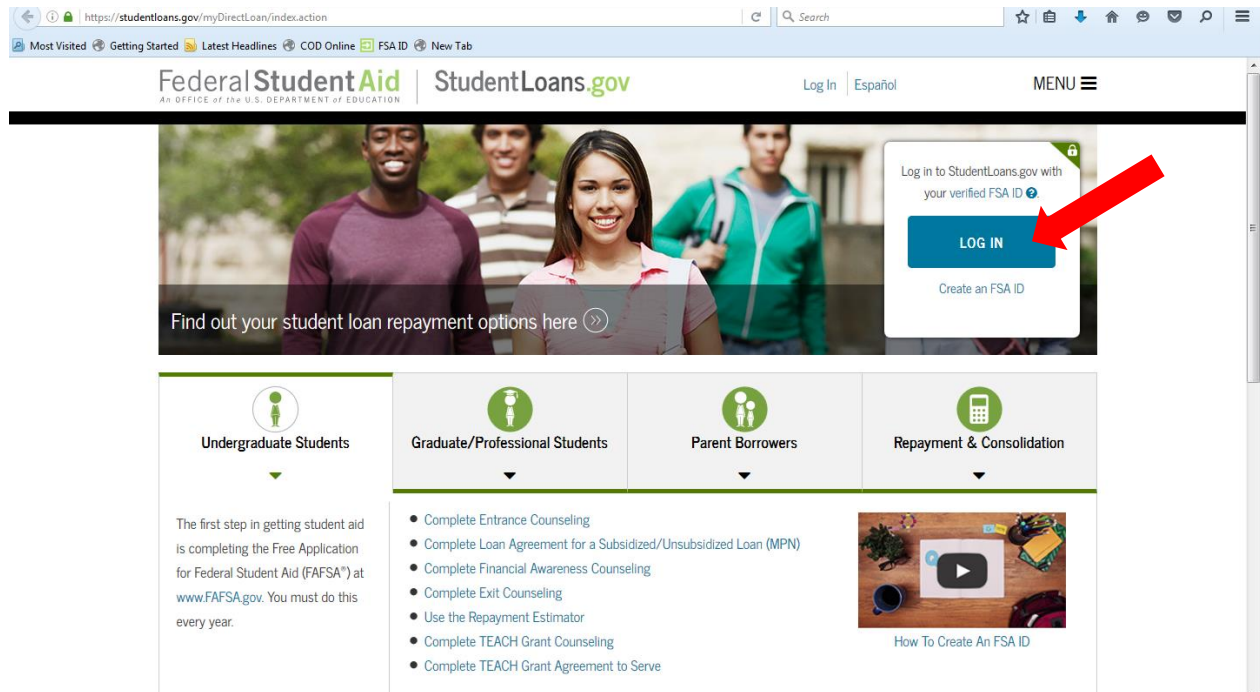


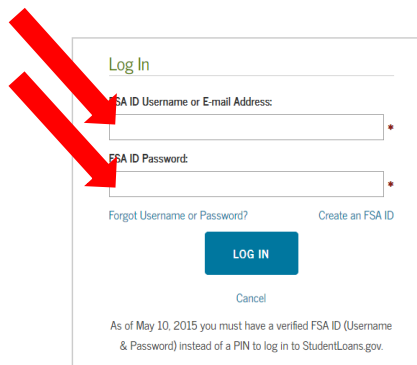
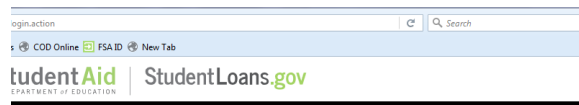
Exit Counseling Tutorial

Exit counseling is mandatory for federal student loan borrowers who graduate, withdraw, or drop below half-time (6 credits) in their enrollment. The purpose of this is to help you understand your rights and responsibilities as a student loan borrowers now that you will be close to starting repayment. Please note that this is required even if you are transferring to another institution or intend to resume your studies at a later date.

- 1) Login to your account at www.studentloans.gov.



- 2) Clicking on 'Log In' will bring you to the login screen, where you will be asked to provide your FSA ID or your verified email address as well as your FSA ID password.



- 3) Once logged in, select 'Complete Loan Counseling (Entrance, Financial Awareness, Exit)' from the list of things to do.

The screenshot shows the 'MY HOME PAGE' on StudentLoans.gov. A red arrow points to the 'Complete Loan Counseling (Entrance, Financial Awareness, Exit)' option in the 'I want to:' list. The page includes a navigation bar with 'Federal Student Aid' and 'StudentLoans.gov', a user greeting 'Hi, Michele', and a 'Log Out' button. The 'I want to:' list contains several options, each with a right-pointing arrow. To the right, there are sections for 'My Correspondence', 'My Profile', and a 'Repayment Estimator'.

https://studentloans.gov/myDirectLoan/counselingInstructions.action

- 4) Scroll to the bottom of the page that opens to find 'Exit Counseling'. To the right you will see a "Start" button. Click on this to begin your exit counseling.

The screenshot shows the 'PLUS Credit Counseling' and 'Exit Counseling (Required)' sections. The 'PLUS Credit Counseling' section includes a description of the requirement and a 'Learn More' link. The 'Exit Counseling (Required)' section includes a description of the requirement and a 'Learn More' link. A red arrow points to the 'START' button for Exit Counseling.

- 5) To notify SUNY Adirondack that you are completing your exit counseling please select us from the list shown. If it doesn't appear in your 'Associated Schools' dropdown, simply select "New York" for the state and then locate "SUNY Adirondack Community College" from the School by Name list.

https://studentloans.gov/myDirectLoan/exitCounseling.action?execution=e2s1

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Federal Student Aid | StudentLoans.gov

Hi, Michele | Log Out | MENU

EXIT COUNSELING

Add School to Notify

Select the schools you wish to notify of your counseling completion.

Choose from Associated Schools

- Select -

OR

Select School to Notify

☒ U.S. Schools/U.S. Territory Schools

☐ Non U.S. Schools

Choose a state:

- Select -

Search school by name:

Select or type

Notify These Schools

You have not selected any schools to notify.

CONTINUE

- 6) Once SUNY ACC appears in the window, click 'Notify this School', then click 'Continue' button.

https://studentloans.gov/myDirectLoan/exitCounseling.action?execution=e1s1

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Federal Student Aid | StudentLoans.gov

Hi, Michele | Log Out | MENU

Add School to Notify

Select the schools you wish to notify of your counseling completion.

✓ The school you selected is participating in Exit Counseling through StudentLoans.gov.

School Name:
SUNY ADIRONDACK COMMUNITY COLLEGE

School Code/Branch:
G02860

School Address:
640 BAY ROAD
QUEENSBURY, NY 128041445

NOTIFY THIS SCHOOL

Notify These Schools

You have not selected any schools to notify.

CONTINUE

FIRST

THEN

7) Once SUNY Adirondack is confirmed to be notified click 'Continue' button.

https://studentloans.gov/myDirectLoan/exitCounseling.action?execution=e2s1#

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Federal Student Aid | StudentLoans.gov Hi, Michele Log Out MENU

EXIT COUNSELING

Add School to Notify

Select the schools you wish to notify of your counseling completion.

Choose from Associated Schools

- Select -

OR

Select School to Notify

☒ U.S. Schools/U.S. Territory Schools

☐ Non U.S. Schools

Choose a state:

- Select -

Search school by name:

Select or type

Notify These Schools

These schools will only receive a notification indicating that you successfully completed Exit Counseling, and the date it was completed.

ADIRONDACK COMMUNITY COLLEGE - SUNY OFFICE OF COMMUNITY COLLEGES G02860	640 BAY ROAD QUEENSBURY, NY 128041445	X
--	--	---

CONTINUE

8) You are now ready to begin your exit counseling. This will take approximately 15 minutes to complete from start to finish.

https://studentloans.gov/myDirectLoan/exitCounseling.action?execution=e2s2

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Federal Student Aid | StudentLoans.gov Hi, Michele Log Out MENU

EXIT COUNSELING

1 Understand Your Loans

2 Plan To Repay

3 Avoid Default

4 Finances: A Priority

5 Repayment Information

Your Student Loans

Loan Basics

Types of Federal Student Loans

Your Student Loans

Unsubsidized Federal Stafford Loans

Current Loan Balance

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.

Did you know?

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.

Additional/Future Loans \$0

9) There are 5 sections to complete this counseling –

- (1) Understand Your Loans
- (2) Plans To Repay
- (3) Avoid Default
- (4) Finances: A Priority
- (5) Repayment Information

Under each section you will find questions that require answer before you can move on. The questions that require answer are labeled 'Check Your Knowledge'. Click 'Check Answer' button to see if you are correct.

The screenshot shows the StudentLoans.gov website. The top navigation bar includes the Federal Student Aid logo, the StudentLoans.gov URL, and a user greeting 'Hi, Michele' with a 'Log Out' link. Below the navigation bar is a progress bar with five sections: 1. Understand Your Loans (highlighted in green), 2. Plan To Repay, 3. Avoid Default, 4. Finances: A Priority, and 5. Repayment Information. On the left side, there is a sidebar menu with three items: 'Your Student Loans' (selected), 'Loan Basics', and 'Types of Federal Student Loans'. The main content area is titled 'Check Your Knowledge' and contains a question: 'As of today, how much do you owe in student loans?'. Below the question is a text input field and a blue 'CHECK ANSWER' button. A red arrow points to the 'CHECK ANSWER' button. Below the question area, there is a link for 'Loan Basics' and a note about 'Direct and FFEL Loans'.

10) Once you complete sections 1 through 4 section 5 will ask you for personal information.

The screenshot shows the StudentLoans.gov website at the 'EXIT COUNSELING' stage. The top navigation bar is the same as in the previous screenshot. The progress bar now shows all five sections completed, with the fifth section, 'Repayment Information', highlighted in green. The sidebar menu on the left has five items: 'Borrower Information' (selected), 'Closest Living Relative Information', 'Reference 1', 'Reference 2', and 'Request a Repayment Plan'. The main content area is titled 'Borrower Information' and contains several form fields: 'Driver's License State' (a dropdown menu with '- Select -'), 'Driver's License Number' (a text input field), 'Permanent Address' (a link to 'More Information'), 'Address (line 1):' (a text input field with a red asterisk), 'State:' (a dropdown menu with 'NEW YORK' selected and a red asterisk), 'Address (line 2):' (a text input field), 'Zip Code:' (a text input field with a red asterisk), 'City:' (a text input field with a red asterisk), and 'Country:' (a dropdown menu with 'UNITED STATES' selected and a red asterisk). Below the form fields is a checkbox labeled 'This is my current permanent address. If permanent address information is incorrect, update as needed.' and a section titled 'Contact Information'.

- 11) You will also be asked to provide information about your closest living relative and 2 references. Note that they are not considered cosigners and are not responsible in any way for your loans, but they may be contacted for forwarding information should you move and the Department of Education cannot reach you.

The screenshot shows the 'Closest Living Relative Information' form on the StudentLoans.gov website. The breadcrumb trail at the top indicates the user is at step 3 of 5: 'Avoid Default'. A red arrow points to the 'Closest Living Relative Information' section in the breadcrumb trail. The form includes a sidebar with navigation links: Borrower Information, Closest Living Relative Information (selected), Reference 1, Reference 2, and Request a Repayment Plan. The main content area has a dropdown for 'If you have previously completed information for the next of kin:'. Below this are fields for Name (First Name, Middle Initial, Last Name), Permanent Address (Address line 1, Address line 2, City), and Contact Information (Telephone Number, E-Mail Address). Red asterisks indicate required fields.

https://studentloans.gov/myDirectLoan/exitCounseling.action?execution=e2s6

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Federal Student Aid | StudentLoans.gov Hi, Michele Log Out MENU

1 Understand Your Loans 2 Plan To Repay 3 Avoid Default 4 Finances: A Priority 5 Repayment Information

Closest Living Relative Information

Borrower Information
Closest Living Relative Information
Reference 1
Reference 2
Request a Repayment Plan

If you have previously completed information for the next of kin: [Dropdown]

Name

First Name: [Text Field] * Middle Initial: [Text Field]

Last Name: [Text Field] *

Permanent Address

Address (line 1): [Text Field] *
Address (line 2): [Text Field]
City: [Text Field]

Contact Information

Telephone Number: [Text Field] *
E-Mail Address: [Text Field]

The screenshot shows the 'Reference 1' form on the StudentLoans.gov website. The breadcrumb trail at the top indicates the user is at step 3 of 5: 'Avoid Default'. A red arrow points to the 'Reference 1' section in the breadcrumb trail. The form includes a sidebar with navigation links: Borrower Information, Closest Living Relative Information, Reference 1 (selected), Reference 2, and Request a Repayment Plan. The main content area has a dropdown for 'If you have previously completed information for the reference:'. Below this are fields for Name (First Name, Middle Initial, Last Name), Permanent Address (Address line 1, Address line 2, City), and Contact Information (Telephone Number, E-Mail Address, Relationship to You). Red asterisks indicate required fields.

https://studentloans.gov/myDirectLoan/exitCounseling.action?execution=e2s6

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Federal Student Aid | StudentLoans.gov Hi, Michele Log Out MENU

1 Understand Your Loans 2 Plan To Repay 3 Avoid Default 4 Finances: A Priority 5 Repayment Information

Reference 1

Borrower Information
Closest Living Relative Information
Reference 1
Reference 2
Request a Repayment Plan

If you have previously completed information for the reference: [Dropdown]

Name [More Information](#)

First Name: [Text Field] * Middle Initial: [Text Field]

Last Name: [Text Field] *

Permanent Address

Address (line 1): [Text Field] *
Address (line 2): [Text Field]
City: [Text Field] *

Contact Information

Telephone Number: [Text Field] *
E-Mail Address: [Text Field]
Relationship to You: [Dropdown] *

https://studentloans.gov/myDirectLoan/exitCounseling.action?execution=e2s6

Most Visited Getting Started Latest Headlines COD Online FSA ID New Tab

Federal Student Aid | StudentLoans.gov Hi, Michele Log Out MENU

1 Understand Your Loans ✓ 2 Plan To Repay ✓ 3 Avoid Default ✓ 4 Finances: A Priority ✓ 5 Repayment Information

Borrower Information
Closest Living Relative Information
Reference 1
Reference 2
Request a Repayment Plan

Reference 2

If you have previously completed information for the reference: - Select -

Name [More Information](#)

First Name: * Middle Initial:

Last Name: *

Permanent Address

Address (line 1): *

Address (line 2):

City:

Contact Information

Telephone Number: *

E-Mail Address:

Relationship to You:

12) Select your preferred repayment plan. You are encouraged to review the different plans as they are calculated for you on this screen before making your selection. Once your plan is selected click 'Submit Counseling' button. Congratulations, you've completed exit counseling!

https://studentloans.gov/myDirectLoan/exitCounseling.action?execution=e2s6

Most Visited Getting Started Latest Headlines COD Online FSA ID New Tab

Federal Student Aid | StudentLoans.gov Hi, Michele Log Out MENU

1 Understand Your Loans ✓ 2 Plan To Repay ✓ 3 Avoid Default ✓ 4 Finances: A Priority ✓ 5 Repayment Information

Borrower Information
Closest Living Relative Information
Reference 1
Reference 2
Request a Repayment Plan

Which Loans Are Included?
What Assumptions Do We Make?

Calculations assume income increases of 5% a year, and poverty guideline increases of 3% a year.

Repayment plan preference will be made available to your federal loan servicer. Your eligibility for the repayment plan you prefer.

If your grace period ends, you will be placed on the Standard repayment plan. If your servicer does not place you on the Standard repayment plan.

- Select -
Standard
Graduated
Extended Fixed
Extended Graduated
PAYE
Revised Pay As You Earn (REPAYE)
IBR
ICR
Extended Fixed

EXIT SUBMIT COUNSELING