



LOAN EXIT COUNSELING ON THE WEB

Loan Exit Counseling is available for students who have petitioned to graduate (or their enrollment has dropped below half time) and have been a recipient of Federal Student Loans. Repayment of Federal Student Loans begins 6 months after graduation (or 6 months after a student is no longer enrolled at least half time). We encourage students to find out about their repayment, deferment and forbearance options.

By completing Loan Exit Counseling **on the Web**, you can determine:

- ? How much have you borrowed?
- ? What is the best repayment plan for you (Standard, Extended, Graduated or Income Contingent)?
- ? How is the monthly payment amount determined?
- ? How can you stay out of DEFAULT?
- ? What are your rights and responsibilities as a borrower?
- ? Who can you contact and when to contact them regarding repayment?
- ? When will your first payment be due?
- ? How can you temporarily postpone repayment on your loans (deferment or forbearance)?
- ? Can your loan debt ever be discharged (canceled)?

LOAN EXIT COUNSELING ON THE WEB

<http://www.dlsonline.com/exitcounseling/ecec-main.asp>

To complete Direct Loan Online Exit Counseling
You *must* log on with a PIN

If you do not have a PIN, you may visit the above web site or
www.pin.ed.gov to request a PIN or duplicate PIN
(a PIN will be e-mailed to you within 3 days or mailed to you within 10 days)

NOTE: If you are unable to complete "Loan Exit Counseling on the Web," we also offer Loan Exit Counseling on a "walk-in" basis in the Student Financial Aid Office, 3306 Faunce Student Services Building. Students can also CALL (269) 387-6000 to request a Loan Exit Counseling packet be sent to them if they do not live in the Kalamazoo area. When you receive the Loan Exit Counseling packet, please complete the "**Exit Counseling Certification**" and mail or Fax to:

Western Michigan University
Student Financial Aid Office
1903 West Michigan Avenue
Kalamazoo, MI 49008-5337
Fax (269) 387-6989.
QUESTIONS?? Call (269) 387-6000