



# Entrance/Exit Loan Counseling and Consolidation

Tri-State Conference

Dover, DE

November 7-9, 2010

For Discussion Purposes Only



# Agenda

- Introduction
- Brief Review of Loan Counseling Requirements
- Counseling Tools in NSLDS & COD
- Consolidation
- Questions



# Abbreviations & Acronyms

- Direct Loan: William D. Ford Federal Direct Loan
- FFEL: Federal Family Education Loan
- Grad PLUS: Graduate or professional PLUS  
(Note: PLUS = Parent Loan for Undergraduate Students, but the term is still used for these graduate and professional student loans)
- IFAP: Information for Financial Aid Professionals website



# Abbreviations & Acronyms (cont.)

- MPN: Master Promissory Note
- NSLDS: National Student Loan Data System
- QA: Quality Assurance
- TEACH: Teacher Education Assistance for College and Higher Education



# Entrance Counseling

Perform before 1st disbursement with each:

- Direct Stafford or Grad PLUS Loan borrower
- Other requirements for Perkins & TEACH

Provide information on:

- Loan terms and conditions
- Borrower responsibilities

**Exemptions** for prior borrowers & QA Schools



# Entrance Counseling

For Direct Subsidized & Unsubsidized Loan borrowers, must explain:

- use of MPN
- seriousness & importance of loan repayment
- likely consequences of default
- obligation to repay loan
- sample monthly repayment amounts
- effect of the loan on the eligibility for other forms of financial aid
- interest accrual and capitalization
- option to pay the interest on an Unsubsidized Loan
- definition of half-time enrollment at the school
- consequences of not maintaining half-time enrollment
- importance of contacting the school if the borrower withdraws so that the school can provide exit counseling
- NSLDS and how to access it
- name & contact information for the individual to contact with questions



# Entrance Counseling

For Grad PLUS borrowers, also explain:

- Sample monthly repayment amounts
- Option to pay interest while in school
- Other requirements, depending on whether the borrower received a prior FFEL or Direct Stafford Loan



# Entrance & Exit Counseling

## Choice of Formats:

- In person
- Audiovisual presentation
- Interactive electronic means
  - May include a test
  - Must ensure that each borrower:
    - receives the counseling materials
    - participates in & completes the session





# Entrance & Exit Counseling

- Maintain documentation of compliance of requirements for each borrower
- Person with Title IV expertise must be available shortly after counseling to answer questions
  - May provide written counseling materials to correspondence & study-abroad students:
    - before first disbursement (entrance)
    - within 30 days of the program end (exit)



# Entrance & Exit Counseling QA Schools

- Exemption/alternative requirements
  - Provide written entrance counseling materials to borrowers
  - Target those most likely to default & provide them more intensive counseling
  - Include performance measures
  - Show effectiveness of alternative approach with outcomes
    - \*levels of borrowing, default rates, withdrawal rates
  - Permitted unless the Secretary determines that alternative approach is inadequate



# Exit Counseling

- Each Stafford & Grad PLUS borrower shortly before at least 1/2 time study ends
- If a borrower withdraws or fails to complete counseling, use interactive electronic means or mail written materials within 30 days after learning that the borrower withdrew or failed to complete counseling



# Exit Counseling

- Explain repayment plan options:
  - Standard
  - Extended
  - Graduated
  - Income-Based
  - Income Contingent (DL only)
  - Income Sensitive (FFEL only)
- Describe & provide sample information:
  - Average anticipated monthly payments
  - Effect on interest & total payments



# Exit Counseling

Explain options to:

- prepay
- pay each loan on a shorter schedule
- change repayment plans



# Exit Counseling

Provide consolidation information:

- Effects on interest, fees, and length of repayment
- Effects on loan benefits
  - » Grace periods
  - » Loan forgiveness
  - » Cancellation
  - » Deferment
- Options to prepay and change repayment plans
- Varied borrower benefit programs



# Exit Counseling

- Include debt-management strategies that aid repayment
- Explain:
  - How to contact the servicer
  - Likely consequences of default
  - Loan forgiveness
  - Discharge
  - Deferment & Forbearance



# Exit Counseling

- Provide a copy (printed or electronic) of all required information
- Ombudsman
- NSLDS
- Possible types of tax benefits





# Exit Counseling

- Require current borrower information
  - Name
  - Current address
  - Social security number
  - References
  - Driver's license number and State of issuance
  - Expected permanent address
  - Address of the student borrower's next of kin
  - Name & address of expected employer (if known)
    - Provide the information to the Secretary within 60 days after the borrower provides it



# Loan Counseling Tools

- COD/NSLDS
- Students may complete loan counseling on [studentloans.gov](http://studentloans.gov)
  - allows schools to receive reports in COD  
[cod.ed.gov](http://cod.ed.gov)



# Loan Counseling Tools

## NSLDS Student site

- A single exit loan counseling tool for all
  - DL-only borrowers
  - FFEL-only borrowers
  - borrowers with both loan types
- Secure logon process
- Introduction of NSLDS prior to repayment



# NSLDS Student Exit Counseling

## Provides:

- Actual loan balance (from current NSLDS data)
- Repayment information
- Estimated monthly payments
- Budget worksheet
- Quiz to ensure comprehension

## Collects:

- Required student contact information
- Future employer
- Next of kin
- References



# NSLDS Student Exit Counseling


National Student Loan Data System for Students - Mozilla Firefox

File Edit View History Bookmarks Tools Help

http://www.nsls.ed.gov/nsls\_SA/

Most Visited Getting Started Latest Headlines NASFAA Inside Higher Ed

connectED - Home National Student Loan Data System


 **START HERE  
GO FURTHER**  
FEDERAL STUDENT AID™

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National Student Loan Data System (NSLDS) for Students

Financial Aid Review Exit Counseling Glossary of Terms Browser Info/Setup FAQs Contact Us

**Hurricane Assistance**



**NSLDS STUDENT ACCESS**  
National Student Loan Data System

**Retrieve Your Loan Information**

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED's) central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants so that recipients of Title IV Aid can access and inquire about their Title IV loans and/or grant data.

[Financial Aid Review](#)

[Exit Counseling](#)

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# NSLDS Student Exit Counseling

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## Exit Counseling

### Welcome to NSLDS Exit Counseling

NSLDS Exit Counseling is a tool you may use to complete your Exit Counseling requirements. To Begin Exit Counseling, click on the **Start** button below. If you are not ready to begin Exit Counseling or would like to review the Exit Counseling content, click on the **Tour** button. While in Tour mode, you can review all Exit Counseling content, but you will not be able to enter any data needed during a true Exit Counseling session.

### Site Navigation

While using the Exit Counseling tool, you may access other parts of the NSLDS Student Access Web Site by using the **menu bar** at the top of the page. To return, click on Exit Counseling in the menu bar. If you are touring Exit Counseling, you will be returned to this page. During an Exit Counseling session, Exit Counseling in the menu bar toggles between this page and the Exit Counseling content page you are on.

Progress within Exit Counseling can be tracked using the **Your Progress** box located on the right side of the content page. An example of it is shown on the right side of this page. The box lists the sections and topics that make up NSLDS Exit Counseling. Section titles are always shown. Moving your cursor over a section title will trigger display of the topics within the section. The current section for the topic you are viewing is always displayed in expanded format. Topics are shown as links or text based on your progress.

During an Exit Counseling session, you must review all topics in order. You may jump back to earlier topics, but you must use the **Next** button at the bottom of each page to progress to a new topic.

Example Progress Box
Section 1
Section 2
→ Topic 3
- Topic 4
Section 3

[Start](#)

[Tour](#)

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# NSLDS Student Exit Counseling

The screenshot shows a web browser window with the address bar displaying [http://www.nsls.ed.gov/nsls\\_SA/SaEcIntro2.do](http://www.nsls.ed.gov/nsls_SA/SaEcIntro2.do). The page title is "Basics - Mozilla Firefox". The browser's address bar shows the URL and search engines like Google. The page content includes the "START HERE GO FURTHER FEDERAL STUDENT AID" logo, a navigation menu with links like "Financial Aid Review", "Exit Counseling", and "Glossary of Terms", and a main section titled "Basics".

**Basics**

At the end of the exit counseling session, you will be asked for information that will be included as part of your loan records. This includes names, addresses and phone numbers for your next of kin, two references who live in the United States, and your future employer (if known). You will also need your driver's license number if you have one. Having this information with you when you start will make your exit counseling session go more quickly and smoothly.

The exit counseling session consists of the following sections:

- Getting Started
  - Types of Federal Student Loans
  - Loan Terminology
- Repaying Your Loan
  - Loan Summary Information (NSLDS)
  - Interest Rates & Payment of Interest
  - Entering Repayment
  - Repayment Incentives
  - Repayment Plans
  - Making Payments
- Having Trouble Making Payments
  - Deferments
  - Forbearances
  - Delinquency and Default
  - Loan Consolidation
- Discharge and Forgiveness
  - Loan Discharge
  - Loan Forgiveness
- Resources
  - Financial Literacy
  - Additional Information
  - Borrower's Rights and Responsibilities

Take your time to carefully review the information in each section. There will be a series of short quizzes that you will be required to complete before continuing through the session. Please note that you must complete the entire session once you begin. If you exit the counseling before completing the session and return later, you will need to start over from the beginning. The entire session takes approximately 30 minutes to complete.

[Next](#)

**Your Progress**

- Getting Started
  - Intro
  - **Basics**
  - Login to Exit Counseling
  - Schools
  - Loan Types
  - Terminology
  - Quiz
- Repaying Your Loan
- Having Trouble Making Payments
- Discharge/Forgiveness
- Resources
- Final Steps



# Other Loan Counseling Tools

- Enhanced NSLDS site for aid professionals
  - Expanded reporting tools
  - Ability to upload exit counseling data to NSLDS for exit counseling conducted using other methods
- Comprehensive online exit counseling tool for
  - Students
  - Schools
  - Lenders
  - Servicers





# Key Facts About Exit Counseling Requirements & the NSLDS Tool

- Schools must conduct counseling in accordance with regulatory requirements
- Final regulations amending exit counseling requirements published in the October 28, 2009 Federal Register
- NSLDS exit counseling tool does not change regulatory counseling requirements
- Use of the NSLDS exit counseling tool is optional



# Exit Counseling – Which Site?

- We will continue to offer exit counseling for Direct Loan borrowers on the Direct Loan Servicing Web site to allow for the transition to the new tool
- NSLDS exit counseling tool will eventually be the only source for exit counseling offered by FSA - gradual transition from the DL Servicing site



# Submittal Template Spreadsheet for Upload Tool

- Schools may upload and submit to NSLDS exit counseling data using the NSLDS Exit Counseling Submittal Template
- Use with the Microsoft Excel
- NSLDS Exit Counseling Submittal Template & instructions are on the FSAdownload Web site.
- Details in NSLDS Newsletter #26



# NSLDS Enhancements

- Users can create scheduled reporting profiles for automatic distribution of the Exit Counseling Completion Results
- The school will set the reporting type, format, distribution frequency, school code, and a destination SAIG mailbox (TG#) for delivery



# NSLDS Enhancements

- A new **Scheduled Reporting section** has been added to the School Profile page
  - Located under the ORG tab of NSLDS
  - Below the School Profile and Program Status
  - Displays the reporting profile (pre-filled for DLSS reports)
- Authorized users can update the frequency, destination SAIG mailbox, report type, and more
- Users see only their organization's data
- Exit Counseling Completion Results report = EXTC01



Type: SCHOOL

Code: Name: Retrieve

Logged on as: SCTST2 SCHOOL USER from FAA UNIVERSITY

Name: FAA UNIVERSITY	Type: School
Code: 03101300	
Status: OPEN	
Address: 8 OLD SUNCOOK ROAD CONCORD, NH 033018400	

### School Profile

Eligibility Status: Y  
 Certification Type: C - CERTIFIED  
 Approval Indicator: Y  
 Initial Approval Date: 09/01/1972  
 PPA Approval Date: 01/10/2007  
 PPA Expiration Date: 09/30/2012  
 Loan Deferment Only: N  
 Action Code: 05 - REAPPROVE ELIG/FULL CERT  
 Action Reason Code: 12 - MEETS REQUIREMENTS  
 Action/Reason Date: 12/13/2006  
 Main/Location Reason Code: N/A  
 Main/Location Code Date: N/A  
 School Type: 1 - PUBLIC  
 Program Length: 6 - BACHELOR'S DEGREE  
 Academic Calendar: SH - SEMESTER HOURS  
 Ethnic Code: 5 - ETHNICITY NOT REPORTED  
 Congressional District: 02  
 Region Code: 01 - BOSTON, MA  
 Change of Affiliation Code: N/A  
 Change of Affiliation Effective Date: N/A  
 Branch Indicator: N  
 Web Address: <http://WWW.GRANITE.EDU>

### Program Status

Fell Start Date: 04/22/1994  
 FFEL Stafford Start Date: 04/22/1994  
 FFEL Stafford Unsubsidized Start Date: 09/01/1972  
 FFEL PLUS Start Date: 09/01/1972  
 FFEL SLS Start Date: 04/22/1994  
 FDSLPL Stafford Start Date: 07/01/1994  
 FDSLPL Stafford Unsubsidized Start Date: 07/01/1994  
 FDSLPL PLUS Start Date: 07/01/1994  
 Perkins Start Date: 04/22/1994  
 SEOG Start Date: 04/22/1994



### Scheduled Reporting

Exit Counseling  
 Reporting Type:  
 Extract Format:  
 Frequency:  
 School Branch ID:  
 SAIG Mailbox:

Delinquent Borrower  
 Reporting Type:  
 Frequency:  
 School Branch ID:  
 SAIG Mailbox:



# NSLDS – Scheduled Reporting Section

START HERE GO FURTHER FEDERAL STUDENT AID National Student Loan Data System (NSLDS)

Menu Aid Enroll Org Report Tran

Org Contact List | Org Search | Data Provider Schedule | Repayment Information | Cohort Default Rate | School Profile

Type: SCHOOL Code: Name: Retrieve

Logged on as: SCTST2 SCHOOL USER from FAA UNIVERSITY

Name: FAA UNIVERSITY Code: 03101300 Type: School  
Status: OPEN Address: 8 OLD SUNCOOK ROAD  
CONCORD, NH 033016400

**School Profile**

Eligibility Status: Y  
Certification Type: C - CERTIFIED  
Approval Indicator: Y  
Initial Approval Date: 09/01/1972  
PPA Approval Date: 01/10/2007  
PPA Expiration Date: 09/30/2012  
Loan Deferment Only: N  
Action Code: 05 - REAPPROVE ELIG/FULL CERT  
Action Reason Code: 12 - MEETS REQUIREMENTS  
Action/Reason Date: 12/13/2006  
Main/Location Reason Code: N/A  
Main/Location Code Date: N/A  
School Type: 1 - PUBLIC  
Program Length: 6 - BACHELOR'S DEGREE  
Academic Calendar: SH - SEMESTER HOURS  
Ethnic Code: 5 - ETHNICITY NOT REPORTED  
Congressional District: 02  
Region Code: 01 - BOSTON, MA  
Change of Affiliation Code: N/A  
Change of Affiliation Effective Date: N/A  
Branch Indicator: N  
Web Address: <http://HTTP://WWW.GRANITE.EDU>

**Program Status**

Fell Start Date: 04/22/1994  
FFEL Stafford Start Date: 04/22/1994  
FFEL Stafford Unsubsidized Start Date: 09/01/1972  
FFEL PLUS Start Date: 09/01/1972  
FFEL SLS Start Date: 04/22/1994  
FDSL P Stafford Start Date: 07/01/1994  
FDSL P Stafford Unsubsidized Start Date: 07/01/1994  
FDSL P PLUS Start Date: 07/01/1994  
Perkins Start Date: 04/22/1994  
SEOG Start Date: 04/22/1994

**Scheduled Reporting**

**Exit Counseling**

Reporting Type:  
Extract Format:  
Frequency:  
School Branch ID:  
SAIG Mailbox:

**Delinquent Borrower**

Reporting Type:  
Frequency:  
School Branch ID:  
SAIG Mailbox:

PRIVACY ACT OF 1974 (AS AMENDED)

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# NSLDS Exit Counseling Profile Update Page

The screenshot shows the NSLDS (National Student Loan Data System) interface. At the top, there is a header with the text "START HERE GO FURTHER FEDERAL STUDENT AID" and the NSLDS logo. Below this is a navigation bar with buttons for "Menu", "Aid", "Enroll", "Org", "Report", and "Tran". A green bar below the navigation bar contains links: "Org Contact List", "Org Search", "Data Provider Schedule", "Repayment Information", "Cohort Default Rate", and "School Profile". The user is logged in as "SCTST2 SCHOOL USER from FAA UNIVERSITY".

The main content area displays the following information for the selected school:

- Name: FAA UNIVERSITY
- Code: 03101300
- Type: School
- Status: OPEN
- Address: 8 OLD SUNCOOK ROAD  
CONCORD, NH 033016400

Below this information is the "Exit Counseling Profile Update" section, which contains the following fields:

- Reporting Type: FIXED WIDTH (dropdown menu)
- Extract Format: NSLDS (dropdown menu)
- Frequency: WEEKLY (dropdown menu)
- School Branch ID: ALL (dropdown menu)
- SAIG Mailbox: TG50003 (text input)

At the bottom of the form are "Submit" and "Cancel" buttons. A green bar at the bottom of the page contains the text "PRIVACY ACT OF 1974 (AS AMENDED)". The footer of the page includes links for "FOIA", "Privacy", "Security", "Notices", "WhiteHouse.gov", "USA.gov", and "ED.gov".





# NSLDS Report Confirmation



## Scheduled Reporting



Successfully updated.

### Exit Counseling

Reporting Type: FIXED WIDTH

Extract Format: DIRECT LOAN

Frequency: MONTHLY

School Branch ID: ALL

SAIG Mailbox: TGS0002 - FAA UNIVERSITY

Update



# More Information Available

## NSLDS Newsletter #26

- Provides a detailed description of:
  - new exit counseling option for students
  - reporting enhancements for schools
- Available on NSLDS website



# NSLDS Questions

- Questions on the NSLDS exit counseling tool?  
NSLDS Customer Support Center  
Monday-Friday 8 AM - 9 PM (ET)  
Phone: 1-800-999-8219  
E-mail: [nslds@ed.gov](mailto:nslds@ed.gov)
- School sign up for NSLDS at:  
<https://www.fsawebenroll.ed.gov>



# TEACH Grant Counseling

- Initial & subsequent counseling on TEACH website before the student receives funds
- Schools must ensure that recipients receive appropriate exit counseling



# Loan Counseling Regulations

- Direct Loan: 34 CFR § 685.304
- FFEL: 34 CFR § 682.604(f) and (g)
- Perkins: 34 CFR § 674.16(a)
- TEACH: 34 CFR § 686.32



# Title IV Loan Consolidation

- Pays off outstanding balances for 1 or more Title IV loans & creates a new loan with a fixed interest rate
- One lender & monthly payment
- Loan terms depend on: amount owed, type & length of payment plan selected
- 7/1/10: Direct Loan is the only authorized consolidation lender for new Title IV loans



# Consolidation

## What Loans Can Be Consolidated?

- Stafford
- PLUS (Parent & Grad)
- Perkins \*
- Health Professions Student Loans (HPSL)\*
- Health Education Assistance Loans (HEAL)\*
- SLS (formerly ALAS)
- Nursing Student Loans (NSLP)\*
- National Direct Student Loans (NDSL)\*
- Federal Insured Student Loan (FISL)\*

\*Must include a Stafford, PLUS, or Consolidation loan to consolidate these loan types



# Benefits of Consolidation

- One lender
  - One monthly payment
  - Fixed interest rate
  - Up to 30 years to repay
  - May yield a lower monthly payment
  - Deferment & Forbearance Options
- No Fee & No Minimum
  - Several repayment plans
  - When defaulted loans are paid by a consolidation loan, credit report shows the new loan that starts in good standing





# Possible Drawbacks of Consolidation

- Only Direct Loan available
- Higher interest costs
- Higher total payment
- Longer repayment term
- No Perkins Cancellation
- Limited reconsolidation options
- In school consolidation temporary allowed to lock in low interest rate
  - Loss of grace period
  - Repayment 60 days after leaving school/dropping below 1/2 time



# Consolidation - Costs and Fees

- No origination fee
- 2 possible ways to pay more interest
  - Outstanding interest & fees at the time of consolidation are added to principal balance of the new loan = higher monthly interest
  - Longer repayment period = more total interest paid
- Delinquent loans may be charged collection or late fees up to 18.5 % of the loan (principal & interest), which become part of the principal of the new loan



# Special Perkins Issues

- Interest Rate -- fixed at 5%
  - Affect on weighted average of consolidation loan
- Loss of Benefits
  - Interest Subsidy
  - Deferment
  - Cancellation
  - Loan Forgiveness



# Consolidation...

## How Can Schools Help?

- **Exit loan counseling information**
- **Timely application of Perkins Loan payoffs**
- **Timely completion of verification certificates**
- **Timely resolution of overpayments & underpayments**



# Direct Loan Consolidation

Contact Information:

(800) 557-7392

<http://loanconsolidation.ed.gov>



# Consolidation Website

## Direct Consolidation Loans

[CONSOLIDATION HOME](#) | [APPLICATION HOME](#) | [FORMS & PUBLICATIONS](#) | [FAQs](#) | [CONTACT US](#)

Welcome borrowers, schools and loan holders to the ...  
**Federal Direct Consolidation Loans**  
Information Center

### BORROWER SERVICES



### SCHOOL SERVICES



### LOAN HOLDER SERVICES



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# Consolidation Interest Rate

- Weighted average of interest rates on loans consolidated (as of the application receipt date), rounded to the nearest higher 1/8 of 1%.
  - fixed for the life of the loan
  - capped at 8.25%
  - online interest rate & loan payment calculator
    - Gives amount under each repayment plan



# Consolidation Example #1

Sample **unconsolidated** loan repayment:

\$175/month for 10 years

Total Interest = ~ \$ 6,000 (interest rate changes)

Total Paid = ~ \$21,000

## Assumptions:

\$15,000 balance

7.1% **variable** interest rate





# Consolidation Example #1 (cont.)

## Scenario #1: Extended

\$135/month for 15 years

Total Interest = \$ 9,500

Total Paid = \$24,500

## Scenario #1: Graduated

\$89/month for year #1

(gradually goes up to \$250)

Total Interest Paid - \$11,900

Total Paid - \$26,900

## Assumptions:

\$15,000 consolidation loan

7.1% weighted average interest rate



# Consolidation Example #2

## Standard Repayment

\$700/month for 10 years

Total Interest = \$ 24,000

Total Paid = \$ 84,000

## Consolidation Repayment

\$400/month for 30 years

Total Interest = \$ 85,500

Total Paid = \$145,500

## Assumptions:

\$60,000 balance

7.1% weighted-average interest rate



# Before Consolidating

- Read all info before signing
- Notify processor of corrections or changes to application data
- Cannot undo a consolidation loan, except in rare circumstances



# After Consolidating

- Can add more loans within 180 days
- After 180 days, must apply for a new consolidation loan to add loans
- No transfer options



# Questions ????





# Further Questions/Comments?

Contact me:

Annmarie Weisman, Training Officer

[annmarie.weisman@ed.gov](mailto:annmarie.weisman@ed.gov) or (215) 656-6456

*Feedback on Training?*

*Contact: Thomas Threlkeld,*

*Supervisor of Training Officers*

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# Federal Student Aid Regional Training Officers Philadelphia Office

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