

Required Direct Loan Counseling for Federal Loan Borrowers at KCU:

Students must have the FAFSA ID in order to complete the required counseling. If you have forgotten or need to change your FAFSA ID please visit:

<https://studentaid.gov/fsa-id/create-account/launch>

Entrance Counseling for Direct Loan Borrowing:

You may access the Federal Direct Entrance Counseling Guide at:

studentaid.gov/sites/default/files/loan-entrance-counseling-color.pdf

You can complete the online required entrance counseling at:

<https://studentaid.gov/entrance-counseling/> - Please select Graduate/Professional Counseling.

Entrance counseling for graduate or professional students is required if you have not previously received a Direct Unsubsidized Loan and/or Direct PLUS Loan.

You're a graduate or professional student if you are enrolled in a program or course above the bachelor's degree level (such as a master's degree or Ph.D. program) or who is enrolled in a program leading to a professional degree (for example, J.D. or M.D.).

Completion of the Loan Entrance Counseling and Quiz is a federal requirement that discusses your rights and responsibilities as a Federal Direct Student Loan borrower.

The purpose of loan counseling is to provide information concerning the repayment of Federal Direct Loans, explain your rights and responsibilities as a student loan borrower, inform you of the consequences of default, managing your education expenses and provide information regarding the Dept. of Education Ombudsman and other helpful information.

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

Exit Counseling for Federal Direct Loan Borrowers:

You may access the Federal Direct Exit Counseling Guide at:

studentaid.gov/sites/default/files/exit-counseling.pdf

You can use this link to complete the required exit counseling:

<https://studentaid.gov/exit-counseling/>

Federal regulations require all Federal Direct Unsubsidized and Grad PLUS borrowers who borrowed while attending KCU to complete exit counseling if:

- You are enrolled in less than half time
- You have applied for a degree and are close to graduating
- You are not enrolled
- You have withdrawn from all classes at KCU

You'll need to complete required exit counseling whenever you leave your school, even if you plan to restart another program or current program later at KCU or new school.

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

Completing the exit counseling is federally required for borrowers of Federal Direct Loans. In addition, graduating students must attend the loan repayment presentation provided on Check-Out Day.