



There are lots of people ready to help with information about your student loans, if you need it

Ombudsman: **1-877-557-2575** or **www.ombudsman.ed.gov**

National Student Loan Data System for your student loan records: **www.nslds.ed.gov**

Tax credit information from **www.irs.gov**

We are with you **for life** to help. You can call us first — either the Student Loan Specialist on campus or toll-free anytime: **1-866-367-5669**

Genesis Customer Service: **1-888-711-4307** or **www.genesislendingonline.com**



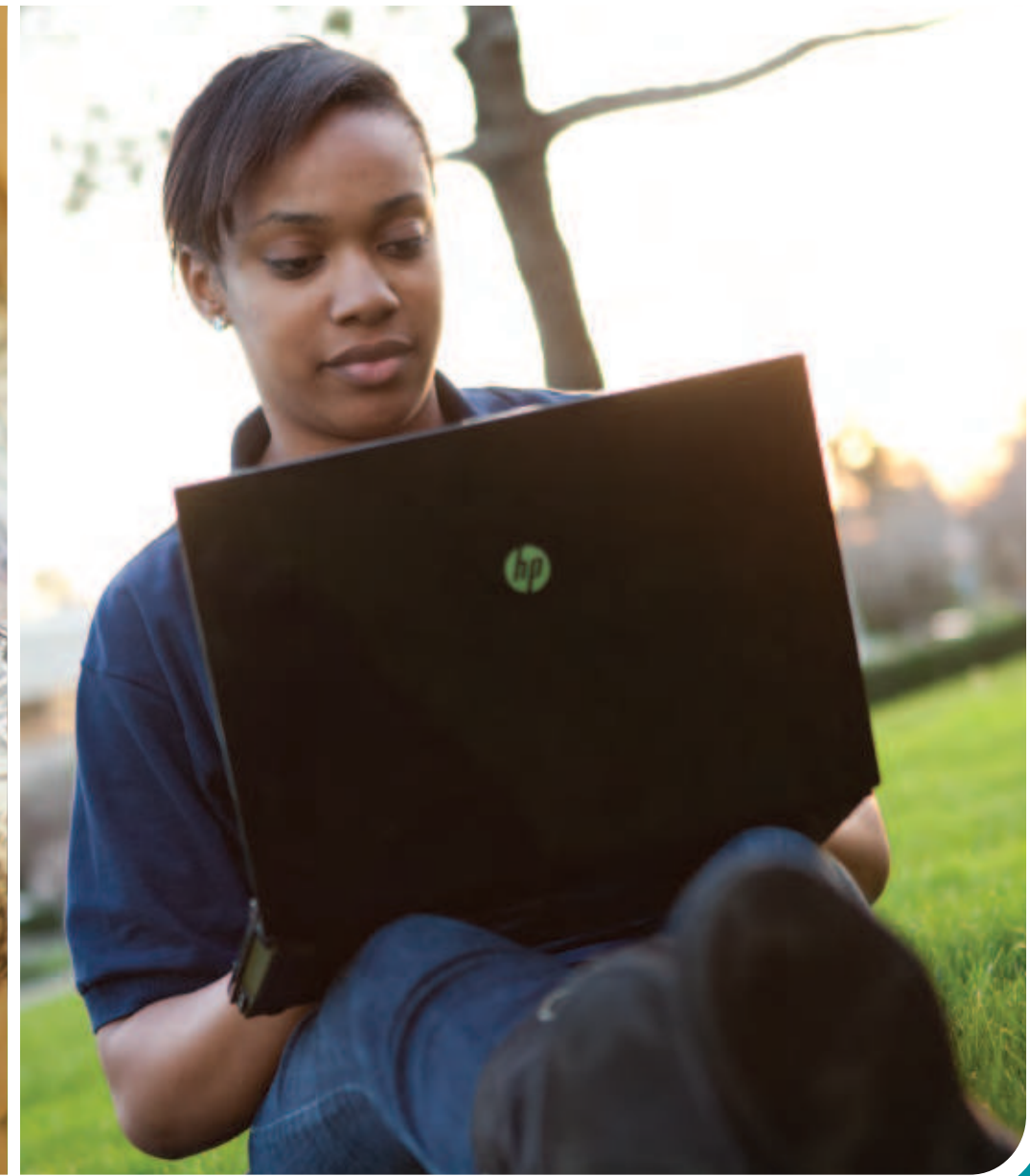
Everest
COLLEGES, INSTITUTES
& UNIVERSITIES

www.everest.edu

Everest College Phoenix
PHOENIX • MESA • ONLINE

www.everestcollegephoenix.edu

6 Hutton Centre Drive, Suite 400 Santa Ana, California 92707



Your Student Loan Record

Everest
COLLEGES, INSTITUTES
& UNIVERSITIES

Everest College Phoenix
PHOENIX • MESA • ONLINE

Track Your Student Loans for Repayment

Use this folder to keep track of important information about your student loans. Contact your Student Loan Specialist any time you have questions or to get help with your student loans.

LOAN #1		
NAME OF LOAN		
FIRST MONTHLY PAYMENT DUE DATE	MONTHLY PAYMENT AMOUNT	TOTAL AMOUNT DUE

LOAN #2		
NAME OF LOAN		
FIRST MONTHLY PAYMENT DUE DATE	MONTHLY PAYMENT AMOUNT	TOTAL AMOUNT DUE

LOAN #3		
NAME OF LOAN		
FIRST MONTHLY PAYMENT DUE DATE	MONTHLY PAYMENT AMOUNT	TOTAL AMOUNT DUE

LOAN #4		
NAME OF LOAN		
FIRST MONTHLY PAYMENT DUE DATE	MONTHLY PAYMENT AMOUNT	TOTAL AMOUNT DUE

Your Student Loan Repayment Options

There are lots of people ready to help you if you need it

Ombudsman: **1-877-557-2575** or **www.ombudsman.ed.gov**

National Student Loan Data System for your student loan records: **www.nslds.ed.gov**

Tax credit information from: **www.irs.gov**

Genesis Customer Service: **1-888-711-4307** or **www.genesislendingonline.com**

You can call us first — either the Student Loan Specialist on campus or toll-free anytime: **1-866-367-5669**



Everest
COLLEGES, INSTITUTES
& UNIVERSITIES

www.everest.edu

Everest College Phoenix
PHOENIX • MESA • ONLINE

www.everestcollegephoenix.edu

6 Hutton Centre Drive, Suite 400 Santa Ana, California 92707

Everest
COLLEGES, INSTITUTES
& UNIVERSITIES

Everest College Phoenix
PHOENIX • MESA • ONLINE

take control of your spending and your life.



Implementing these strategies is the first step toward financial independence — both as a student and in a new career.

- Identify your personal, professional and financial goals
- Develop an affordable monthly budget and stick to it
- Save a little money each month for emergencies
- Keep accurate records of your spending
- Maintain a strong credit history
- Pay your bills — including your student loan — on time
- Keep only one credit card and use it for emergencies only
- Pay your credit card balance in full every month to avoid interest charges
- Share living costs with a roommate or two

EXPENSES	NEED	WANT
Food	Groceries	Eating out
Shelter	Roommates	Apartment or house
Transportation	Public transportation	Car
Clothes	Basics	Trendy styles and labels
Phone	Land line	Cell phone



NEED VS. WANT

It's critical to distinguish between the things you need and the things you want. This chart can help.

If your circumstances change after school, you have options.

You always have help after you leave school. Call us if any of these apply to you.

- Go back to school for more education
- Get government assistance
- Work part-time
- Join the military or Peace Corps
- Become unemployed
- Have financial difficulty for any reason



You can get help with your student loan repayment, including:

- Change your monthly payment amount
- Temporarily suspend your payments with deferments or a forbearance
- Forgiveness on missed payments with a forbearance

In unique circumstances you may apply for a loan consolidation:

- Combine your student loans into one single new loan
- Typically a lower payment over a longer repayment period

	Loan Amount	Terms	Monthly Payment	Total Paid (Loan + Interest)
LOAN #1	\$10,500	10 YEARS	\$121	\$14,500
LOAN #2	\$ 4,500	10 YEARS	\$52	\$6,214
TOTAL	\$15,000		\$173	\$20,714

CONSOLIDATED LOANS	Loan Amount	Terms	Monthly Payment	Total Paid (Loan + Interest)
STANDARD	\$15,000	10 YEARS	\$173	\$20,784
GRADUATED	\$15,000	15 YEARS	\$147	\$26,424



Your repayment options

You have the right to choose from **six repayment options** at any time. See below to compare your loan amounts with monthly payments for each of these options. Discuss which options might work best for you with your Student Loan Specialist on campus or at **1-866-367-5669**.

Based on a \$10,000 loan

1 Standard Repayment

- Fixed monthly payment
- \$50 minimum per month
- Ten-year repayment schedule
- This is automatically assigned to you unless you choose another option

Monthly Payment	Total Paid (Loan + Interest)
\$115	\$13,810

Based on a subsidized Stafford loan at 6.8% interest with a standard repayment plan of 10 years.

4 Income-Contingent Repayment

- Direct loans only
- Payment based on your monthly gross income and family size
- Based on a gross yearly income of \$25,000

Initial Monthly Payment	10TH Year Monthly Payment	Maximum Monthly Payment	Total Paid (Loan + Interest)
\$74	\$78	\$82	\$18,588

Based on 20 years in repayment and an income growth rate of 4%.

2 Graduated Repayment

- Payment gradually increases over time
- Payment must cover interest due
- Ten-year repayment schedule

Beginning Monthly Payment	Ending Monthly Payment	Total Paid (Loan + Interest)
\$58	\$159	\$17,508

Based on a subsidized Stafford loan at 6.8% interest with a standard repayment plan of 10 years.

5 Extended Repayment

- Must be for loans greater than \$30,000—very few of our students have this
- Standard or graduated repayment plans
- Repayment term cannot exceed 20 years

Monthly Payment	Time to Repay	Total Paid (Loan + Interest)
\$229	20 Years	\$54,961

Based on a subsidized Stafford loan at 6.8% interest with an extended repayment plan of 20 years.

3 Income-Sensitive Repayment

- Only available for FFEL Program loans
- Payment based on your monthly gross income
- Payment must cover the interest due
- Length of term will vary

Gross Monthly Income	Monthly Payment First 5 Years, Interest Only	Monthly Payment Last 10 Years	Total Paid (Loan + Interest)
\$1,500	\$60	\$112	\$17,082

Based on a subsidized Stafford loan at 6.8% interest, with monthly payment at 4% of the gross monthly income.

6 Income-Based Repayment

- Based on “partial financial hardship” plus your income, debt and family size
- You must reapply every year to qualify
- Your payments can go as low as \$0
- Unpaid interest on subsidized loans is subsidized for three years
- Unpaid interest and principal can be capitalized when IBR is terminated
- Remaining loan is forgiven after 25 years
- Based on an income of \$25,000

150% of Poverty	Disposable Income	Current Monthly Payment	New Monthly Payment
\$15,600	\$9,400	\$144	\$117

Based on a subsidized Stafford loan at 6.8% assuming the standard repayment plan of 10 years; assumed adjusted gross income with one person in the household



Other student loan options after you leave school

Deferment

A deferment is the temporary postponement of payments on your student loan.

- Your servicer can advise you on your deferment eligibility status.
- Primary reasons and time considerations for deferment include:
 - Returning to school at least half time (unlimited periods).
 - Unemployment (six-month period with a maximum of six periods).
 - Economic hardship (12-month period with a maximum of three periods).
 - Being on active duty (including National Guard duty) during war, national emergency or military operation.
- **Deferments are not automatic.** You must apply for one and receive approval from your lender.
- When **subsidized** loans are deferred, the principal payments are postponed and the interest is billed to the federal government.
- When **unsubsidized** loans are deferred, the principal payments are postponed but you are responsible for paying the accrued interest.


Forbearance

Forbearance is the temporary cessation or reduction of principal payments on your student loan.


- You are still responsible for all accrued interest during the forbearance period.
- If you do not qualify for a deferment but are having a hard time repaying your student loan, you may be eligible for forbearance.
- Common reasons for forbearance include:
 - Poor health
 - A rigorous residency program
 - Financial hardship
- Forbearance is allowed at the discretion of the lender.
- Forbearance often results in an extended repayment period.

Forgiveness

All or a portion of your loan can be forgiven by the federal government through loan forgiveness programs. You can earn eligibility through certain volunteer work, military service, teaching or practicing medicine in certain types of communities, or meeting other criteria specified by the particular programs. To determine if you qualify for loan forgiveness, visit www.studentaid.ed.gov.



Remember, there are consequences for not paying back or defaulting on your student loans.

- 
- Your credit can be **negatively impacted**, which may prevent you from buying the things you will want in your future — a home, a car, anything you will need to finance.
 - Your wages or any tax refunds due to you **can be garnished**.
 - You will be responsible for the full amount of the loan, **plus collection costs**.
 - You **cannot automatically discharge** federal student loans in bankruptcy.
 - You **can lose eligibility** for deferment and forbearance options, plus future financial aid.
 - You **can lose eligibility** for certain federal or state jobs.
 - You **may lose** your professional license.

It's not worth it.

Call us right away for help: 1-866-367-5669

Exit Counseling Checklist

I understand that I have a right to the following:

- ☐ A copy of my promissory note either before or at the time the loan is made.
- ☐ A grace period and an explanation of what this means.
- ☐ A disclosure statement, received before I begin to repay my loan, that includes information about interest rates, fees, the balance I owe, and the number of payments.
- ☐ Apply for deferment of my loan payments for certain specified periods, as long as I am eligible.
- ☐ Request forbearance from the holder of my loan if I am unable to make payments and do not qualify for deferment.
- ☐ Prepayment of my loan in whole or in part anytime without an early-repayment penalty.
- ☐ Written notification if my loan is sold to a new holder.
- ☐ A copy of my MPN either before or at the time my loan is disbursed.
- ☐ Documentation that my loan is paid in full.

I understand I am responsible for:

- ☐ Completing exit counseling before I leave school or drop below half-time enrollment.
- ☐ Repaying my loan even if I do not complete my academic program, I am dissatisfied with the education I received, or I am unable to find employment after I graduate.
- ☐ Notifying my school and the lender or current holder of my loan within 10 days if I:
 - Move or change my address
 - Change my name
 - Withdraw from school or drop below half-time enrollment
 - Transfer to another school
 - Fail to enroll or reenroll in school for the period for which the loan was intended
 - Change my expected graduation date
 - Graduate
- ☐ Making monthly payments on my loan after my grace period ends, unless I have a deferment or a forbearance and repayment options will be provided during exit counseling.
- ☐ Notifying my lender or school of anything that might alter my eligibility for an existing deferment or forbearance.

References:

Please provide four separate references with different U.S. addresses. The first reference should be your parent or legal guardian. The second should be a grandparent. Additional references may include relatives and friends who know where you can be reached. All references must be completed in full.

NAME OF REFERENCE #1	<input type="checkbox"/> PARENT	<input type="checkbox"/> GUARDIAN	ADDRESS	CITY, STATE, ZIP	PHONE NUMBER ()
NAME OF REFERENCE #2	<input type="checkbox"/> GRANDPARENT		ADDRESS	CITY, STATE, ZIP	PHONE NUMBER ()
NAME OF REFERENCE #3	<input type="checkbox"/> RELATIONSHIP _____		ADDRESS	CITY, STATE, ZIP	PHONE NUMBER ()
NAME OF REFERENCE #4	<input type="checkbox"/> RELATIONSHIP _____		ADDRESS	CITY, STATE, ZIP	PHONE NUMBER ()

I certify that I have read the above and all information is true, complete and correct to the best of my knowledge and belief. I also certify that I have received student loan counseling and exit counseling materials for Direct Subsidized and Direct Unsubsidized Loan borrowers. Counseling included: typical repayment tables, repayment options, deferment information, debt management and consequences of defaulting on a student loan. I have read and I understand my rights and responsibilities as a borrower. I understand that I have a loan from the federal government that must be repaid.

STUDENT SIGNATURE _____ DATE _____

PRINT NAME _____ ID# _____

insights

A STUDENT GUIDE TO FINANCIAL AID

There are lots of people ready to help you if you need it

Ombudsman: **1-877-557-2575** or
www.ombudsman.ed.gov

National Student Loan Data System for your
student loan records: **www.nslds.ed.gov**

Tax credit information from: **www.irs.gov**

Genesis Customer Service: **1-888-711-4307** or
www.genesislendingonline.com

You can call us first — either the Student Loan Specialist
on campus or toll-free anytime: **1-866-367-5669**

Everest
COLLEGES, INSTITUTES
& UNIVERSITIES

www.everest.edu

Everest College Phoenix
PHOENIX • MESA • ONLINE

www.everestcollegephoenix.edu

6 Hutton Centre Drive, Suite 400 Santa Ana, California 92707

INSIDE

Loan Counseling

Repayment Options

Budgeting

Managing Your Debt



GETTING STARTED. Financing your college education takes planning. This guide will help you understand your financial aid options and the steps it takes to make sure you're on track for successful repayment of your student loan. Take time to read through the information. And if you have any questions, call us toll-free anytime: **1-866-367-5669**.



Who's Who in the Loan Process

Student Finance Planner

The Student Finance Planner on campus can help you with information on student loans, including application steps, awards, loans and your student loan repayment. This individual's primary role is to guide students and parents through the financial aid process.

Department of Education

The federal government is the source of the money you borrow. Your loan will be serviced by an organization contracted by the federal government.

Ombudsman

The Federal Student Aid Ombudsman resolves disputes from a neutral, impartial viewpoint, and can be beneficial if you cannot resolve a student loan problem through standard procedures. Visit www.ombudsman.ed.gov.

National Student Loan Data System (NSLDS)

The National Student Loan Data System is a central database for the U.S. Department of Education's student financial aid programs, and it contains a history of all your federal loans. You'll find it online at www.nslds.ed.gov.



FINANCIAL AID — WHO QUALIFIES?

Under most circumstances, eligibility for financial aid hinges on need: the difference between the cost of attending school and the amount you and your family are expected to contribute.



Finding Money for School

Before you apply for a loan to fund your education, it's smart to explore other possibilities that don't require repayment. These include grants, scholarships and gifts from family and friends. Below are two types of federal student loans available to those who qualify.

1 Subsidized Stafford Loans

Eligibility for a subsidized Stafford loan is based on need. Interest is paid by the federal government while you're in school at least half time, during the grace period and during periods of deferment. Repayment begins six months after you graduate, leave school or drop below half-time enrollment.

2 Unsubsidized Stafford Loans

Unsubsidized Stafford loans are available to all eligible students at participating schools and are not based on need. You are responsible for paying the interest for the life of the loan. Interest begins to accrue at the time of disbursement, but you have the option to defer it and have it added to the principal balance when repayment begins. Regular monthly payments start six months after you graduate, leave school or drop below half-time enrollment.

Stafford Loan – Annual Limits

Dependent Undergraduates (except students whose parents cannot borrow PLUS)	Base Subsidized and Unsubsidized (all students)	Additional Unsubsidized	Maximum Subsidized and Unsubsidized	Estimated Monthly Payment (on maximum)	Estimated Total Payment Amount (over 10 years)
First year	\$3,500	\$2,000	\$5,500	\$63	\$7,595
Second year	\$4,500	\$2,000	\$6,500	\$75	\$8,976
Third year and beyond	\$5,500	\$2,000	\$7,500	\$86	\$10,375

Debt Management

Are you ready to **take control of your spending** so you can get on the path to the lifestyle you really want? Implementing these strategies is the first step toward true financial independence — both as a student and in a new career.

- Identify your personal, professional and financial goals
- Develop an affordable monthly budget and stick to it
- Save a little money each month for emergencies
- Keep accurate records of your spending
- Maintain a strong credit history
- Pay your bills — including your student loan — on time
- Keep only one credit card and use it for emergencies only
- Pay your credit card balance in full every month to avoid interest charges
- Borrow from the library instead of buying at the bookstore
- Share living costs with a roommate or two
- Read books on ways to be thrifty



NEED VS. WANT

It's critical to distinguish between the things you need and the things you want. The list below can help.

NEED
Groceries
Roommates
Public transportation
Basics
Land line phone
WANT
Eating out
Apartment or house
Own car
Trendy styles and labels
Cell phone



Repayment Plans

Several options are available for repayment of your student loan, allowing you to choose the one that best meets your financial needs. If you wish to change the terms of your loan, you can ask your servicer for a graduated repayment, income-contingent repayment, extended repayment, or income-based repayment plan. The servicer must allow you to change your loan repayment plan at least once a year.

1 Standard Repayment

- Fixed (substantially equal) monthly amounts are paid over a specific period of time.
- Your monthly payment must be at least \$50.
- The repayment term cannot exceed 10 years, excluding in-school, grace, and deferment or forbearance periods.

Loan Amount	Monthly Payment	Total Paid (Loan + Interest)
\$10,000	\$115	\$13,810

A subsidized Stafford loan repaid at 6.8% interest, assuming the standard repayment plan of 10 years.

2 Graduated Repayment

- Payments are smaller at the beginning of the repayment period and gradually increase over time.
- No single payment can be more than three times greater than any other payment.
- The repayment term is generally 10 years.
- Payment must cover at least the interest due.

Loan Amount	Beginning Monthly Payment	Ending Monthly Payment	Total Paid (Loan + Interest)
\$10,000	\$58	\$159	\$17,508

A subsidized Stafford loan repaid at 6.8% interest, assuming the standard repayment plan of 10 years.

3 Income-Contingent Repayment

- Direct loans only
- Payment based on your monthly gross income and family size
- Based on a gross yearly income of \$25,000

Initial Monthly Payment	10TH Year Monthly Payment	Maximum Monthly Payment	Total Paid (Loan + Interest)
\$74	\$78	\$82	\$18,588

A subsidized Stafford loan repaid at 6.8% interest, with a monthly payment based on 4% of your gross monthly income.

4 Extended Repayment

- This option is available only to borrowers with a loan balance greater than \$30,000.
- You can select either a standard or graduated repayment plan.
- The repayment term cannot exceed 25 years.
- Payment must cover at least the interest due.

Loan Amount	Monthly Payment	Years in Repayment	Total Paid (Loan + Interest)
\$30,000	\$229	20	\$54,961

A subsidized Stafford loan repaid at 6.8% interest, assuming an extended repayment plan of 25 years.

5 Income-based Repayment

- You must demonstrate partial financial hardship to qualify.
- Payments are 15 percent of your discretionary income.
- Payments are adjusted annually based on your adjusted gross income and family size.
- Payments can be less than interest due.
- Additional benefits such as restricting capitalization, loan forgiveness and interest subsidies are available.
- Contact your lender for more details.

Loan Amount	Gross Monthly Income	Annual Poverty Level	Monthly Payment	Total Paid (Loan + Interest)
\$10,000	\$2,000	\$10,400	\$105	\$14,442

A subsidized Stafford loan repaid at 6.8% interest, assuming the income-based repayment plan. Balance remaining after 25 years of repayment will be forgiven and considered taxable income.



Establish Good Credit

Prompt repayment of your student loan is one of the first steps in establishing a good credit record for life. Repaying your student loan on time and as promised is the beginning of a responsible and rewarding future.

The Grace Period

After you graduate, leave school or drop below half-time enrollment, you are entitled to one grace period. During this time — which is typically six months, depending on the type of student loan you receive — you are not expected to make payments.

The interest on subsidized loans is paid by the federal government during your grace period. On unsubsidized loans, you are responsible for the interest. The unpaid interest is capitalized — added to the loan principal — at the time of repayment.

Monthly payments begin the day after your grace period ends; at that point, your first payment is due within 60 days.

Capitalization

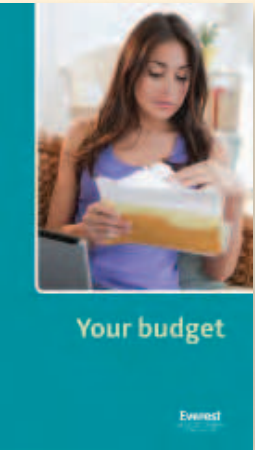
Capitalization is a process where the unpaid interest accrued during school, deferment or forbearance on your student loan is added to the principal when the loan enters repayment. This results in a higher loan balance and the possibility of a higher monthly payment. To find out when your unpaid interest will be capitalized, contact your lender or servicer. To avoid capitalization, take advantage of your option to make interest-only payments on your unsubsidized loan while you are still in school.

Budget Wisely

In general, your monthly student loan payment should not be more than 8% of your monthly salary. Use the table below to see if your student loans total to a debt level you may be able to afford. If not, contact your lender to discuss repayment options.

Annual Salary	8% of Monthly Salary	Total Repayment Amount
\$20,000	\$133	\$11,584
\$25,000	\$167	\$14,480
\$30,000	\$200	\$17,376
\$35,000	\$233	\$20,272
\$40,000	\$267	\$23,168
\$45,000	\$300	\$26,064

Payments are based on a 10-year repayment term and 6.8% interest.



Refer to “Your budget” worksheet to help you set up your own monthly budget.



Direct Consolidation Loan — Is It Right for You?

Loan consolidation allows you to refinance and combine any or all of your eligible outstanding federal student loans into a single new one. When you consolidate, your repayment period may be extended, usually resulting in a lower monthly payment. What’s more, the payback process is eased because you make only one payment each month. Just remember that a lower monthly payment may mean a significantly more expensive loan in the long run. For more information, visit www.loanconsolidation.ed.gov.

Repayment Is In Your Best Interest

On-time repayment of your student loan is critically important. The consequences of defaulting on your student loan can be downright scary:

- You lose the privilege of monthly payments, and the full amount of your loan becomes immediately due and payable.
- Your wages can be garnished and/or your entire tax refund can be taken and applied to your loan balance.
- Collection charges and attorney fees can be assessed, increasing the loan payoff amount.
- You lose your eligibility for any additional federal student financial aid.
- Your payments can increase, further straining your ability to repay.
- You lose deferment and forbearance options.
- You may not be eligible for certain federal and state jobs.
- You can lose your professional license.
- Your credit will be damaged.



ENROLLMENT STATUS

To remain eligible for financial aid, you will need to maintain at least half-time enrollment. Check with your campus for eligibility requirements.



BORROWER'S RIGHTS AND RESPONSIBILITIES

WHEN YOU ACCEPT A STUDENT LOAN, YOU AGREE TO:

Repay your loan(s), including accrued interest and fees, whether or not you complete your education, complete the program within the regular time frame, obtain employment or are satisfied with your education.

AS A STUDENT BORROWER, YOU HAVE THE RIGHT TO:

Prepay all or part of your loans without a prepayment penalty.

Other Student Loan Options After You Leave School

Deferment

A deferment is the temporary postponement of payments on your student loan.

- Your servicer can advise you on your deferment eligibility status.
- Primary reasons and time considerations for deferment include:
 - Returning to school at least half time (unlimited periods).
 - Unemployment (six-month period with a maximum of six periods).
 - Economic hardship (12-month period with a maximum of three periods).
 - Being on active duty (including National Guard duty) during war, national emergency or military operation.
- **Deferments are not automatic.** You must apply for one and receive approval from your lender.
- When **subsidized** loans are deferred, the principal payments are postponed and the interest is billed to the federal government.
- When **unsubsidized** loans are deferred, the principal payments are postponed but you are responsible for paying the accrued interest.

Forbearance

Forbearance is the temporary cessation or reduction of principal payments on your student loan.

- You are still responsible for all accrued interest during the forbearance period.
- If you do not qualify for a deferment but are having a hard time repaying your student loan, you may be eligible for forbearance.
- Common reasons for forbearance include:
 - Poor health
 - A rigorous residency program
 - Financial hardship
- Forbearance is allowed at the discretion of the lender.
- Forbearance often results in an extended repayment period.

Forgiveness

All or a portion of your loan can be forgiven by the federal government through loan forgiveness programs. You can earn eligibility through certain volunteer work, military service, teaching or practicing medicine in certain types of communities, or meeting other criteria specified by the particular programs. To determine if you qualify for loan forgiveness, visit www.studentaid.ed.gov.

Entrance Counseling Checklist

I understand that I have a right to the following:

- ☐ A copy of my promissory note either before or at the time the loan is made.
- ☐ A grace period and an explanation of what this means.
- ☐ A disclosure statement, received before I begin to repay my loan, that includes information about interest rates, fees, the balance I owe, and the number of payments.
- ☐ Apply for deferment of my loan payments for certain specified periods, as long as I am eligible.
- ☐ Request forbearance from the holder of my loan if I am unable to make payments and do not qualify for deferment.
- ☐ Prepayment of my loan in whole or in part anytime without an early-repayment penalty.
- ☐ Written notification if my loan is sold to a new holder.
- ☐ A copy of my MPN either before or at the time my loan is disbursed.
- ☐ Documentation that my loan is paid in full.

I understand I am responsible for:

- ☐ Completing exit counseling before I leave school or drop below half-time enrollment.
- ☐ Repaying my loan even if I do not complete my academic program, I am dissatisfied with the education I received, or I am unable to find employment after I graduate.
- ☐ Notifying my school and the lender or current holder of my loan within 10 days if I:
 - Move or change my address
 - Change my name
 - Withdraw from school or drop below half-time enrollment
 - Transfer to another school
 - Fail to enroll or reenroll in school for the period for which the loan was intended
 - Change my expected graduation date
 - Graduate
- ☐ Making monthly payments on my loan after my grace period ends, unless I have a deferment or a forbearance and repayment options will be provided during exit counseling.
- ☐ Notifying my lender or school of anything that might alter my eligibility for an existing deferment or forbearance.

References:

Please provide four separate references with different U.S. addresses. The first reference should be your parent or legal guardian. The second should be a grandparent. Additional references may include relatives and friends who know where you can be reached. All references must be completed in full.

NAME OF REFERENCE #1	<input type="checkbox"/> PARENT	<input type="checkbox"/> GUARDIAN	ADDRESS	CITY, STATE, ZIP	PHONE NUMBER ()
NAME OF REFERENCE #2	<input type="checkbox"/> GRANDPARENT		ADDRESS	CITY, STATE, ZIP	PHONE NUMBER ()
NAME OF REFERENCE #3	<input type="checkbox"/> RELATIONSHIP _____		ADDRESS	CITY, STATE, ZIP	PHONE NUMBER ()
NAME OF REFERENCE #4	<input type="checkbox"/> RELATIONSHIP _____		ADDRESS	CITY, STATE, ZIP	PHONE NUMBER ()

I certify that I have read the above and all information is true, complete and correct to the best of my knowledge and belief. I also certify that I have received student loan counseling and entrance counseling materials for Direct Subsidized and Direct Unsubsidized Loan borrowers. Counseling included: typical repayment tables, repayment options, deferment information, debt management and consequences of defaulting on a student loan. I have read and I understand my rights and responsibilities as a borrower. I understand that I have a loan from the federal government that must be repaid.

STUDENT SIGNATURE _____ DATE _____

PRINT NAME _____ ID# _____