



**Humphreys
University**
EST. 1896

Graduation Student Loan Exit Counseling Requirement (Federal Direct Loan Borrowers)

Student Loan Exit Counseling is Required by Federal Law

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

Step 1 – Completing Student Loan Exit Counseling (Non-Financial Aid Recipients Skip to Step 2)

To complete student loan exit counseling, please visit [Federal Student Aid](#).

You will be prompted to sign in with your FSA username and password to proceed with completing student loan exit counseling. The school will be notified once you have successfully complete student loan exit counseling.

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 entire six months grace period before repayment begins.

Know Your Federal Loan Servicer

Please get in touch with your Federal Loan Servicer for details regarding repayment plans and how to postpone repayment. To understand your federal student loans comprehensively and learn who your Federal Loan Servicer is, please visit your [Federal Student Aid Dashboard](#).

Step 2 – Student Account Balance Clearance

Ensure your student account is cleared with Student Services by June 1st. Please call (209) 478-0800 or email student.services@humphreys.edu.

STUDENT CONNECTIONS™



Humphreys University has partnered with Student Connections to further assist you in understanding your student loan repayment obligations and resolving any concerns you may experience with student loan repayment. Keep in mind that you have repayment choices, including the flexibility to adjust your payment plan if your circumstances change!

If Student Connections contacts you, know that they are working with us to ensure you understand all your Federal Direct Loan repayment options. We strongly advise you to let them assist you in understanding your alternatives.

If you encounter financial difficulties and falling behind on your student loan payments, or need to explore repayment alternatives, please contact Student Connections at

**(866) 311-9450 or
visit repaymyloans.org.**