

# Entrance and Exit Counseling Financial Literacy and Consumer Protection

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## Entrance Counseling and Loan Information

Entrance Counseling Guide for Direct Loan Borrowers

<https://studentaid.ed.gov/sa/sites/default/files/loan-entrance-counseling-color.pdf>

Direct Loan Basics for Students

<https://studentaid.ed.gov/sa/sites/default/files/direct-loan-basics-students.pdf>

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## Financial Literacy and Consumer Protection

Money Management Checklist

<https://studentaid.ed.gov/sa/sites/default/files/money-management-checklist.pdf>

Federal Student Aid and Identity Theft

<https://studentaid.ed.gov/sa/sites/default/files/student-aid-and-identity-theft.pdf>

Financial Awareness Counseling

<https://studentloans.gov/myDirectLoan/counselingInstructions.action?counselingType=fa>

Credit, Debit and Charge Cards: Plastic 101

<https://www.consumer.ftc.gov/articles/0332-credit-debit-and-charge-cards>

Understand Your Credit Score

[https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/cfpb\\_understand\\_credit\\_card\\_EN\\_web.pdf](https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/cfpb_understand_credit_card_EN_web.pdf)

Don't Be Fooled: You Never Have to Pay for Student Loan Help

<https://blog.ed.gov/2016/01/dont-be-fooled-you-never-have-to-pay-for-student-loan-help/>

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## Exit Counseling, Income Tax Information and Repayment Information

Exit Counseling Guide for Direct Loan Borrowers

<https://studentaid.ed.gov/sa/sites/default/files/loan-exit-counseling-color.pdf>

Student Loan Repayment Checklist

<https://studentaid.ed.gov/sa/sites/default/files/student-loan-repayment-checklist.pdf>

Repayment Estimator

<https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action>

Why Form 1098-T is important to you?

[https://ifap.ed.gov/eannouncements/attachments/031715SharingInfoonEducationTaxBenefits\\_StudentsandFamiliesAttach.pdf](https://ifap.ed.gov/eannouncements/attachments/031715SharingInfoonEducationTaxBenefits_StudentsandFamiliesAttach.pdf)

Federal Student Loans: Repaying Your Loans

<https://studentaid.ed.gov/sa/sites/default/files/repaying-your-loans.pdf>

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## Deferment, Forbearance and Consolidation

Deferment and Forbearance

<https://studentaid.ed.gov/sa/repay-loans/deferment-forbearance>

Loan Consolidation

<https://studentaid.ed.gov/sa/repay-loans/consolidation>

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Prior to receiving a first disbursement on your Direct Loan(s), it is mandatory that you first complete **online Entrance Counseling**; before graduation or withdrawing you must complete **online Exit Counseling**. The websites above provide additional, important, and helpful information on your Direct Subsidized and Unsubsidized Loans to include: repayment plans and calculators, money and credit management tips, identity theft, income tax information as it pertains to student loans, deferments, forbearance, and consolidation.