Exit Counseling: A Guide

Look here! This is mandatory:

- Make sure you have the following close by before you start:
  - Names, addresses and phone numbers of 1 relative and 2 personal references (personal references can be friends or relatives)
  - Your FSA ID (If you've forgotten your login info, go to https://fsaid.ed.gov to create or manage your FSA ID)

Federal Perkins or Institutional Loan Exit Counseling Instructions:
2. Log in using School Code W13, Account (your 9 digit Social Security Number), and PIN/Password (Don't know your PIN/Password? Click "Need help logging in" and enter your identifying info)
3. Click "My Account Menu"
4. Click "Unsigned Exit Interviews" (middle right side of the screen)
5. Follow on-screen instructions
6. Fields with * are required
7. Fields without * should be completed; but, if you cannot obtain the requested info, can be left blank
8. Once e-signed, you will see the message "Congratulations! You have successfully completed your exit interview"

Federal Direct Loan Exit Counseling Instructions:
1. Go to https://studentloans.gov/
2. Click the blue "LOG IN" button
3. Enter your FSA ID Username/Email Address and FSA ID Password, and click “LOG IN”
4. Accept the Disclaimer
5. Click on "Complete Loan Counseling (Entrance, Financial Awareness, Exit)" link under the "I want to:" heading
6. Scroll down to find "Exit Counseling" (the last choice) and select by clicking the "Start" button
7. Choose "Washington" from the US School State filter and choose "Gonzaga University" from the US Schools list
8. Click "Notify This School" under Gonzaga’s address, added any additional schools you’ve attended, and once your school list is complete, click "Continue"
9. Read and complete the required information requested
   a. You must complete the "Check Your Knowledge" sections to be able to continue
   b. In the "Plan to Repay" section, you must provide estimated monthly expenses and income (no one will be holding you to these numbers, so just estimate to the best of your ability)
10. Check that Gonzaga is listed as one of the "Selected Schools" on the Exit Counseling Summary
11. You will receive an email from studentloans.gov once your exit counseling has been successfully completed

Look here for some additional resources and helpful points to consider:

- Curious about your federal student loan borrowing history or unsure of who services your federal loans? Log in to www.nslds.ed.gov using your FSA username and password, and click on the “Financial Aid Review” button. The home page will show you a summary of your entire federal loan borrowing history. Click the number associated with each loan to see your loan servicer contact information. This site does not reflect any private loans you may have borrowed.

- Interested in loan consolidation? Read this US News article to learn more about consolidation options and the pros and cons of loan consolidation.

- For more information about the following, click on the links!
  - Repayment Plans
  - Loan Cancellation
  - Public Service Loan Forgiveness
  - Deferment and Forbearance

- Want an idea of what your monthly payments might be?
  - Visit AccessLex to get a complete picture of your student loan commitment, to find out what repayment plans are available for you, and how those payments might fit into your monthly budget.
  - You can also use the studentloans.gov calculator see your estimated monthly loan payment amount.