

**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 deferment or forbearance options that may be available to you if you are unable to make a payment.

The federal government requires schools 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 when or if you:

- 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](#)

501 Varsity Road
Griffin, GA 30223
770-228-7368
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www.sctc.edu

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.

When you graduate or leave school you must complete exit loan counseling.

Loan Entrance Counseling

First-time Borrowers/Loan Entrance Counseling: Each student receiving a loan for the first time at Southern Crescent Technical College (SCTC) must complete Loan Entrance Counseling. This requirement applies to students who have previously borrowed at another institution. Loan funds *cannot* be released until this requirement has been met.

Instructions:

- "Log in" to studentloans.gov by clicking the "Log In" button on the home page (note: If you do not have a FSA ID, you will need to create one before logging in):



- Enter your FSA ID Username or Email address and FSA ID Password and then click on the "Log In" button:

FSA ID Username or E-mail Address

FSA ID Password

[Create an FSA ID](#)

[Log In](#)

[Forgot Username or Password?](#)

For assistance, call 1-800-557-7394.


- Select the "Complete Counseling" link in the middle of the page:

Welcome to StudentLoans.gov

Before you begin, verify that your personal information is up to date.

Based on information that you provided for your Federal Student Aid (FSA) ID, we have populated your personal information. If any of this information is incorrect, you must correct the information associated with your Federal Student Aid (FSA) ID.

Once you have confirmed your information, select what you would like to do:

 **Complete Counseling**
(Entrance, Financial Awareness, PLUS, Exit)

 **Complete a Master Promissory Note**


 **Request a Direct PLUS Loan**

 **Endorse a Direct PLUS Loan**

 **Complete Direct Consolidation Loan Application and Promissory Note**

 **Complete Income-Driven Repayment Plan Request**





 **Co-sign Spouse's Income-Driven Repayment Plan Request**

 **I am not sure** (we will ask you a series of questions to direct you)

- Select Entrance Counseling by clicking the "Start Entrance Counseling" button.

Choose Loan Counseling Type

A counseling session will take at least 30 minutes to complete. You must complete the counseling in a single session. You cannot save a partially completed counseling session.

	<p>Entrance Counseling Required</p> <p>Start Entrance Counseling</p>	<p>Entrance Counseling is required before you can receive your first Direct Subsidized Loan, or Direct Unsubsidized Loan as an undergraduate, or your first Direct PLUS Loan as a graduate/professional student.</p> <p>Useful Information to Have</p>
	<p>Financial Awareness Counseling</p> <p>Start Financial Awareness Counseling</p>	<p>Financial Awareness Counseling provides tools and information to help you understand your financial aid and help you manage your finances.</p> <p>Complete this counseling any time.</p> <p>Useful Information to Have</p>
	<p>PLUS Counseling</p> <p>Start PLUS Counseling</p>	<p>PLUS Counseling is required if the U.S. Department of Education has informed you that you have an adverse credit history and you have obtained an endorser or documented to the satisfaction of the U.S. Department of Education that there are extenuating circumstances related to your adverse credit history.</p> <p>PLUS Counseling can be completed voluntarily at any time. If PLUS Counseling is completed voluntarily and you are determined to have an adverse credit history by the U.S. Department of Education within 30 days of PLUS Counseling completion, your PLUS Counseling requirement will be considered to be fulfilled.</p> <p>Useful Information to Have</p>
	<p>Exit Counseling Required</p> <p>Start Exit Counseling</p>	<p>Exit Counseling is required when you graduate, leave school, or drop below half-time enrollment ®. Exit Counseling provides important information you need to prepare to repay your federal student loan(s).</p> <p>At the end, you'll need to provide the name, address, e-mail address, and telephone number for your closest living relative, two references who live in the U.S., and current or expected employer (if known).</p> <p>Useful Information to Have</p>

- Under "School Information", select "Georgia" as the "School State" and "Southern Crescent Technical College" as the "School Name".
- Follow the instructions to complete the counseling.

Please note: It will take at least two business days before we will receive confirmation that you've completed the entrance counseling.

Loan Exit Counseling

Federal regulations and SCTC policy requires that students who take out a student loan must complete exit counseling before they leave school (graduate) or drop below half-time (6 units). This requirement is in place so that you will receive essential information regarding your **rights** and **responsibilities** as a student loan borrower. You will receive information about the types of loans you received, when and where to make your payments, what to do if you cannot make your payments, and what can happen if you do not make your payments.

If you fail to complete exit counseling a hold will be placed on your records. You will not be able to re-enroll in classes, or obtain other college services and documents including, but not limited to your transcripts or diploma.

Exit counseling may be completed on line. To complete your counseling, locate the type of loan(s) you borrowed and follow the link indicated.

FEDERAL DIRECT LOANS

- Federal Direct Subsidized Loan
- Federal Direct Unsubsidized Loan

If you had any of these loans, you can complete exit counseling on line by visiting studentloans.gov.

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- Enter your FSA ID Username or Email address and FSA ID Password and then click on the "Log In" button:

FSA ID Username or E-mail Address

FSA ID Password

[Create an FSA ID](#)

[Log In](#)

[Forgot Username or Password?](#)

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	Financial Awareness Counseling Start Financial Awareness Counseling	Financial Awareness Counseling provides tools and information to help you understand your financial aid and help you manage your finances. Complete this counseling any time. Useful Information to Have
	PLUS Counseling Start PLUS Counseling	PLUS Counseling is required if the U.S. Department of Education has informed you that you have an adverse credit history and you have obtained an endorser or documented to the satisfaction of the U.S. Department of Education that there are extenuating circumstances related to your adverse credit history. PLUS Counseling can be completed voluntarily at any time. If PLUS Counseling is completed voluntarily and you are determined to have an adverse credit history by the U.S. Department of Education within 30 days of PLUS Counseling completion, your PLUS Counseling requirement will be considered to be fulfilled. Useful Information to Have
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- Under "School Information", select "Georgia" as the "School State" and "Southern Crescent Technical College" as the "School Name".
- Follow the instructions to complete the counseling.

If you have questions, contact our office at 770-228-7368.