

## Exit Counseling Information for Student Borrowers

Congratulations on your upcoming graduation from CU Anschutz. If you borrowed Federal Direct and Graduate PLUS loans at any time during your undergraduate and graduate education, you must complete an Exit Counseling session.

Federal regulations require all students to complete an exit interview if they withdraw (drop all their courses), drop below half-time enrollment or leave the University of Colorado Anschutz Medical Campus. (CU Anschutz). This requirement is completed at [StudentLoans.gov](https://studentloans.gov). You will need your [FSA ID](#) to log into this site; the same ID that you used to access your FAFSA.

Read and follow the instructions carefully when completing the Exit Counseling session. There is no need to send CU Anschutz confirmation after completing the session. The CU Anschutz can retrieve the information from the U.S. Department of Education (ED). The Exit Counseling session provides valuation information about your borrower rights and responsibilities, repayment plans, and repaying your student loans.

The National Student Loan Data System ([NLSDS.ed.gov](https://nlsds.ed.gov)) provides loan history for Graduate PLUS, Perkins, and Direct loans that the you borrowed from all of the colleges that you attended, total loan debt, and your [Federal Loan Servicer](#)'s contact information.

If you borrowed a Federal Perkins Loan, please complete the Exit Counseling session at [ECSI](#), as well as obtain loan repayment information.

If you borrowed alternative (private) student loans, please visit your alternative student loan lender's web site or contact your lender regarding exit counseling, total loan debt, and repayment instructions. The lender's contact information is located on the loan disclosure that they sent to you.

The next page is an Exit Counseling Guide to help you complete the federal requirements. In addition, information on loan consolidation, public service loan forgiveness, and the ombudsman's contact information is located on the next page. Use the information to plan your repayment strategy. Take control of your student loans so that they don't control you!

We wish you a successful career. If you have any questions after completing the Exit Counseling session, please contact the CU Anschutz [Financial Aid & Scholarships Office](#).



## Exit Counseling Guide

1. Complete the Exit Counseling for your Direct and Graduate PLUS loans at [StudentLoans.gov](https://studentloans.gov). You'll need your [FSA ID](#) to access the Exit Counseling.
2. View your student loan history at [NLSDS.ed.gov](https://nlstds.ed.gov).
  - a. Keep a copy of your loan history for your records. If you decide to consolidate your loans, especially for [Public Service Loan Forgiveness](#), you'll need your loan history information.
  - b. Find your [Federal Loan Servicer](#)'s contact information. Go to their web site and register for **FREE** to receive electronic updates and quick access to their various forms and calculators.
3. If you borrowed the Federal Perkins loan, complete the Exit Counseling session at [ECSI](#).
  - a. If you encounter any issues with [ECSI](#), please contact Jason O'Connor in [Student Debt Management](#) at 303-315-1830 or [Jason.p.oconnor@ucdenver.edu](mailto:Jason.p.oconnor@ucdenver.edu).

## Additional Information

### Consolidation

Recent graduates find consolidation to be a useful tool for managing the repayment of their student loans. Visit [StudentLoans.gov](https://studentloans.gov) for additional information about eligibility and the current borrower benefits.

### Public Service Loan Forgiveness

If you are thinking or will be working for one of the following types of employers, you may want to consider [Public Service Loan Forgiveness](#).

- a. Government organizations at any level (federal, state, local or tribal).
- b. Not-for-profit organizations that are tax-exempt under Section 501(c)(3) of the Internal Revenue Code.
- c. Other types of not-for-profit organizations that provide certain types of qualifying public services.

Here are some additional information regarding Public Service Loan Forgiveness:

- [Public Service Loan Forgiveness Program fact sheet](#)
- [Public Service Loan Forgiveness Program Q&As](#)

### The Federal Student Aid (SFA) Ombudsman

The [Federal Student Aid Ombudsman Group](#) of the U.S. Department of Education is dedicated to helping resolve disputes related to the Federal Direct, Federal Graduate PLUS, and the Federal Perkins Loans. The Ombudsman Group is a neutral, informal, and confidential resource. Click on the link above for instructions and the contact information.