



Humphreys
University
EST. 1896

You've worked hard,
and it's paid off.

Congratulations!

Congratulations on your academic accomplishment!
You are close to the finish line and we applaud all the hard work, dedication, and effort you've invested to make this happen.

Graduation Exit Loan Counseling Requirement for Federal Direct Stafford Loan Borrowers

Exit Counseling is Required by Law

Students who have received a subsidized, unsubsidized or PLUS loan(s) under the Direct Loan Program or the FFEL Program, must complete exit counseling each time they drop below half-time enrollment, **graduate**, or leave school. Exit counseling provides important information that you will need as you prepare to repay your federal student loan(s).

Step 1: Completing Exit Counseling (Non-Financial Aid Recipients Skip to Step 2)

To complete federal student loan Exit Counseling go to [Federal Student Aid](#).

Sign into the website with your FSA username and password and proceed with Exit Counseling by following the instructions for each page until the counseling session is complete. Once you complete Exit Counseling, we will automatically be notified.

Loan Repayment

Once you graduate, drop below half-time enrollment, or leave school, your federal student loan(s) enter repayment. However, if you have a Direct Subsidized, Direct Unsubsidized, or Federal Family Education Loan, you have a [six-month grace period](#) before you are required to start making regular payments. If you have already utilized your grace period, you may not be eligible for the full six months grace period before repayment begins.

Know Your Federal Loan Servicer

Please contact your Federal Loan Servicer for details regarding repayment plans and how to postpone repayment. If you do not know who your Federal Loan Servicer is and for a comprehensive understanding of your federal student loans, you can visit <https://nslds.ed.gov/npas/index.htm>.

Step 2: Student Account Balance Clearance

Ensure you are cleared with Student Services by June 1st. Please call (209) 478-0800.

STUDENT CONNECTIONS™

Humphreys University has partnered with Student Connections to better assist you in understanding your student loan repayment obligations and in addressing any issues you may encounter with the repayment of your student loans. Remember, you have options in repaying your loans, including the option to change your payment plan should your situation change! If you happen to be contacted at some time by Student Connections, rest assured that they are working with us to help ensure you understand all of your Federal Direct Loan options. We urge you take the call and allow them to help you understand your options.

In the event that you fall behind on your student loan payments due to financial difficulty, **please contact Student Connections at 1-866-497-8723 or visit repaymyloans.org.**