How To Guide: Completing Exit Counseling for Federal Student Loans

Federal Direct Subsidized and Unsubsidized Loans

Students borrowing Federal Direct Subsidized or Unsubsidized Loans must complete online Exit Counseling when they will no longer be enrolled at least half-time (six credit hours).

Federal Direct Loan student borrowers who are graduating or dropping below half-time enrollment must complete this online counseling. This session helps borrowers understand their rights, responsibilities in repayment, and options for a repayment plan as they prepare to begin repayment of their federal student loans. It also offers money management tips.

To confirm whether you must complete this requirement, check your My Financial Aid Portal (see the image below).

Exit counseling takes about 30 minutes to complete. You must complete it in one session; you cannot save and return to an incomplete session.

1. Go to StudentAid.gov and log in using your account username and password (FSA ID).
    a. A demo is available if you would like to preview the process.
2. **Confirm details:** Verify your personal contact information and review the list of schools you attended.
3. **Review loan balance:** Check your total outstanding federal student loan amounts and average interest rates.
4. **Learn repayment basics:** Read through sections on interest accrual and capitalization, and your legal rights and responsibilities during repayment.
5. **Explore plans:** Enter your expected post-graduation income and living expenses to compare various repayment strategies and plans.
6. **Provide references:** Enter contact details for your closest living relative and two personal references who live in the U.S.
7. **Finalize:** Review your summary and submit the counseling session.
8. The system will automatically notify Denison within three business days. You can verify its receipt in your My Financial Aid Portal.

studentaid.gov/exit-counseling/

An official website of the United States government. Get Help FAFSA Form English | Español

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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Complete Student Loan Exit Counseling

You must complete exit counseling when you leave school or drop below half-time enrollment. The purpose of exit counseling is to ensure you understand your student loan obligations and are prepared for repayment.

You'll learn about what your federal student loan payments will look like after school. We'll recommend a repayment strategy that best suits your future plans and goals.

Start Exit Counseling Based on Your Student Type

Your school may have alternate exit counseling requirements. Check with your school's financial aid office.

When completing exit counseling, please be sure to do the following:

- Close all internet browser tabs other than the one you're using to complete the counseling.
- Do not let your session time out while you're completing the counseling. Sessions time out after 15 minutes of inactivity.

I am an Undergraduate Student

You're an undergraduate student if you're pursuing an associate's or bachelor's degree.

Log In To Start

View Demo

myaid.denison.edu/NetPartnerStudent/PgDocumentsMessages.aspx

My Financial Aid
Denison University

Award Year: 2025/2026

My Task List

Listed below are the items that have been received and/or items that require your attention. Please review and take action as appropriate. Items with a status of Not Received or Incomplete are outstanding. You can drop off documentation to the Office of Financial Aid in Burton Morgan or email to finaid@denison.edu.

Report Outside Resources/Scholarships

Students are required to report outside scholarships, tuition benefits and any other financial resource they are receiving outside of those awarded by Denison University. These resources must be reported even if the funds are paid directly to you. Resources to report include, but are not limited to, scholarships from a third-party agency, club, corporation, organization or tuition benefit from a student/parent/family employer or VA benefits from the Department of Veteran's Affairs. Report Outside Scholarships and/or Tuition Benefits Here.

PLEASE NOTE: Financial resources may affect your eligibility for financial aid. Your eligibility for financial aid may be reevaluated. If adjustments are necessary, student loans and work-study will be reduced first, prior to Denison grant.

Documents

Your Documents

Document	Status	Status Date	Message
FAFSA	Received	12/28/2024	
CSS Profile	Received	12/28/2021	
Direct Loan Master Promissory Note	Received	5/27/2022	
Direct Loan Entrance Counseling	Received	5/27/2022	
Direct Loan Exit Counseling	Received	1/7/2026	

Activate Windows