

**Southern Crescent Technical College
Financial Aid Office**

Exit Counseling

Who Needs It?

Not sure if you'll need to participate in required federal exit counseling when you leave school? If you borrowed money from the federal government to pay for your education, you will.

Exit counseling is similar to the entrance counseling you received when you first completed your master promissory note. This learning opportunity provides information about your rights and responsibilities as a borrower, including information about various repayment plans and delinquency forbearance options that may be available to you if you are unable to make a payment.

The federal government requires advisors to conduct exit interviews with all students who receive specific types of federal student loans.

You need exit counseling if you have a

- Direct Subsidized Loan
- Direct Unsubsidized Loan

Plan Ahead

If you have loans that require exit counseling, the timing of your participation depends on your enrollment status. Prepare to go through exit counseling before or after:

- Graduate
- Change your attendance to less than half-time
- Withdraw from school or stop attending
- Transfer to another school
- Take a leave of absence that is more than 180 days

Before you start exit counseling, you'll need to gather a few key pieces of information. [Learn what you need to get ready.](#)

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Loan Counseling (Entrance and Exit Counseling)

All student loan borrowers must complete entrance and exit loan counseling.

If you are a new borrower you must complete entrance counseling prior to receiving your loan.