

## **Entrance and Exit Counseling for USDL Students**

## **Entrance Counseling**

Entrance counseling is required before you can receive your first Direct Subsidized Loan or Direct Unsubsidized Loan as either an undergraduate or a graduate/professional student, or your first Direct PLUS loan as a graduate/professional student. If you have not previously received a Direct Loan or Federal Family Education Loan (FFEL), the US Federal Government requires you to complete entrance counseling to ensure that you understand the terms and conditions of your loan, repayment options, avoiding delinquency and default, and your rights and responsibilities. You can learn more and complete the <a href="Student Loan Entrance Counselling">Student Loan Entrance Counselling</a> process online.

## **Exit Counseling**

Exit counseling is required for federal loan borrowers when you graduate, leave school, or drop below half-time enrolment. Exit counseling provides important information to help ensure you understand your student loan obligations and are equipped with repayment plans and strategies. You can learn more and complete the <a href="Student Loan Exit Counselling">Student Loan Exit Counselling</a> process online.

Additional opportunities and information regarding US Federal Student Aid Counseling can be found on the <u>counseling section</u> of the Federal Student Aid website.