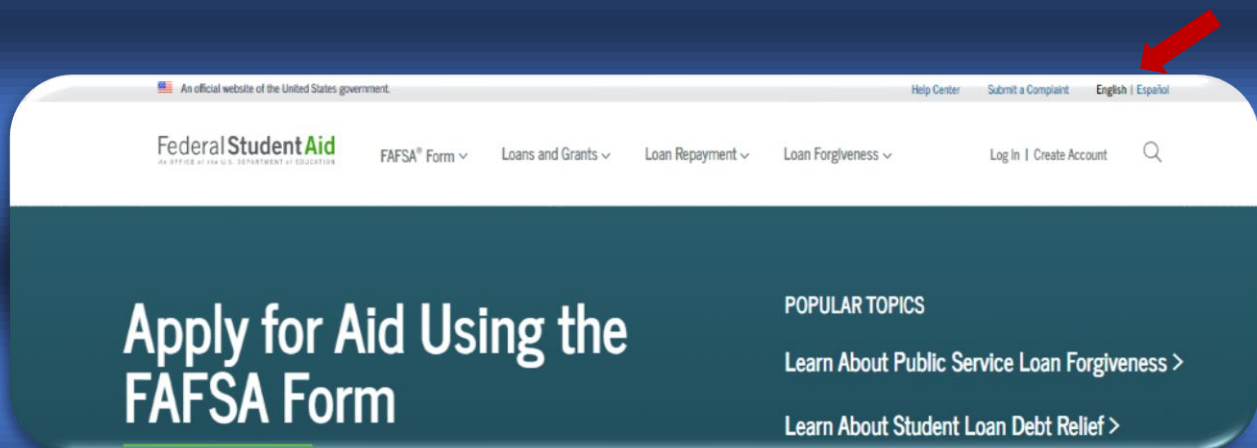
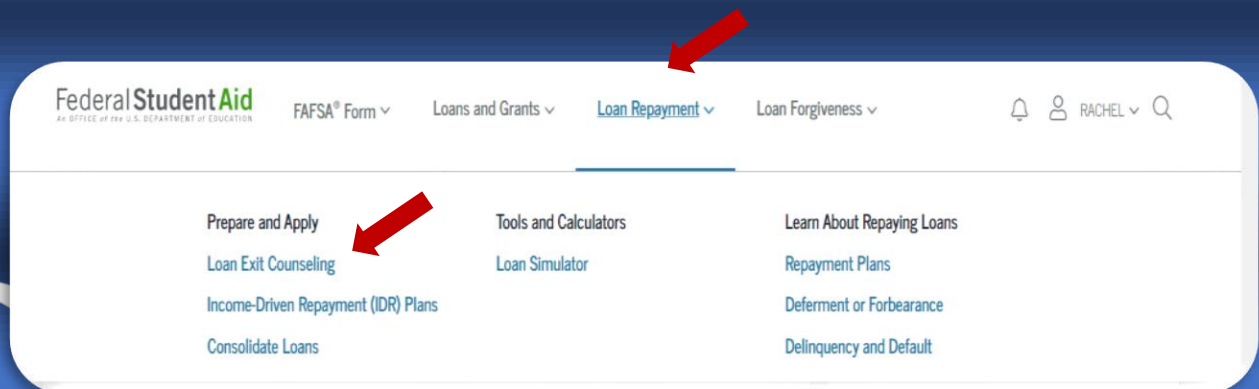


Guide to complete the Exit Counseling

Step 1: Access the page: <https://Studentaid.gov>
Please select the preferred language.



Step 2: Once you access, go to the area: **“Manage Loans”** or **Manage loans** and then select **Complete Exit Counseling**.





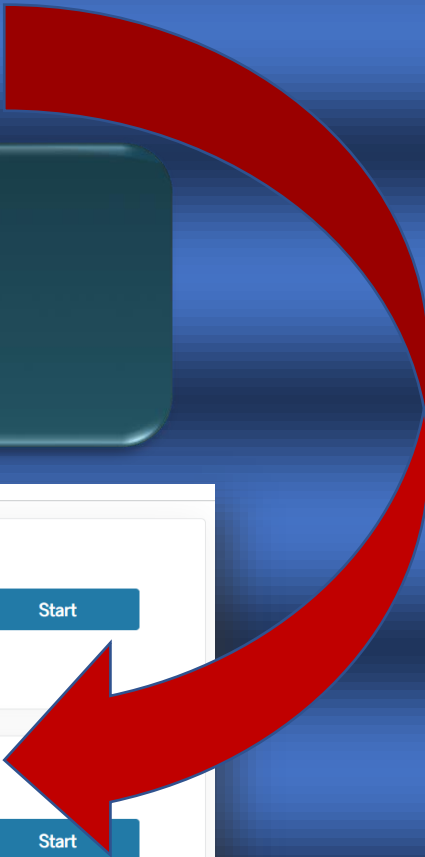
Step 3: You must select the box that corresponds to you:
Undergraduate for Baccalaureate or Postgraduate for Graduates.

Complete Student Loan Exit Counseling

You must complete exit counseling when you leave school or drop below half-time enrollment. The purpose of exit counseling is to ensure you understand your student loan obligations and are prepared for repayment.

You'll learn about what your federal student loan payments will look like after school. We'll recommend a repayment strategy that best suits your future plans and goals.

	I am an Undergraduate Student You're an undergraduate student if you're pursuing an associate's or bachelor's degree.	Start
	I am a Graduate or Professional Student You're a graduate or professional student if you are in a master's or doctorate program such as an M.A., MBA, M.D., J.D., Ph.D., Ed.D., or graduate certificate.	Start



Step 4: You must indicate your username or email address or phone number and the password created in FSA ID.

Log In

FSA ID Username, Email, or Phone

Password
 [Show Password](#)

[Log In](#)

[Forgot My Username](#) | [Forgot My Password](#)

[Don't have an account? Create an Account](#)

[Help Me Log In to My Account](#)



Step 5 It provides a guide where you will find the necessary information to carry out the assessment. Therefore, you must update information, read and answer the required questions.

Exit Counseling Overview: What You'll Learn and Do

You'll need to proceed through the counseling in the order below. You cannot skip around or save an incomplete session. You must finish exit counseling in one sitting. Throughout the counseling, you'll answer a few questions to help you remember what you've learned.

- Contact Settings**
 1. Confirm Contact Information
 2. References
 3. Notify Schools
 4. Why Am I Completing Exit Counseling?
- My Loans**
 1. What Do I Owe?
 2. Loan Terminology
 3. When Do I Pay?
 4. What Is Interest Accrual?
 5. What Is Interest Capitalization and When Does It Occur?
- Preparing to Repay**

Step 6: Update, if necessary. The required data (address, email and telephone). It is important so that the Agency can communicate with you.

Contact Settings

1 Confirm Contact Info 2 References 3 Notify Schools 4 Why Am I Completing Exit Counseling?

Before We Get Started...

We need to confirm the following information is correct. We will use this to communicate important messages to you about your loans.

i It is very important we know how to reach you once you leave school so we can get critical information to you about your loans.

Have you moved or do you plan to move? [Edit](#)

Here is the address we have on file for you:



Select the alternative and then press continue.

Was all of this info correct?

Before continuing, please confirm the above information is correct.

- I need to update some of the information above. Take me to settings.
- The information above is correct. I want to proceed with exit counseling.

[Previous](#) [Continue](#)

Step 7: Provide 3 contacts (references) with different addresses and phone numbers, then continue

Reference Information

i In the sections below, choose people you are likely to still be in touch with up to 10 years from now. The people you list will not be responsible for your loans.

Closest Living Relative Information

If you don't have any close living relatives, list someone who will likely still be in touch with you up to 10 years from now.

Have you previously completed information for your next of kin?

Reference Name [?]

First Name

Middle Initial - optional

City

State

ZIP Code

Country

Contact Information

Telephone Number

Email Address - optional

Relationship to You

[Previous](#) [Continue](#)



Step 8: Select in the box “**Pontifical Catholic University of Puerto Rico**”, then in “**Educational institution that you selected to notify**”, PUCPR should appear and press the **continue** button.

Search School
Find the school you want to be notified when you complete exit counseling.

U.S. Schools/U.S. Territory Schools
 Non U.S. Schools

Choose a State

Search School By Name

Choose a school I previously listed instead

School(s) You Selected to Notify
The school(s) you selected below will only receive notification that you successfully completed exit counseling and the date it was completed.

PONTIFICAL CATHOLIC UNIVERSITY OF PUERTO RICO (THE) 2250 BOULEVARD LUIS A FERRÉ AGUAYO, PONCE, PR 007170655	School Code G03936	Remove
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[Previous](#) [Continue](#)

Step 9: Select the reason why you are going to complete the assessment and press continue.

Exit Counseling?

Why Am I Completing Exit Counseling?

I'm graduating or recently graduated from one or more of the schools I listed

I am dropping below half-time enrollment at one or more of the schools I listed

I am withdrawing from one or more of the schools I listed

None of these

[Previous](#) [Continue](#)

Step 10: Advice presents you with important information to be able to manage your loans. So you'll need to read, then answer a few questions in the "Test Your Knowledge" area and press continue.

Next Exit Counseling Topic



Contact Settings

Section Completed!

Basics About My Loans

In this section you'll learn:

- 01 What principal, interest, interest rate, and total balance mean
- 02 Details about your loans
- 03 What you need to know about your federal loan types
- 04 How interest accrues
- 05 What interest capitalization is

Previous

Continue

What Do I Owe?

IMPORTANT: The calculations shown do not reflect your regular interest rate. You have at least one loan with a temporary interest rate of 0%. After the 0% interest rate period ends, regular interest rates will apply, which will result in different interest accrual, monthly payment, and overall total payment amounts.

Below is your total outstanding balance, which is made up of the principal amount of your loan, plus any interest you've accrued. We'll explain how your interest rate is used to calculate the amount of interest you owe a little later. You can always access up-to-date information about your loans in [Aid Summary](#).

Total Outstanding Federal Loans

[View Individual Loans](#)

Indicate when you stopped or will stop studying.



When Will You or Did You Leave School?

If you are completing exit counseling for a program that you have already left or finished, you may list a date in the past.

Anticipated End of School Date

Month Year

Determine your repayment date by entering the month and year of your last day of school.

Do you plan to return to school within the next 6 months?

- No Yes

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Continue

Check Your Knowledge



How can you reduce the total cost you might pay for your student loan?

- Make payments while in school
- Make payments while in grace
- Make extra payments toward your principal balance
- All of the above

✓ Check Answer

Step 11: It will present the complete history of the requested loans. You can press "**See individual loans**" to see in detail the type of loan and when you applied for it. It even offers an estimate of when the balance will be, advice for other types of plans and which agency will be managing your loans. You must continue reading, answer the questions and press continue.



You Can Enroll in a Different Plan

We'll explore other options later in the counseling so you can identify the one best suited for you. There are three main types:

- Standard: Fixed monthly payments over 10 years
- Graduated: Monthly payments begin low and increase over time
- Income-Driven: Monthly payments are tied to your income

[Previous](#)

[Continue](#)

My Loan Servicer(s)

Show Loan Details ▾

Now that you know the players in your student loan journey, let's discuss one of the most important ones you'll need to know well: your servicer(s).



DEPT OF ED/MOHELA

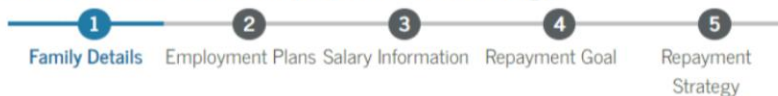
📄 www.mohela.com 📞 888-866-4352

Outstanding Principal	Outstanding Interest	Total Balance
\$7,250	\$0	\$7,250

To view which loans are serviced by DEPT OF ED/MOHELA, visit [Aid Summary](#).

Step 12: In order to provide a payment plan projection, the exercise will ask for information required to present a payment plan idea. Example: marital status, filed a return, that is, if he filed a return, job details, etc. After answering, press continue.

Determine Your Repayment Strategy



Are you married?

Show Loan Details ▾

Yes No [Why do we ask this?](#)

Did you file taxes in the prior tax year? ⓘ

Show Loan Details ▾

Note: If your parent filed taxes and claimed you, answer no. Only answer yes if you filed taxes.

Yes No

Previous

Continue

Step 13: Finally, it offers you the summary of the exit advice. In addition, it presents you when you start paying the loan. It is important to clarify that this is an exercise so that you know the responsibilities of the loan. Check that you indicated the Institution that will receive the confirmation, in order to eliminate the "Hold" of the advice.

What you need to know about the Public Service Loan Forgiveness (PSLF) Program

Show Loan Details ▾



You work/will work for an employer that does not qualify you for the Public Service Loan Forgiveness Program.

- 01 You must work full-time for the qualifying organization (based on the employer's definition of full-time or work at least 30 hours a week, whichever is greater).
- 02 You must make 120 qualifying payments in order for the remaining balance to be forgiven. A qualifying monthly payment is a payment that you make
 - after Oct. 1, 2007;
 - under a qualifying income-driven repayment plan:

Congratulations! You successfully completed exit counseling. The following school(s) will be notified within 24 hours:

Pontifical Catholic University of PR

Get proof of your counseling completion by [logging in to StudentAid.gov](#) using your account username and password (FSA ID).



You've Successfully Completed Exit Counseling

Your repayment period begins June 2023

[View/Print Borrower's Rights and Responsibilities for Direct Subsidized and Unsubsidized Loans](#)

The Pontifical Catholic University of Puerto Rico does not discriminate against any person on the basis of race, color, ethnicity, national origin, sex, sexual orientation, disability, medical condition, religion, military status, veteran status or age in admission or access to, or treatment or employment in its educational opportunities, programs and activities as required by applicable laws and regulations. The University is exempt from Title IX provisions that are not consistent with the religious tenets of the Roman Catholic Church. Inquiries concerning the application of regulations prohibiting discrimination may be referred to the designated Section 504 Coordinator or the Office of Civil Rights. The following persons have been designated to handle inquiries:

Section 504 Coordinator – Prof. Wanda Soto-Maldonado
Vice-Presidency of Student Affairs
Student Center González Pató Bldg., GP-212, Ponce Campus
Tel. 787-841-2000, ext. 1460, 1461, 1462.
Email: 504coordinator@pucpr.edu

Institutional Compliance Office – Dr. Waddy Mercado
Los Fundadores Building, 4th Floor
Tel. 787-841-2000, ext. 1620
Email: 504hotline@pucpr.edu

