options.

“Check Your Knowledge” quizzes appear throughout each topic except when viewing Demo screens

Also, “Did you Knows?” and “Remembers” are throughout

StudentLoans.gov

Understand Your Loans (all counseling modules)

- Detailed list of loans pulled from NSLDS, loan basics, i.e., principal amount, interest, capitalized interest
- Things You Should Know about the MPN, accrual of interest, half-time enrollment, loan acceleration
- Free money should be sought first
 - ✓ Grants scholarships
 - ✓ Part-time work
- Types of loans and loan limits
 - ✓ Dependent/Independent
 - ✓ Grade level
- Direct Subsidized Loan Time Limitation
 - ✓ Hyperlinks to 150% Subsidized interest eligibility information
 - ✓ Tables of Subsidized usage history for applicable borrowers

StudentLoans.gov

Understand Your Loans

- Loan Basics
- Things you need to know
- Free Money First
- Loan Types
- Direct Subsidized Loan Time Limitation
- Loan Limits

1 Understand Your Loans					2 Manage Your Spending					3 Plan to Repay					4 Avoid Default					5 Make Finances a Priority				
Jump to: Loan Basics					Things You Need to Know					Free Money First					Types of Federal Student Loans					Loan Limits				
Types of Federal Student Loans Return to Top																								
Direct Loans include Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans, and Direct Consolidation Loans. You may be eligible for other federal student loans, such as Perkins loans. For a list of all federal aid programs and loans, visit "Types of Aid" on StudentAid.gov and check out our video .																								
					Direct Subsidized Loans					Direct Unsubsidized Loans					Direct PLUS Loans					Federal Perkins Loans				
Who may receive this loan?					Undergraduate students with financial need .					Undergraduate students and graduate or professional students					Graduate or professional students and parents of dependent undergraduate students. An adverse credit history might affect your eligibility. Tell Me More					Undergraduate and graduate or professional students with exceptional financial need				
What is the Current Interest Rate?					3.86% for loans with a first disbursement date after June 30, 2013 and before July 1, 2014					Undergraduate Students 3.86% for loans with a first disbursement date after June 30, 2013 and before July 1, 2014 Graduate/Professional Students 5.41% for loans with a first disbursement date after June 30, 2013 and before July 1, 2014					6.41% for loans with a first disbursement date after June 30, 2013 and before July 1, 2014					5.0%				
The government pays your interest...					<ul style="list-style-type: none"> While you are enrolled at least half-time. During the grace period. During deferment periods. During certain periods of repayment under the Income-Based and Pay As You Earn Repayment Plans. <p>Note: For Direct Subsidized Loans with a first disbursement date after June 30, 2012 and before July 1, 2014, you are responsible for paying the interest that accrues during the grace period.</p>					You pay all interest during all periods.					You pay all interest during all periods.					<ul style="list-style-type: none"> While you are enrolled at least half-time. For 9 months after you graduate or drop below half-time enrollment. Deferment periods. 				

StudentLoans.gov

Manage Your Spending (not in Exit)

- Develop a budget while still enrolled and attending classes
- Load the “College Navigator” cost data for your selected institution
 - ✓ Data pulled from IPEDS
- Discover the benefits of controlling your day-to-day expenses and incurring minimal debt
- Discover how your loans are disbursed
- Learn how paying accruing interest may lessen borrowing costs
- Tips to help you manage your debt
- Federal loans first!

New

StudentLoans.gov

Plan To Repay (all counseling modules)

- Estimate your payment in different repayment plans
 - ✓ Average loan balances for students at public and private schools
 - ✓ Can your debt qualify you for an income-driven repayment plan?
- Evaluate your student loan debt “burden” vs. estimated future income
 - ✓ High, Medium, or Low
- Calculate any savings realized with extra payments, EFT, or paying interest during deferment or forbearance
- Repayment facts
 - ✓ Grace period
 - ✓ First payment
 - ✓ Contacting your loan Servicer

StudentLoans.gov

Avoid Default (all counseling modules)

- Borrow only what you need
- Complete your program and graduate
- Pay on time
- Trouble making payments
 - ✓ Deferment / Forbearance
 - ✓ Change repayment plan
- Forgiveness, cancellation, and discharge
- Consequences of delinquency and/or default
- Retaining loan records and resolving a dispute
- Loan consolidation

StudentLoans.gov

Make Finances a Priority (all counseling modules)

- Plan for the future
 - ✓ Plan, save, and spend wisely
- Your income and taxes
 - ✓ Gross to net income comparison graph
- Educational tax incentives
 - ✓ Tax deductions and tax credits
- Trouble making payments
 - ✓ Deferment/Forbearance
- Your credit and identity
 - ✓ Establish, maintain, and protect your good credit and identity
- Credit cards and other borrowing

What our user's say choice Tweets

 *Just finished exit counseling for my student loan, so, yes, now would be an appropriate time to bring me ice cream.*

Entrance Counseling - School Selection

Prior to starting Entrance Counseling the student will select up to 3 schools to notify and choose Undergraduate or Graduate/professional student counseling session

Select school with
“Notify the School”

Entrance Counseling

Select Your Schools

Select up to 3 schools you wish to notify of your counseling completion. These schools will only receive a notification indicating that you successfully completed Entrance Counseling, and the date it was completed.

Select Schools to Notify

Add School to Notify

U.S. Schools/U.S. Territory Schools

School State:

School Name:

Non U.S. Schools

School Name: VIRGIL'S BEAUTY COLLEGE
School Code/Branch: G07911
School Address: 111 SOUTH 9TH STREET
MUSKOGEE, OK 744016802

Select Student Type

I am completing entrance counseling to receive Direct Loans as an [undergraduate](#) student.

I am completing entrance counseling to receive Direct Loans as a [graduate \(beyond bachelors degree\) or professional](#) student.



Entrance Counseling – Expenses

IPEDS data pulled via the “College Navigator” and applied to the “Manage Your Spending” screen

Step 1 and Step 2 tabs must be completed to continue

Your Balance This Year -~~\$~~25,555/year
Based on what you entered, you won't have enough funds to pay your expenses.

Expenses \$25,555/year
Funds \$0/year

Step 1 Your Expenses This Year **\$25,555**
Step 2 Your Funds This Year **\$0**

Enter the expenses you anticipate paying this year.

Estimate School Expenses

K [VTE UNIVER] In-State On-Camp

Yearly

Tuition & Fees	\$15,685
Housing & Meals	\$6,721
Books & Supplies	\$1,077
Other Expenses	\$2,072

Apply Expenses

Enter your educational expenses **\$23,483**

	Monthly	Yearly	%
Tuition & Fees		15685	61.4%
Housing & Meals	560.08	6721	26.3%
Books & Supplies	89.75	1077	4.2%
Transportation	0	0	0%

Enter your other expenses **\$2,072**

Your Expenses This Year **\$25,555**
If your expenses exceed your funds, consider areas where you can decrease spending.

Entrance Counseling - Expenses

Step 2 allows entry of expected assistance for the upcoming award year



✓ Understand Your Loans 2 Manage Your Spending 3 Plan to Repay 4 Avoid Default 5 Make Finances a Priority

Jump to: Live Within Your Means Loan Disbursements Borrow Smart Private Loans

Your Balance This Year

Based on what you entered, you will have enough funds to pay your expenses. \$920/year

Expenses \$25,555/year

Funds \$26,475/year

Step 1 ■ Your Expenses This Year \$25,555

Step 2 ■ Your Funds This Year \$26,475

Enter the amount you expect to receive for this school year. Refer to your student account for financial aid package awarded. You may also refer to your Student Aid Report (SAR/FAFSA results).

\$26,475

	Monthly	Yearly	%
<input type="checkbox"/> Scholarships	<input type="text" value="5750"/>	<input type="text" value="69000"/>	21.7%
<input type="checkbox"/> Grants	<input type="text" value="5625"/>	<input type="text" value="67500"/>	21.2%
<input type="checkbox"/> Work Study	<input type="text" value="800"/>	<input type="text" value="9600"/>	36.3%
<input type="checkbox"/> Federal Student Loans	<input type="text" value="5500"/>	<input type="text" value="66000"/>	20.8%
<input type="checkbox"/> Private Loans	<input type="text" value="0"/>	<input type="text" value="0"/>	0%

\$0

There may be conditions attached to your federal student aid. For example, if you drop below full time attendance, your aid may be reduced. Carefully check the conditions associated with any loans, grants, or scholarships.

Your Funds This Year \$26,475
If your funds exceed your expenses, consider taking out less than the full amount of loan offered.

Entrance Counseling - Summary

Entrance Counseling Summary screen

Summary Tools allow e-mailing, posting to social media, exporting to MS Excel, as well as printing

Links to FSA Videos

Entrance Counseling Summary

ERIK, you have successfully completed Entrance Counseling!
The following is a summary of the information you entered during this session and future actions you can take.

Current Loan Balance \$0

Loan	Date	Servicer	Balance
N/A	N/A	N/A	N/A

This is your federal student loan data, including your loan servicer information, currently available in the [National Student Loan Data System \(NSLDS\)](#), and any additional loans you entered.

Your Balance This Year \$170/year

Based on what you entered, you will have enough funds to pay your expenses.

Total Yearly Expenses

\$25,555

Available Funds

\$25,725

The Manage Your Spending section has suggestions to help balance your budget while attending school.

Estimated Balance During Repayment \$1,423/month

After you leave school, you will have this much money left over each month after paying your monthly expenses.

Total Monthly Expenses

\$253

Net Monthly Income

\$1,676

The net monthly income above is based on:
Estimated annual salary: **\$25,000**
Estimated withholding rate: **19.55%**

Your student loan payment is part of your monthly expenses.

Summary Tools

Export Budget/Repayment

E-Mail

Print

Tweet

Selected Schools

The following schools will be notified of your entrance counseling completion:

KENNESAW STATE UNIVERSITY
1000 Chastain Road
KENNESAW, GA 45591

TRUETT MCCONNELL COLLEGE
100 Alumni Drive
CLEVELAND, GA 81264

YOUNG HARRIS COLLEGE
1 College Street
YOUNG HARRIS, GA 24137

Sample Repayment Plan

Estimated loans when you leave school	\$22,000
Repayment Plan	Standard
Repayment Term	10 years
Initial Monthly Payment	\$253

U.S. Department of
Education

28

Entrance Counseling – School Notification

Users can notify an additional school(s) of completed Entrance and Financial Awareness Counseling sessions

The screenshot shows the StudentLoans.gov interface. At the top, there is a navigation bar with links for 'My Account', 'Learn More', 'Tools and Resources', 'Managing Repayment', 'FAQs', and 'Contact Us'. Below this is a user profile bar for 'WOOD A MASON' with a 'My Preferences' dropdown and a 'Logout' link.

The main content area is titled 'Completed Counseling'. It includes a 'Borrower' field and a 'Social Security Number: XXX-XX-8212'. A red underlined instruction reads: 'If you want to notify an additional school of a completed Entrance Counseling or Financial Awareness Counseling session, use the Select School button in the Notify Additional School column.'

Below the instruction is a table with the following data:

Counseling Type	Completion Date	School(s) Notified - Notification Request Date	View Counseling Confirmation	Notify Additional School
Sub/Unsub Entrance	August 27, 2012, 04:06:35 PM	HOUSE OF HEAVILIN BEAUTY COLLEGE KANSAS CITY - August 27, 2012, 04:06:35 PM	View HTML	Select School
		HOUSE OF HEAVILIN BEAUTY COLLEGE BLUE SPRINGS - August 27, 2012, 04:06:35 PM		
		HOUSE OF HEAVILIN BEAUTY COLLEGE RAYMORE - August 27, 2012, 04:06:35 PM		
Sub/Unsub Entrance	July 26, 2012, 10:01:26 AM	CEDARVILLE UNIVERSITY - July 26, 2012, 10:01:26 AM	View HTML	Select School

A red arrow points to the 'Select School' button in the 'Notify Additional School' column for the Cedarville University entry.

Financial Awareness Counseling Objective

Financial Awareness Counseling on StudentLoans.gov was developed to:

- Provide a centralized, online source of financial literacy information for students
- Assist borrowers in making informed postsecondary funding decisions
- Provide schools with educational resources about federal student aid
- Support the government-wide efforts to improve financial capability in the U.S. through the Financial Literacy Education Commission

Financial Awareness Counseling

- COD July 2012 implementation
- Voluntary – *not* mandatory
- Does not replace Entrance Counseling
- Undergraduate and Graduate students
- Intent is to educate borrowers about their current indebtedness and manage their student loans
- Log in with PIN to display real-time data

Financial Awareness Counseling

Financial Awareness Counseling allows the user to forego school selection

Financial Awareness Counseling

Select Your Schools

Select up to 3 schools you wish to notify of your counseling completion. These schools will only receive a notification indicating that you successfully completed Financial Awareness Counseling, and the date it was completed.

Select Schools to Notify

I do not want to notify a school. 

Add School to Notify

U.S. Schools/U.S. Territory Schools

School State:

School Name:

Non U.S. Schools

School Code/Branch:

School Address:

Exit Counseling

- Exit counseling site for borrowers on StudentLoans.gov (March 2013)
- Schools continue to get detailed reports from NSLDS
- Completion results reported in COD Counseling report



Exit Counseling

Exit Counseling Summary concludes with current indebtedness and other information

Exit Counseling

Exit Counseling Summary

ERICA, you have successfully completed Exit Counseling!
 The following is a summary of the information you entered during this session and future actions you can take.

Current Loan Balance **\$31,370**

Loan	Date	Servicer	Balance
Direct Subsidized Loans	May 2013	TEST SERVICER INC	\$ 10,526
Direct Unsubsidized Loans	May 2013	TEST SERVICER INC	\$ 11,002
Direct PLUS Loans for Graduate/Professional Students	May 2013	TEST SERVICER INC	\$ 9,842

This is your federal student loan data, including your loan servicer information, currently available in the [National Student Loan Data System \(NSLDS\)](#), and any additional loans you entered.

Estimated Balance During Repayment **\$292/month**

After you leave school, you will have this much money left over each month after paying your monthly expenses.

Total Monthly Expenses

\$ 2,190

Net Monthly Income

\$ 2,482

The net monthly income above is based on:
 Estimated annual salary: **\$ 37,500**
 Estimated withholding rate: **20.58%**

Your student loan payment is part of your monthly expenses.

Summary Tools

Export Budget/Repayment

E-Mail Print Tweet

Selected Schools

The following schools will be notified of your exit counseling completion:

SEATTLE COMMUNITY COLLEGE DISTRICT OFFICE
 1500 Harvard
 SEATTLE, WA 20000

Exit Counseling

The conclusion of Exit Counseling requires the user to select a “preferred” repayment

Repayment plan preference can be changed



✓ Understand Your Loans ✓ Plan to Repay ✓ Avoid Default ✓ Make Finances a Priority 5 Repayment Information

Jump to: [Repayment Plan](#)

Compare Available Repayment Plans

Repayment Plan Information
The repayment plans listed below are provided for comparison. You may not be eligible for all of the different plans. The Initial Monthly Payment and Total Loan Repayment figures are estimates based on the loan balance, projected income, and family size that you entered on [Plan to Repay](#).

Loan Balance : \$ 27,630.00 Projected Income : \$ 27,500.00 Family Size : 3 Your Loan(s)

Repayment Plan	Repayment Period	Monthly Payment Initial to Final Amounts	Projected Loan Forgiveness	Total Interest Paid	Total Amount Paid
Standard	120 months	\$ 277 to \$ 277	-	\$ 5,625	\$ 33,255
Graduated	120 months	\$ 155 to \$ 464	-	\$ 7,010	\$ 34,640
Pay As You Earn*	240 months	\$ 0 to \$ 127	\$ 38,354	\$ 10,275	\$ 10,275
Income-Based Repayment (IBR)*	300 months	\$ 0 to \$ 277	\$ 23,103	\$ 25,903	\$ 30,430
Income-Contingent Repayment (ICR)*	189 months	\$ 133 to \$ 237	\$ 0	\$ 10,159	\$ 37,789

*Calculations assume income increases of 5% a year, and poverty guideline increases of 3.3% a year.

Which repayment plan are you interested in?
Select the repayment plan you prefer below. Your repayment plan preference will be made available to your loan servicer.
Contact your loan servicer before the end of your grace period to ensure you are placed on the repayment plan you prefer.

Repayment Plans for Students Pay As You Earn Repayment

[Submit Counseling](#)

What our user's say choice Tweets

 *Just finished my exit
counseling...adulthood just slapped me
in my pockets*

Enhancements - Repayment Estimator

The screenshot shows the StudentLoans.gov website interface. At the top left is the logo for 'START HERE GO FURTHER FEDERAL STUDENT AID'. The top right features the 'StudentLoans.gov' logo. A navigation bar includes links for 'My Account', 'Learn More', 'Tools and Resources', 'Managing Repayment', 'FAQs', and 'Contact Us'. Below this, the user is logged in as 'JOHN A SMITH' with a 'My Preferences' link and a 'Logout' button.

The main content area is titled 'Welcome to StudentLoans.gov'. It contains a left sidebar with a 'My Loan Documents' section (including Disclosure Statements, Completed MPNs, Direct PLUS Loan Requests, PLUS Correspondence, Completed Endorser Addenda, IBR/Pay As You Earn/ICR Repayment Plan Requests, and View Student Aid Report) and a 'PLUS Loan Process' section (including Request Direct PLUS Loan, Document Extenuating Circumstances, and Endorse Direct).

The main content area has a heading 'Welcome to StudentLoans.gov' and a message: 'Before you begin, verify that your personal information is up to date. The personal information displayed is based on the information returned from the Federal Student Aid PIN Web site. If any of the information is incorrect, you must correct it at the Federal Student Aid PIN Web site. Once you have confirmed your information, select what you would like to do:'. Below this is a list of actions: 'Complete Counseling (Entrance, Financial Awareness, and Exit)', 'Complete Master Promissory Note', 'Request a Direct PLUS Loan', 'Endorse a Direct PLUS Loan', 'Complete IBR/Pay As You Earn/ICR Repayment Plan Request', 'Co-sign IBR/Pay As You Earn/ICR Repayment Plan Request', and 'I am not sure (we will ask you a series of questions to direct you)'. To the right of this list is a 'Personal Information' box showing 'Borrower: JOHN A', 'Social Security Number: xxx-xx-1', and 'Date of Birth: 05/07/1969', with an 'Update E-mail and/or My Preferences' link.

The 'Tools and Calculators' section is highlighted with a red box and contains the 'Repayment Estimator' tool. The text for the estimator reads: 'Your federal student loan data currently available in the National Student Loan Data System (NSLDS) automatically displays when you use the estimator.' Below this is a 'More Information' link with an external icon.

Enhancements - Repayment Estimator

Repayment Estimator

1 Your Loans

Your Loan Balance **\$ 29,054**

Interest Rate **3.8 %**

[View or Add Your Loans](#)

[More Information](#)

Use Average Loan Balances

[More Information](#)

2 Your Tax Filing Status

Select your tax filing status:

3 Your Income

Adjusted Gross Income (AGI)

Family Size

State of Residence

4 Your Estimated Payments

Initial Monthly Payment | Final Monthly Payment | Total Interest Paid | Total Amount Paid

[Print](#) [Twitter](#) [Share on Facebook](#)

4 Your Estimated Payments

You have a choice of repayment plans. The chart below provides details about repayment plans and your estimated repayment information under each of the different plans. Your loan servicer will determine your eligibility for the repayment plans.

Did you know?

Federal Family Education Loans (FFEL) consolidated with Direct Loans are eligible for repayment under the Pay As You Earn and ICR plans. Loan consolidation information is available at StudentAid.gov.

Repayment Plan	Repayment Period	Monthly Payment Initial to Final Amounts	Projected Loan Forgiveness	Total Interest Paid	Total Amount Paid
Standard*	120 months	\$291 to \$291	-	\$5,914	\$34,968
Graduated*	120 months	\$163 to \$488	-	\$7,371	\$36,425
Pay As You Earn**	179 months	\$137 to \$291	\$0	\$10,590	\$39,644
Income-Based Repayment (IBR)**	136 months	\$205 to \$291	\$0	\$7,196	\$36,250
Income-Contingent Repayment (ICR)**	152 months	\$219 to \$270	\$0	\$7,882	\$36,936

- Addition of average loan balances
- Share functionality for Twitter and Facebook

What's New – More Clarity on Key Points

- More emphasis on exhausting federal student loans as a first choice before private loans, “Federal Loans First”
- Clear steps borrowers can take to control their disbursements
- More information on interest, especially capitalized interest

What's New – Spanish and Repayment Pages

- All Counseling on StudentLoans.gov is now available in Spanish
- Exit Counseling – Repayment Information page:
 - ✓ Re-designed table layout to breakdown categories in sections (i.e. Contact Information has its own box)
 - ✓ References used on StudentLoans.gov are saved
 - ✓ Added a dropdown allowing borrowers to select previously entered references

What's New – More Secure Sign-in

The StudentLoans.gov Sign-In process is now more clear and secure.

Characters are masked when data is entered into the SSN, Date of Birth, and PIN fields. This masks a person's data in real-time and prevents the possibility of someone seeing the entries.

What's New – School Selection

With Release 12.3, the “Add School” button on the **School Selection** page of Entrance, Exit, and Financial Awareness Counseling was updated to read “Notify This School” and only appear once a school is selected.

What's New – 150% Limitation

With Release 13.1, usage history for Direct Subsidized Loans was added to the **Understand Your Loans** page of Entrance, Exit, and Financial Awareness Counseling

What's New – 150% Limitation

Direct Subsidized Loan Time Limitation

[Return to Top](#)

If you receive your first federal student loan after June 30, 2013, there is a limit on the maximum period of time (measured in academic years) that you can receive Direct Subsidized Loans. [More Information](#)

In general, you may not receive Direct Subsidized Loans for more than 150% of the published length of your program. This is called your "maximum eligibility period."

In addition, if you continue to be enrolled in any undergraduate program after you have received Direct Subsidized Loans for your maximum eligibility period, we will no longer (with certain exceptions) pay the interest that accrues on your Direct Subsidized Loans for periods when we would normally have done so. This is called losing interest subsidy. [More Information](#)

Remember:

- Loss of eligibility for Direct Subsidized Loans due to the time limitation has no impact on your eligibility for Direct Unsubsidized Loans.
- The periods of time that count against your maximum eligibility period are periods of enrollment (also known as "loan periods") for which you received Direct Subsidized Loans. [More Information](#)
- If you enroll in a new program that is longer than your previous program, you may regain eligibility to receive Direct Subsidized Loans. [More Information](#)

Loan Detail

First Disbursement Date	Award Amount	Interest Rate	Eligibility Type	Calculated Subsidized Usage	Subsidy Status	Subsidy Date
04/29/2014	\$ 3,877.00	3.8%	Undergraduate	0.2 year	Lost	04/01/2014
04/29/2014	\$ 3,877.00	3.8%	Undergraduate	0.2 year	Lost	N/A
04/29/2014	\$ 5,325.00	3.8%	Undergraduate	0.2 year	Could Lose	N/A
04/29/2014	\$ 5,325.00	3.8%	Undergraduate	0.2 year	Could Lose	N/A
04/29/2014	\$ 5,325.00	3.8%	Teacher Certification	0.2 year	Can't Lose	N/A
04/29/2014	\$ 5,325.00	3.8%	N/A	N/A	Can't Lose	N/A

Summary of Total Subsidized Usage

Undergraduate	Teacher Certification
0.8 year(s)	0.2 year(s)

What's New – Projected Loan Balance Calculator

A “Projected Loan Balance Calculator” is available via a link under the “Additional Loans” section of the **Understand Your Loans** page of Entrance, Exit, and Financial Awareness Counseling

What's New – Projected Loan Balance Calculator

1 Understand Your Loans 2 Manage Your Spending 3 Plan to Repay 4 Avoid Default 5 Make Finances a Priority

Jump to: Loan Basics Free Money First Types of Federal Student Loans Loan Limits

PATRICK, your estimated student loan balance is: **\$2,000**

Borrow Only What You Need
You must repay the full amount of your federal student loans, even if you:

- Don't complete your program of study
- Can't find employment after graduation
- Aren't satisfied with or didn't receive the education or other services that you paid for with your federal student loans

Control how much you borrow:

- Borrow as a last resort and only if you need it
- You don't have to borrow the full amount each year; you can request a lower amount

Did you know?
When you are signed in, we automatically display your federal student loan data currently available in the [National Student Loan Data System \(NSLDS\)](#). You may also add a loan that is not displayed. You may visit NSLDS anytime to view your federal student loan information.

Add loans below:
Your estimated student loan balance is \$2,000. Add the loan amount(s) you wish to borrow this year.

Average debt for a single year: \$1,200
Average debt of a 4-year college graduate: \$10,000
Average federal student loan interest rate: 3.9%
*College expense data is publicly available.

Projected Loan Balance Calculator

Current Loan Balance	\$2,000
This is how much you owe as of today.	
How much will you borrow this year?	<input type="text" value="3000"/>
How many years until you leave school?	<input type="text" value="4"/>
Projected Loan Balance after Graduation	\$14,000

Close

Additional Loans \$2,000

Loan Name	Interest Rate	Total
Direct Unsubsidized Loan	3.9 %	\$ 2,000 X
<input type="text" value="--Select--"/>	<input type="text" value="0"/>	<input type="text" value="0"/> X

Use the calculator tool to estimate your total loan obligation upon graduation.

The listing above does not include your private student loans and may not reflect all of your federal student loans. You may add any student loans not listed.

What's New – Expense Estimator

With Release 12.3, the “Estimate School Expenses” dropdown of the “Your Expense Budget Tool” is populated with schools the borrower has associated loans with in NSLDS and the schools the borrower selected from the **School Selection** page.

What's New – Expense Estimator

Users can select estimated expenses ... or enter their own estimates

✓ Understand Your Loans → 2 Manage Your Spending → 3 Plan to Repay → 4 Avoid Default → 5 Make Finances a Priority

Jump to: Manage Your Expenses Manage Loan Disbursements Responsible Borrowing Federal Loans First

Expenses **\$19,629/year**

Funds **\$0/year**

Based on what you entered, you won't have enough funds to pay your expenses.

Print

Step 1 **Your Expenses This Year** **\$19,629** Step 2 **Your Funds This Year** **\$0**

Apply the expenses for a school of your choice or manually enter expenses below.

KANSAS STATE UNIVERSITY Out-of-St Off-Camp

These are average expenses for an undergraduate at the specific school or general type of school selected, as of 2013. Contact your school or see CollegeNavigator for additional school expense data. More Information

	Yearly
Tuition and Fees	\$ 19,123
Housing and Meals	\$ 6,954
Books and Supplies	\$ 1,100
Other Expenses	\$ 3,674

Apply Expenses

Enter your educational expenses **\$15,955**

	Monthly	Yearly	%
Tuition and Fees	<input type="text" value="7657"/>	<input type="text" value="7657"/>	39%
Housing and Meals	<input type="text" value="599.83"/>	<input type="text" value="7198"/>	36.7%
Books and Supplies	<input type="text" value="91.67"/>	<input type="text" value="1100"/>	5.6%
Transportation	<input type="text" value="0"/>	<input type="text" value="0"/>	0%

Enter your other expenses **\$3,674**

Your Expenses This Year **\$19,629**
If your expenses exceed your funds, consider areas where you can decrease spending.

Reset

What's New – Fewer Tab Errors

- With Release 12.3,
 - ✓ Borrowers no longer have to fill in information in both tabs of the “*Your Expense Budget Tool*” on the **Manage Your Spending** page
 - ✓ Borrowers no longer have to input information into the “*Estimate What You Will Owe, Spend, and Earn*” tool on the **Plan to Repay** page

Borrowers only have to view both tabs to continue to the next page

What's New – E-mail Address Confirmation

With Release 12.3, a “confirm e-mail address” field is added to every Studentloans.gov page that asks the logged-in user to enter his or her e-mail address.

Managing Counseling - Functionality for Schools

Schools are provided various controls and tools in COD to manage Entrance, Financial Awareness, and Exit Counseling

- School Options Page
 - ✓ On-demand or daily acknowledgements
- Counseling Search Functions
- Counseling Response Requests
- COD Counseling Report

Managing Counseling - Options

School Options
link

The screenshot displays the FSA Common Origination & Disbursement interface. The top navigation bar includes the U.S. Department of Education logo, the text 'U.S. DEPARTMENT OF EDUCATION COMMON ORIGINATION & DISBURSEMENT', and the FSA Federal Student Aid logo. Below this is a blue navigation bar with tabs for 'Person', 'School', 'Batch', 'Award', 'Services', and 'User'. The 'School' tab is active.

The left sidebar contains a 'School Search' section and a 'School Information' section. The 'Options' link under 'School Information' is circled in red. Other links in the sidebar include School Summary, Financial Aid Contact, Eligibility, General, Funding Info, Summary Financial Info, Refunds of Cash, Cash Activity, Events, Memos, Yearly Totals, Relationships, Balance Confirmation, Request Post, Deadline/Extended, Processing, Correspondence, and Report Selection. The 'School Workflows' section is also visible.

The main content area is titled 'School Summary Information' and shows 'MA STATE UNIVERSITY' with an information icon. Below this, there is a prompt: 'Enter the default selections here for Program and Award Year:'. This is followed by two dropdown menus: 'Default Program' set to 'DIRECT LOAN' and 'Default Award Year' set to ''13-'14'.

At the bottom, there is a table with two columns: 'Contacts' and 'Summary'. The 'Summary' column contains the following data:

Contacts	Summary
	Award Year '13-'14
	Program DIRECT LOAN
	Cash > Accepted & Posted Disbursements & older than 30 days \$0.00
	% of Cash > Accepted & Posted Disbursements -0.16476%

Managing Counseling - Options

COD/School/ Options Page

“Electronic Entrance Counseling Participant” sets participation

“Counseling Response Frequency” sets schedule of acknowledgement receipt (Daily or On-Demand)

StudentLoans.gov School Options (Non-Award Year Specific)	
eMPN Participation:	Y
LOR Required to complete eMPN:	N
eMPN Message:	
Electronic Entrance Counseling Participant:	Y
Entrance Counseling Response Frequency:	Daily
Financial Awareness Counseling Response Frequency:	On-Demand
Exit Counseling Response Frequency:	Daily
School Name: (Applies to all StudentLoans.gov processes):	As you want it to appear
Associated States: (Applies to all StudentLoans.gov processes):	NORTH CAROLINA
UPDATE	
StudentLoans.gov School Options (Award Year Specific)	
Award Range Request 1:	
Award Range Request 2:	

Managing Counseling - COD Reports

- Upon completion of Counseling:
 - ✓ School(s) selected by student notified
 - System generated **EC** response
 - ✓ Schools can obtain and view completed Counseling
 - COD Entrance Counseling page
 - COD Batch Search
 - COD Counseling Response Request
 - COD Reports: Counseling Reports (CSV)

Managing Counseling - Counseling Search

Person Menu >
Counseling
Search

“Award Year” will
default to the current
award year

“Date Range”
window can be up to
one week

U.S. DEPARTMENT OF EDUCATION
COMMON ORIGINATION & DISBURSEMENT

FSA
FEDERAL
STUDENT AID

Person School Batch Award Services User

Person Search

Counseling Search

MPN/ATS Search

PLUS App Search

Endorser Search

Credit Check

Applicant Search

Servicer

Counseling Search

HELP

You can enter up to 10 SSNs to search from. One SSN per line.

SSN

Date Range search returns all counselings for a specific school.

Date Range

Entity ID COD - 10002166 - PRESBYTERIAN HOSPITAL SCHOOL OF NURSING

Begin Date May 2 2013

End Date May 9 2013

Award Year '13-'14

Counseling Type All Counseling

SEARCH

av_Q2 2014 18:06 EDT Home | Privacy Act | Links | Contact Us | Today's Update | Help | Glossary | Log Off

Managing Counseling - Counseling Search

U.S. DEPARTMENT OF EDUCATION
COMMON ORIGATION & DISBURSEMENT

FSA
FEDERAL
STUDENT AID

Person School Batch Award Services User Program Admin

Person Search Counseling Search MPN/ATS Search PLUS App Search Endorser Search Credit Check Post Data Archive Applicant Search Servicer

Counseling Search

? HELP

You can enter up to 10 SSNs to search from. One SSN per line.

SSN

Date Range search returns all counselings for the specified school.

Date Range

Entity ID Type COD Entity ID

Begin Date April 10 2012

End Date April 10 2012

Award Year '12-'13

Counseling Type

- All Counseling
- All Counseling
- All Entrance Counseling
- Direct Sub/Unsub Entrance Counseling
- Direct Sub/Unsub/PLUS Entrance Counseling
- Financial Awareness Counseling
- Exit Counseling
- TEACH Counseling

Apr 10 2012 17:42 EDT Home Privacy Act Glossary Log Off

Managing Counseling - Batch Search

Batch Menu

Search by date range, a particular Document ID, or a unique SSN

Date Range searches allow up to a 60-day window

U.S. DEPARTMENT OF EDUCATION
COMMON ORIENTATION & DISBURSEMENT

FSA
FEDERAL
STUDENT AID

Person School **Batch** Award Services User

Batch Search ?HELP

Use this screen to search for existing Batches to modify.
Batches are periodically archived. If the batch was submitted prior to Dec 31, 2009 it may no longer be available to view online.

To search for Batches for a particular School, please enter the Entity ID and the date range:

Entity ID: COD - 10002166 - PRESBYTERIAN HOSPITAL SCHOOL OF NURSING

Batch Type: Direct Loan Counseling

Award Year: '13-'14

Start Date: May 4, 2014

End Date: July 3, 2014

Status: All

To search for a specific Batch, please enter the Document ID:

Document ID: [input field]

To search for all records for a particular Person, enter their SSN and Award Year. To filter the list by status, enter the status:

SSN: [input field]

Status: All

Award Year: '13-'14

SEARCH

Managing Counseling - Batch Search



U.S. DEPARTMENT OF EDUCATION
COMMON ORIGATION & DISBURSEMENT



Person
School
Batch
Award
Services
User
Program
Admin

- ▼ Batch Search
- ▶ Action Queue
- ▶ Grant Data Requests
- ▶ PLUS App Rsp Request
- ▶ FAC Rsp Request
- ▶ Rebuild Search
- ▶ Post Data Arc Search
- ▶ CommonLine Search
- ▶ DL Origination Tool

Search Results

Enter filter criteria here to narrow down your search.

Status:

Batch Type:

Document ID	Record Type	Doc Type	Date Received	Date Response Sent	Entity	Award Year	Name	SSN	Award Type	Award No	Disb No
1974-04-08T04:46:38.571	DL	EC	08/31/2012	08/31/2012	10000354	'12-'13		Accepted	EXT	000 - Accepted	
1974-04-08T04:47:37.141	DL	EC	08/31/2012	08/31/2012	10000354	'11-'12		Accepted	DLS	000 - Accepted	
2012-08-22T14:37:29.3500000001	DL	EC	08/22/2012	08/22/2012	10000354	'11-'12		Accepted	SLC	000 - Accepted	

Records 1 to 5 of 5

 HELP

Apr 10 2012 11:49 EDT
Home | Privacy Act | Links | Contact Us | Today's Update | Help | Glossary | Log Off

Managing Counseling - Counseling Search

The response, or acknowledgement, identifies the type of counseling completed

The screenshot displays the 'Batch' tab of the FSA system. The main content area shows 'Response Information' for a student named Shane Williams. The student's details include their name, a masked SSN (xxxxxxx), and their date of birth (12/12/1970). The university is identified as Specter University with a unique ID (00000000S14G0000001) and the academic year '13-'14. Below this, the 'Common Record Information' section lists document and entity IDs, response dates, and codes. The 'Student Information' section provides the student's SSN, DOB, and name. The 'Award Information' section at the bottom shows the counseling type as 'ExitCounseling', which is highlighted with a red box. The page footer includes the date 'May 03 2014 14:44 EDT' and navigation links for Home, Privacy Act, Links, Contact Us, Today's Update, Help, Glossary, and Log Off.

Common Record Information	
Document ID	2013-06-02T13:56:51.0000000001
Attending Entity ID	10002166
Reporting Entity ID	10002166
Processed Response Date	2013-06-02T13:56:32.51
Full Response Code	F

Student Information			
Student Identifier	SSN	DOB	Last Name
Shane Williams	xxxxxxx	12/12/1970	Specter University
Student First Name			
Student Middle Initial	A		
Response Indicator	A		

Award Information	
Counseling Type	ExitCounseling
Award Year	2013
Counseling Sequence ID	001
Date Completed	05/30/2013

Managing Counseling - Counseling Request

Batch Menu >
Counseling Request

Search by date range
and Award Year

Date Range searches
allow up to a 7 day
window

The screenshot shows the 'Batch' menu selected in the top navigation bar. The left sidebar contains a list of menu items: 'Batch Search', 'Action Queue', 'Report Requests', 'PLUS App Req Request', 'Counseling Request' (circled in red), 'Post Data Arc Search', and 'DL Origination Tool'. The main content area is titled 'Counseling Response Request' and includes a 'HELP' icon. Below the title is a descriptive text: 'Use this screen to search Counseling sessions and request the responses.' The search section contains the following fields: 'Counseling Type' (dropdown menu set to 'All Counseling'), 'Entity ID Type' (dropdown menu set to 'COD'), 'Entity ID' (text input field), 'Begin Date' (dropdowns for month: 'October', day: '31', year: '2013'), 'End Date' (dropdowns for month: 'October', day: '31', year: '2013'), and 'Award Year' (dropdown menu set to 'All'). A red arrow points to the 'SEARCH' button. Below the search section is a 'Request Responses' section with the text: 'To request Counseling responses since the last sent date, choose a Counseling type and enter the Entity ID.' It contains the same fields as the search section: 'Counseling Type' (dropdown menu set to 'All Counseling'), 'Entity ID Type' (dropdown menu set to 'COD'), 'Entity ID' (text input field), and a 'SUBMIT' button. A red arrow points to the 'SUBMIT' button. At the bottom of the page, a footer bar displays the date 'Oct 31 2013 12:02 EDT' and navigation links: 'Home', 'Privacy Act', 'Links', 'Contact Us', 'Today's Update', 'Help', 'Glossary', and 'Log Off'.

Managing Counseling - Counseling Request

Batch Menu >
Counseling
Request

The screenshot displays the FSA Common Origination & Disbursement interface. At the top, there are logos for the U.S. Department of Education and FSA Federal Student Aid. Below the logos is a navigation bar with tabs for Person, School, Batch, Award, Services, and User. The 'Batch' tab is selected. On the left, a 'Batch Menu' is visible with several options: Batch Search, Action Queue, Report Requests, PLUS App Rsp Request, Counseling Request (circled in red), Post Data Arc Search, and DL Origination Tool. The main content area is titled 'Counseling Session List' and shows a table with 3 records. A red arrow points to a '?' HELP icon in the top right corner of the table area. Below the table, there are two buttons: 'REQUEST SELECTED COUNSELING SESSIONS' and 'EXPORT SELECTED SESSIONS TO CSV'. A second red arrow points to the 'EXPORT SELECTED SESSIONS TO CSV' button. At the bottom of the page, there is a footer with the date 'Oct 31 2013 12:15 EDT' and a navigation bar with links for Home, Privacy Act, Links, Contact Us, Today's Update, Help, Glossary, and Log Off.

U.S. DEPARTMENT OF EDUCATION
COMMON ORIGINATION & DISBURSEMENT

FSA
FEDERAL
STUDENT AID

Person School **Batch** Award Services User

▶ Batch Search
▶ Action Queue
▶ Report Requests
▶ PLUS App Rsp Request
▶ **Counseling Request**
▶ Post Data Arc Search
▶ DL Origination Tool

Counseling Session List ? HELP

Records 1 to 3 of 3

Submission Date	Student Name	Counseling Type	Response Sent	Response Sent Date	Select All
10/12/2013		Exit	Yes	10/12/2013	<input type="checkbox"/>
10/12/2013		Sub/Unsub Entrance	Yes	10/12/2013	<input type="checkbox"/>
10/12/2013		Exit	Yes	10/12/2013	<input type="checkbox"/>

Records 1 to 3 of 3 Select All

REQUEST SELECTED COUNSELING SESSIONS **EXPORT SELECTED SESSIONS TO CSV**

Oct 31 2013 12:15 EDT Home | Privacy Act | Links | Contact Us | Today's Update | Help | Glossary | Log Off

Managing Counseling - COD Reports

The Counseling Report displays completed Entrance, Financial Awareness, and Exit Counseling sessions

- Delivered weekly to the School's Newsbox on the COD Reporting Website
 - ✓ Saturday through Friday data window
- CSV with headers format

REMEMBER: COD does NOT generate or provide detailed Exit Counseling reports. Those reports remain available from NSLDS and you should continue to retrieve those reports from NSLDS as you do currently

Managing Counseling - COD Reports

Services Tab – COD Reports – DL Reports

U.S. DEPARTMENT OF EDUCATION
COMMON ORIGATION & DISBURSEMENT

FSA
FEDERAL
STUDENT AID

Person School Batch Award **Services** User

▼ COD Reports

- ▶ **Servicer Information**
- ▶ **Downloads**

COD Reports ? **HELP**

Selecting the link will open a separate browser window. You will be automatically logged into the COD Reports with the username you provided to the COD Website. Pop-Up blockers may prevent the window from opening, please be sure to turn off all Pop-Up blockers. If you are not automatically logged into COD Reports website, please contact the [COD Customer Service Call Center](#)

<https://codreports.cod.ed.gov>

Oct 31 2013 10:55 EDT

Home | Privacy Act | Links | Contact Us | Today's Update | Help | Glossary | Log Off

Managing Counseling - COD Reports

- Includes ALL loan counseling types: Entrance, Exit, and Financial Awareness
- Each report row will represent one completed session
- Each student may have multiple records for Entrance, Exit, and Financial Awareness Counseling
- NSLDS will still provide detailed Exit Counseling reports
- Counseling Report type indicator fields:

Value	Description
S	Subsidized & Unsubsidized Entrance Counseling
P	Subsidized, Unsubsidized, & PLUS Entrance Counseling
L	Financial Awareness Counseling
X	Exit Counseling

Managing Counseling - COD Reports

	A	B	C	D	E	F	G	H
1	SSN	Date of Birth	Last Name	First Name	Middle Initial	Completion Date	Completion Time	Counseling Type Indicator
2	1.8E+08	8/14/1965	Williams	Morgan	Y	6/5/2013	10:05AM	S
3	2.1E+08	8/15/1965	Williams	Morgan	P	6/7/2013	07:46PM	P
4	2.4E+08	8/16/1965	Williams	Morgan	E	6/6/2013	02:14PM	L
5	2.5E+08	8/19/1965	Williams	Morgan	C	6/3/2013	10:10PM	X
6	2.5E+08	8/20/1965	Williams	Morgan	J	6/3/2013	01:37PM	X
7	2.5E+08	8/21/1965	Williams	Morgan	H	6/4/2013	02:27PM	X
8	2.5E+08	8/22/1965	Williams	Morgan	S	6/3/2013	09:42AM	X
9	2.5E+08	8/23/1965	Williams	Morgan	E	6/6/2013	12:48PM	X
10	2.5E+08	8/24/1965	Williams	Morgan	S	6/4/2013	04:40PM	P
11	2.5E+08	8/25/1965	Williams	Morgan	S	6/3/2013	12:02PM	S
12	2.5E+08	8/26/1965	Williams	Morgan	M	6/5/2013	10:32AM	P

New counseling type indicators...



Managing Counseling - Summary



1. COD response file
 - System-generated CRECMYOP
 - Sent to school's TG Mailbox
2. Counseling report
 - Any counseling completed in StudentLoans.gov in past week
 - Available in COD Newsbox
3. Counseling search in COD
4. COD batch search
5. COD Response Request

Managing Counseling - NSLDS Reports

NSLDS will continue to provide detailed Exit Counseling reports.
***Obtain demographic and reference information from NSLDS
...as you do today.***

START HERE
GO FURTHER
FEDERAL STUDENT AID

National Student Loan Data System

Menu Aid Enroll Org Report Tran

Report List | Web Report List

FSA ID: NSL.SCTST5.FSA logged on as: SCTST5 ONLINE SCHOOL ID TESTING from FSA NSLDS COLLEGE / TG54560 / SCTST5

Web Report List

	Report ID	Names	Log Page
1	EXTCD1	LOAN EXIT COUNSEL. SUMMARY BY DATE	
2	EXTCS1	LOAN EXIT COUNSEL. SUMMARY BY SSN	
3	EXTC01	LOAN EXIT COUNSEL. COMPLETION	

What our users say choice Tweets

 *Just finished “Exit Counseling” for my student loans. Mom and Dad, if there is a hidden trust fund somewhere, let me know, I love surprises.*

Resources

COD School Relations Center – # 1-800-848-0978 or e-mail
CODSupport@ed.gov

- For questions about SLG Loan Counseling Modules, COD System responses, COD System Reports

NSLDS Customer Support Center - # 1-800-999-8219 or e-mail
nslds@ed.gov

- For questions about NSLDS Loan Exit Counseling Reports

CPS/SAIG Technical Support - # 1-800-330-5947 or e-mail
CPSSAIG@ed.gov

- For questions about SAIG and EExpress for Windows software

Resources – Borrower on StudentLoans.gov

**START HERE
GO FURTHER**
FEDERAL STUDENT AID

StudentLoans.gov
English | Español

My Account | Learn More | Tools and Resources | Managing Repayment | FAQs | Contact Us

Contact Us

Use this form to submit feedback (problems, enhancements, comments, etc.) about the StudentLoans.gov Web site. If you would like a reply to your message, provide your e-mail address. After entering your comment, click 'Submit'.
To return to the previous page, click on the back button on your browser.

Name:

Email Address:

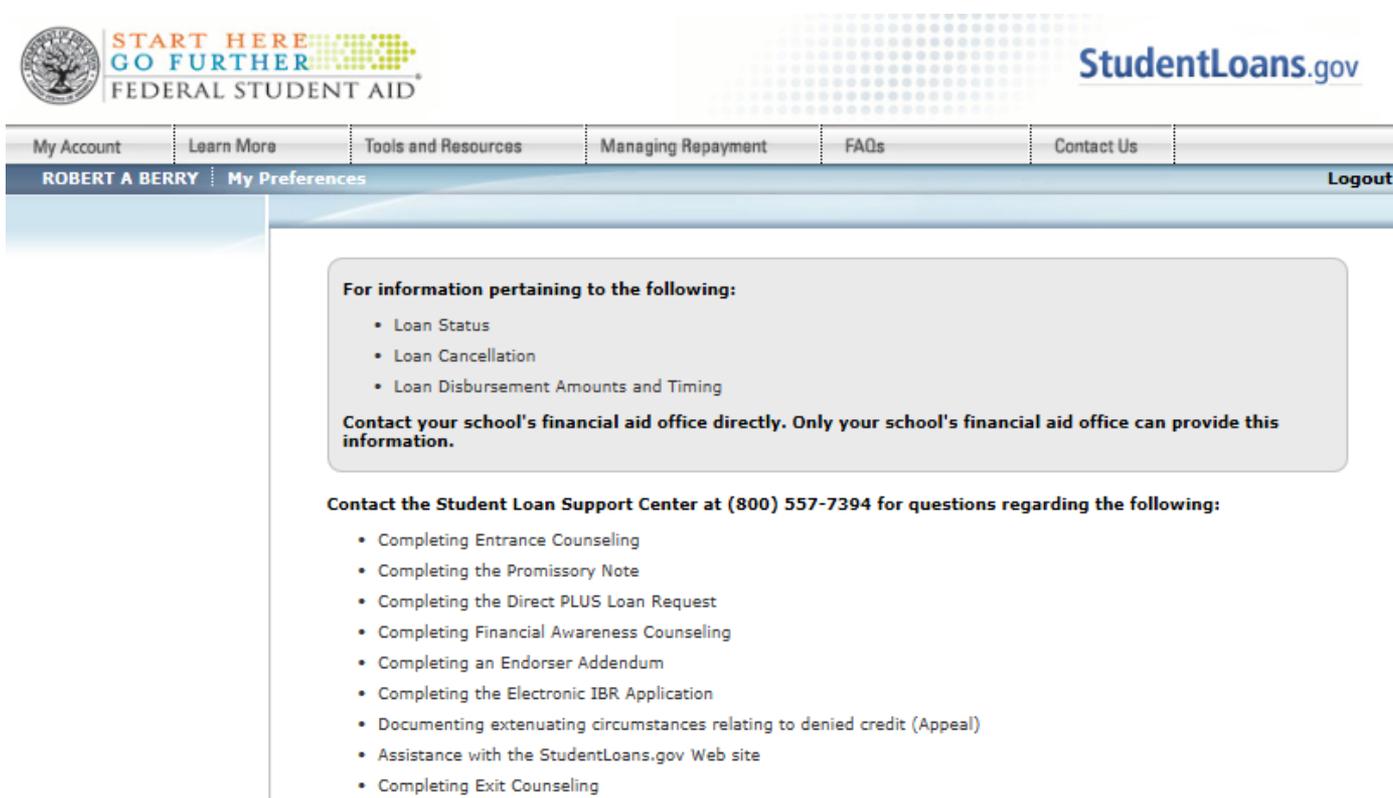
Feedback About: StudentLoans - General Questions
StudentLoans - General Questions
Entrance Counseling
Financial Awareness Counseling
Exit Counseling
MPN

Comment: PLUS Request
Endorser Addendum
Electronic IBR Application

[Additional Information](#)

FOIA | Privacy | Security | Notices | Stay Connected: | WhiteHouse.gov | USA.gov | ED.gov

Resources – Borrower on StudentLoans.gov



The screenshot shows the StudentLoans.gov website interface. At the top left is the logo for the U.S. Department of Education with the text "START HERE GO FURTHER FEDERAL STUDENT AID". To the right is the "StudentLoans.gov" logo. Below these is a navigation bar with links: "My Account", "Learn More", "Tools and Resources", "Managing Repayment", "FAQs", and "Contact Us". Below the navigation bar is a user profile bar for "ROBERT A BERRY" with a "My Preferences" link and a "Logout" button. The main content area features a grey box with the following text:

For information pertaining to the following:

- Loan Status
- Loan Cancellation
- Loan Disbursement Amounts and Timing

Contact your school's financial aid office directly. Only your school's financial aid office can provide this information.

Contact the Student Loan Support Center at (800) 557-7394 for questions regarding the following:

- Completing Entrance Counseling
- Completing the Promissory Note
- Completing the Direct PLUS Loan Request
- Completing Financial Awareness Counseling
- Completing an Endorser Addendum
- Completing the Electronic IBR Application
- Documenting extenuating circumstances relating to denied credit (Appeal)
- Assistance with the StudentLoans.gov Web site
- Completing Exit Counseling



Cynthia Battle

Direct Loan Servicing
202-377-3261

Cynthia.Battle@ed.gov

Thank You!