

Financial Aid Office

Federal Student Loan Entrance and Exit Counseling

Federal Student Loan Entrance Counseling

Student loan entrance counseling ensures that students understand the terms and conditions of their federal student loans as well as their borrower rights and responsibilities. By completing the loan entrance counseling, students will learn what a loan is, how to avoid delinquency and default, options for repayments, and how interest works.

Students receiving the following types of student loans for the first time are required to complete loan entrance counseling:

- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Direct PLUS Loans for graduate or professional students

Entrance counseling takes about 30 minutes to complete and cannot be saved and completed later; it must be completed in a single session.

To complete a student loan entrance counseling, please visit <https://studentaid.gov/entrance-counseling/>. The student will need their verified studentaid.gov account, and the name of the school for which they are applying. Loan entrance counseling must be completed prior to loan disbursement to the school. Once completed, a record of the entrance counseling will be sent to the school that was selected.

Ana G. Méndez University requires that students who choose to borrow federal student loans to cover the cost of their education, complete an entrance counseling within 30 days of starting their classes. The university sends notifications and reminders to students when the entrance counseling is needed but not reported as completed.

For more information about Entrance Counseling, please contact the financial aid office at your campus.

Federal Student Loan Exit Counseling

Student loan exit counseling ensures that the student fully understands their student loan obligations and is prepared to start loan repayment. Completion of a student loan exit counseling is required when a student leaves school or drops below half-time enrollment status. Ana G. Méndez University sends Exit Counseling reminders to students who graduate, withdraw, or drop to less than half-time enrollment, within 30 days of change of enrollment status.

Parent PLUS loan borrowers are not required to complete exit counseling.

The student loan exit counseling takes about 30 minutes to complete and must be completed in one session, an incomplete session cannot be saved and completed later. To complete the exit counseling, please visit <https://studentaid.gov/exit-counseling/>. The student will need their verified studentaid.gov account, the school's name for which they will be exiting, and their current contact information.

For more information about Exit Counseling, please contact the financial aid office at your campus.