Direct Loan Entrance & Exit Counseling

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Overview of Entrance Counseling

Schools must ensure that borrowers complete Entrance Counseling with the award of a Direct Loan
- Federally mandated requirement for all Direct Loan programs except for Parent PLUS
- Must be completed prior to the first disbursement
Overview of Entrance Counseling

Entrance Counseling explains a borrower’s rights and responsibilities. It can be completed through:

- StudentLoans.gov website
- DLSS website
- School-specific counseling
- Other websites if directed by school

Overview of Entrance Counseling

Through the StudentLoans.gov Entrance Counseling process, borrowers will learn about:

- Direct Loans
- Rights and responsibilities as a borrower
- Managing educational expenses
- Other financial resources to consider that may help pay for the borrower’s education

Entrance Counseling

StudentLoans.gov

Can be completed through StudentLoans.gov
Borrowers are prompted to select the counseling type.

Entrance Counseling
StudentLoans.gov

Provides insight for the Entrance Counseling session.

Select up to three schools to send the Entrance Counseling data.
Borrowers will complete a training session on a series of topics.

At the end of each topic, the borrower must complete several quiz questions.

Borrowers are able to print a confirmation page.
Once a borrower completes an Entrance Counseling session on the StudentLoans.gov website:

- Completed Entrance Counseling data is submitted to COD
- Entrance Counseling Acknowledgement is sent to schools
- Schools can search COD for completed Entrance Counseling sessions

Search by:
- SSN
- Entity ID
- Date Range
- Counseling Type
- Award Year

If a borrower completes Entrance Counseling through the DLSS website, the school can:

- View completed sessions on the DLSS website
- View DLSS Direct Loan Entrance Counseling File/Report

*DLSS Entrance Counseling as well as the DLSS Entrance Counseling Report will eventually be phased out*
Entrance Counseling
Future Enhancements

With the implementation of COD Release 10.0 (February 11, 2011), and Release 10.1 (June 17, 2011) the following functionality will be available:

• New Entrance Counseling Report
  – Generated weekly
  – Includes completed Entrance Counseling from the previous week
  – Available via the COD Reporting website in CSV format with headers

• Ability to Complete Entrance Counseling in Spanish on StudentLoans.gov

Exit Counseling

Exit Counseling on NSLDS

New functionality for Exit Counseling that covers FFEL and Direct Loan Programs

• Student Access at www.nslds.ed.gov
• NSLDS Professional Access at www.nsldsfa.ed.gov
Exit Counseling on NSLDS

Why?

- Need for Exit Counseling tool for both DL and FFEL
- To provide enhanced and flexible reporting options
- To meet Exit Counseling requirements for schools

Exit Counseling on NSLDS
Background

March 2010:
- Initial release of NSLDS Exit Counseling

June 2010:
- Lender, Lender/Servicer & GA reporting enhancements

September 2010:
- "Push" of scheduled reports to schools

November 2010:
- "Push" of reports to GAs and ED Servicers

Exit Counseling on NSLDS
NSLDS Student Access

- Student Access at www.nslds.ed.gov
- Students may complete an Exit Counseling session for both Direct and FFEL loans and submit completion information
- Session integrates NSLDS data to provide borrower specific loan summary and estimated payments
- Session information is saved to provide reports for NSLDS Professional Access users

DL Exit and Entrance Counseling
Exit Counseling Session

NSLDS Student Access includes:
• Financial Aid Review
• Exit Counseling
• Spanish Option

Exit Counseling Selection

Welcome Page includes:
• Start
• Tour
• Example of Progress Box

Exit Counseling Session
Selection of Tour

Tour includes:
• All text content
• Non-functional quizzes
• Sample loan summary
• Sample repayment options

Warning that this is just a ‘Tour’
Exit Counseling Session

Your Progress Box includes:
• Getting Started
• Repaying Your Loans
• Having Trouble Making Payments
• Discharge/Forgiveness
• Resources
• Final steps

Covers DL & FFEL Loans

Exit Counseling Session

Same login as other FSA student sites:
• SSN
• Name ID
• DOB
• FSA PIN

Provides access to the Financial Aid Review

Exit Counseling Session

Data used is most current reported to NSLDS

Data cannot be used for other purposes, such as determining eligibility

15 minutes of inactivity times out the session!
Exit Counseling Session

Pre-populates with Borrower’s school(s)

“Remove” takes away listed school(s)

To add a school, Search by State*

*Only schools that have certified/originated loans in the past 4 years display

Final list of schools will be displayed prior to proceeding

Several Quiz pages throughout the session

Customized for DL and/or FFEL

Must answer each question - correct answers displayed after submit
Exit Counseling Session

Loan Summary page displays overview of loans on NSLDS

Detail Loan information viewed by selecting number link

Exit Counseling Session

Same Detail Loan information that displays on Financial Aid Review

Exit Counseling Session

Repayment Options page displays:
- Sample information for various debt amounts
- Monthly and Total Payments under different Repayment Plans
- Non-Consolidated and Consolidated estimates

DL Exit and Entrance Counseling
Exit Counseling Session

Estimating Payments page includes:
• DL & FFEL Non-Consolidation and Consolidation
• Repayment Plan breakdown
• Serves as payment calculator

Exit Counseling Session

Estimating Payment features:
• Change balance and Recalculate
• Adjust AGI, Marital Status, Family Size, Residence and Recalculate
• Reset to NSLDS Balances

Exit Counseling Session

Budget Calculator assists borrowers in:
• Developing a budget
• Totals monthly expenses
• Compares expenses to expected salary
Exit Counseling Session

Required Contact Info:
• Personal
• Next of Kin
• Reference 1
• Reference 2

Optional Contact Info:
• Employer
• E-mail
• Driver's License Number
• Driver's License State

Exit Counseling Session

Right & Responsibilities is the last step before completion
Same as the Promissory Note

Exit Counseling Session

You're Done!
Only upon completion does the student have 'credit' for exit counseling
Data is stored and available to loan holders and schools
**Exit Counseling Statistics**

- 258,228 # Student completions
- 7,152 # Schools for which sessions were completed

Data as of 10/25/2010

**NSLDS Professional Access**

With NSLDS Professional Access (www.nsldsfap.ed.gov), schools can:
- View Exit Counseling History of individual borrowers
- Upload Exit Counseling Sessions completed outside NSLDS
- Receive information on the Exit Counseling Completion Report on request and/or as a scheduled report

**Exit Counseling History**

Exit Counseling History displays the following for schools:
- Information on which schools' Exit Counseling has been completed for a student
- Exit Counseling Source
  - If completed on NSLDS or at school
  - School can upload their own records to have all completion information in one place
Exit Counseling History

Exit Counseling Submittal Template

https://www.fsa.download.ed.gov/NSLDEditCouns.htm

Exit Counseling Submittal Template

Each column has instructions

Provide up to 50 records per submittal
Exit Counseling Submittal

Location to upload files to NSLDS

Exit Counseling Upload

Check individual records or Check All

Click Submit to upload "checked" records

DL Exit and Entrance Counseling
Exit Counseling Upload Errors

Records with errors need to be corrected and submitted in a new template.

Exit Counseling Reports

Report Parameters Page
Exit Counseling Pushed Reports

Schedule automatically delivered reports

Scroll to bottom of School Profile on Org Tab

Set scheduled report delivery options

The SAIG Mailbox is validated

If the mailbox does not belong to your school, you will be asked to confirm

DL Exit and Entrance Counseling
Exit Counseling Pushed Reports

Delivery Options can be changed or cancelled at any time

Benefits for Schools

NSLDS Benefits for schools:
- Meets school requirements for Exit Counseling
  - Data sent automatically to GAs, ED Servicers for you
  - Compliant for FFEL & DL
  - Includes borrower’s actual loan data
- Flexible reporting options
- Automatic update of completion date for EDExpress users

Contacts for Exit Counseling

(Students should call FSAIC)

<table>
<thead>
<tr>
<th>Students</th>
<th>Schools</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Federal Student Aid Information Center (FSAIC)</strong></td>
<td><strong>NSLDS Customer Support Center</strong></td>
</tr>
<tr>
<td>800-433-3243</td>
<td>800-999-8219</td>
</tr>
<tr>
<td>Outside US (Toll call)</td>
<td>Outside US (Toll call)</td>
</tr>
<tr>
<td>319-337-5665</td>
<td>785-838-2141</td>
</tr>
</tbody>
</table>
### Resources

<table>
<thead>
<tr>
<th>Resources</th>
<th>Location</th>
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<tr>
<td>Complete Entrance Counseling on StudentLoans.gov</td>
<td><a href="http://www.studentloans.gov">www.studentloans.gov</a></td>
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<tr>
<td>Direct Loan Resources</td>
<td><a href="http://www.direct.ed.gov">www.direct.ed.gov</a></td>
</tr>
</tbody>
</table>

### NSLDS Contact Information

We appreciate your feedback and comments. We can be reached at:

Customer Support Center:
Phone:  800-999-8219
Toll:  785-838-2141
Fax:  785-838-2154
Web:  [www.nsldsfaed.gov](http://www.nsldsfaed.gov)
Email: nslds@ed.gov

### Questions and Comments

- [virginia.w.hagins@ed.gov](mailto:virginia.w.hagins@ed.gov)
  415-486-5621
- [bruce.honer@ed.gov](mailto:bruce.honer@ed.gov)
  415-486-5521
- [robert.vallas@ed.gov](mailto:robert.vallas@ed.gov)
  415-486-5617

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### DL Exit and Entrance Counseling