



Number 26

March 2010

Summary

This newsletter describes new exit counseling functionality added to the [NSLDS Student Access Web site](#) for students as well as for schools, lenders, and servicers on the [NSLDS Professional Access Web site](#). For an overview of the new exit counseling tool and important reminders about exit counseling requirements, please refer to the [electronic announcement posted on March 29, 2010 on the Information for Financial Aid Professionals \(IFAP\) Web site](#).

Enhancements to NSLDS Student Access Web Site

The new “Exit Counseling” option is prominently displayed on the [NSLDS Student Access](#) home page. A student who clicks on “Exit Counseling” is presented first with an introduction to exit counseling, an overview of what to expect during the counseling session, and important navigation information. At any point the student may choose to view the session in English or in Spanish.

The student is given the choice of logging in to begin the exit counseling session or taking a “tour” of the session.

[Español \(Spanish\)](#)

National Student Loan Data System (NSLDS) for Students

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Exit Counseling

Welcome to NSLDS Exit Counseling

NSLDS Exit Counseling is a tool you may use to complete your Exit Counseling requirements. To Begin Exit Counseling, click on the **Start** button below. If you are not ready to begin Exit Counseling or would like to review the Exit Counseling content, click on the **Tour** button. While in Tour mode, you can review all Exit Counseling content, but you will not be able to enter any data needed during a true Exit Counseling session.

Site Navigation

While using the Exit Counseling tool, you may access other parts of the NSLDS Student Access Web Site by using the **menu bar** at the top of the page. To return, click on Exit Counseling in the menu bar. If you are touring Exit Counseling, you will be returned to this page. During an Exit Counseling session, Exit Counseling in the menu bar toggles between this page and the Exit Counseling content page you are on.

Progress within Exit Counseling can be tracked using the **Your Progress** box located on the right side of the content page. An example of it is shown on the right side of this page. The box lists the sections and topics that make up NSLDS Exit Counseling. Section titles are always shown. Moving your cursor over a section title will trigger display of the topics within the section. The current section for the topic you are viewing is always displayed in expanded format. Topics are shown as links or text based on your progress.

During an Exit Counseling session, you must review all topics in order. You may jump back to earlier topics, but you must use the **Next** button at the bottom of each page to progress to a new topic.

Start **Tour**

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Tour Mode

The “tour” option can be used as a training tool for students and schools. It allows the user to explore the Web pages associated with exit counseling and become familiar with the navigation tools, without logging in. Use of the tour mode is not recorded and does not count towards completion of the exit counseling requirement. The student is advised that they must return to the Exit Counseling Welcome page to begin an actual session that will meet the requirement.

Warning: Touring Exit Counseling does not fulfill Exit Counseling Requirement.

Intro

Student loans, unlike grants and work-study, are borrowed money that must be repaid, with interest, just like car loans and home mortgages. You cannot have these loans canceled because you didn't like the education you received, didn't get a job in your field of study or because you're having financial difficulty. Loans are legal obligations that you'll have to repay.

Exit Counseling:

- Is required before you withdraw, graduate, or drop below half-time attendance (even if you plan to transfer to another school)
- Helps you understand your rights and responsibilities as a student loan borrower
- Provides useful tips and information to help you manage your loans

This counseling session covers the following federal student loan types:

William D. Ford Direct Loan (Direct Loan) Program loans

- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Direct PLUS Loans (for graduate/professional students)

Federal Family Education Loan (FFEL) Program loans

- Subsidized Federal Stafford Loans
- Unsubsidized Federal Stafford Loans
- Federal PLUS Loans (for graduate/professional students)

Your school may instruct you to complete this online exit counseling or choose to provide exit counseling in person. Check with your school's financial aid office to confirm that this online counseling will satisfy your school's exit counseling requirements before completing the session.

[Next](#)

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Logging In With a PIN

If the student wishes to begin the counseling session, they must log in using their personal identifiers (Social Security Number [SSN], first two letters of last name, date of birth, and Federal Student Aid PIN). The student must be logged in with their PIN in order to receive credit for the session. A student who does not have a PIN or has forgotten their PIN is presented with an option to apply for a PIN or request a duplicate PIN.

Exit Counseling Session

The session will take the student approximately 30 minutes to complete, and the student is advised that they must complete the entire session in one sitting (information entered during the session will not be saved if the student does not complete the session). A progress/menu bar clearly indicates where the student is in the session.

The student is advised that, as part of the session, they will need to supply contact information for their next of kin, two references who live in

the United States, and future employer (if known). The student will also need to supply their driver's license or state-issued ID number.

Once the student has logged in, the "Schools" page is displayed. The school(s) the student is currently attending or from which the student has recently received loans may be displayed. The student must identify the school(s) he or she is exiting, and is provided with an opportunity to change or add schools.

Schools

You must identify the school(s) you are exiting which triggered the requirement to conduct this Exit Counseling session. A single Exit Counseling session can meet the requirement for exiting multiple schools.

The list of schools is prepopulated based on loan data in NSLDS. Schools are listed by school name, location name and OPEID. OPEID is a unique numeric code assigned by the U.S. Department of Education to a school location. OPEID is included in the name to help you identify your school in case name is not sufficient.

You may need to correct the list. To delete from the list, select school(s) and click on the Remove button. To add a school, you must first display a list of possible schools based on the physical location of your school. After displaying this list, you may select school(s) and click on the Add button to include those schools in your list of schools.

Note: If you need to change your school list after completing this page, you will need to re-start Exit Counseling from the "Welcome to Exit Counseling" page. Clicking on Exit Counseling in the menu bar will take you there.

School(s) you are Exiting
Highlight school(s) and press Remove button to delete schools from list

ALABAMA AGRICULTURAL & MECHANICAL UNIVERSITY
ALABAMA AGRICULTURAL & MECHANICAL UNIVERSITY (00100200)

Remove

Schools List Filter
Select State and press Display to get list

Display

Submit

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Note: Schools are encouraged to make sure students know which OPEID is the appropriate one when completing Exit Counseling as many schools have several 8 digit codes.

The session continues with information about repayment and a detailed loan summary that includes the most current data for that student in NSLDS. Repayment plan options and estimated monthly payments are discussed and the student is provided with an estimated repayment schedule for each repayment plan, based on the student's current loan information in NSLDS. Specific information for each of the student's lenders is provided.

Subsequent sections of the counseling session provide the student with information on deferments, forbearances, delinquency and default, and loan consolidation. Loan discharge and forgiveness are also described.

Each section contains at least one quiz, which the student must complete in order to move on to the next section. Quiz questions are tailored to the student's specific loan history (Direct Loan only, FFEL only, or a combination of Direct Loan/FFEL). For example, if a student has only Direct Loans, questions specific to Direct Loans will be presented. Upon completion of each quiz, the student is presented with the correct answers to further reinforce the information.



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Quiz

1. Types of loans available under the Direct Loan Program or FFEL Program include _____

a. Unsubsidized Loans

b. PLUS Loans

c. Consolidation Loans

d. all of the above

Correct answer is d – all of the above. The Direct Loan and FFEL Programs offer several loan types, which include unsubsidized, PLUS and consolidation loans.

2. The period after a borrower leaves school and before the loan enters repayment is known as the grace period.

True

False

Correct answer is True. Grace period is the 6-month period after a borrower graduates, leaves school or drops below half-time enrollment status. At the end of the grace period, any loans that were made for that period of study will enter into repayment.

3. PLUS Loans are for _____.

a. graduate students

b. professional students

c. parents with dependent children

d. all of the above

Correct answer is d – all of the above. PLUS loans may be obtained by parents to assist with educational cost for their dependent undergraduate children and by graduate and professional students to assist with their own education.

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Your Progress

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The session ends with tips about money management, including a monthly budget worksheet, and resources for further information. The student must enter personal contact information, which is stored in NSLDS and passed on to schools, lenders, and servicers in various reports. After submitting this contact information, a borrower's rights and responsibilities statement is presented, followed by the final page of the session that congratulates the student on completion of the session. Both the borrower's rights and responsibilities statement and the final congratulatory page may be printed for record-keeping purposes.

Enhancements to NSLDS Professional Access Web Site

We have made several enhancements to the [NSLDS Professional Access Web site](#) to incorporate new exit counseling tools and functionality for schools. These enhancements are described below.

Uploading Tool

A key feature of the new NSLDS exit counseling tool is schools' ability to upload exit counseling data to NSLDS for exit counseling that was completed by means other than through NSLDS. A school that conducts in-person exit counseling, for example, is able to upload an Excel spreadsheet to NSLDS containing student-specific data so the information collected during the counseling session is housed on NSLDS. This allows schools to maintain all exit counseling data in one central location and offers comprehensive information to schools, lenders, and servicers when using NSLDS reporting functionality.

To use the upload feature, schools must access the new **Exit Counseling Submittal** page from the Enroll Tab on the [NSLDS Professional Access Web site](#). The Excel spreadsheet uploaded by the school must be in Microsoft Office 2003 (or earlier) format. The Submittal Template and instructions will be posted in the next several days on the [Federal Student Aid Download \(FSAdownload\) Web site](#).

The screenshot displays the NSLDS Professional Access Web Site interface. At the top left is the logo with the text "START HERE GO FURTHER FEDERAL STUDENT AID". At the top right is "National Student Loan Data System (NSLDS)". Below the logo is the "NSLDS" logo and a navigation menu with buttons for "Menu", "Aid", "Enroll", "Org", "Report", and "Tran". A secondary navigation bar contains links for "Enrollment Summary", "Enrollment Add", "Enrollment Update", "Enrollment Reporting Schedule", and "Exit Counseling Submittal". The user is logged in as "SCTST2 ONLINE SCHOOL TESTING from FAA UNIVERSITY". A box displays the user's "Name: FAA UNIVERSITY" and "Code: 00258100" with a "Type: School" label. Below this is an information icon and the instruction "Enter the location and file name and submit for processing." The "Exit Counseling File Submittal" section includes a checked checkbox for "I am running on Windows.", a "File Name:" input field, a "Browse..." button, and a "Submit" button. At the bottom, there is a "PRIVACY ACT OF 1974 (AS AMENDED)" link and footer text: "FOIA | Privacy | Security | Notices" and "WhiteHouse.gov | USA.gov | ED.gov".

After uploading the Excel spreadsheet to NSLDS, the school has the ability to review the data that was uploaded and then submit the data to NSLDS. Submitted data that does not pass edits for completeness and accuracy is flagged and the information that is in error is identified. The school may correct the identified errors and resubmit those records in a new file.

START HERE GO FURTHER FEDERAL STUDENT AID National Student Loan Data System (NSLDS)

Menu Aid Enroll Org Report Tran

Enrollment Summary | Enrollment Add | Enrollment Update | Enrollment Reporting Schedule | Exit Counseling Submittal

Logged on as: SCTST2 ONLINE SCHOOL TESTING from FAA UNIVERSITY

Return to Exit Counseling File Submittal

Name: FAA UNIVERSITY Code: 00258100 Type: School

Exit Counseling Add

Unable to process information for students identified by error icon(s). Please place cursor over the icon(s) for details.

Check All Line item numbers match to rows in the spreadsheet.

Errors: Student Country is missing. NAME: Ypsilanti J Curruthers DOB: 11/11/1969

Completed: 03/23/2010	Source: SCHOOL	Media Type: ELECTRONIC	DL Number: DL123456	DL State: IA
Line 1: 102 Maple st				
Line 2:				
Current Address: City: rowley State: IA Zip Code: 11111 Country:				
Phone: 3195551212 E-Mail: emailaddr@addr.com				
Name:				
Line 1:				
Employer: Line 2:				
City: State: Zip Code: Country:				
Phone:				
Name: dad curruthers				
Line 1: 222 ash st				
Next of Kin: Line 2:				
City: rowley State: IA Zip Code: 22222				
Phone: (319)555-1119				
Name: mom curruthers				
Line 1: 102 maple st				
Reference 1: Line 2:				
City: rowley State: IA Zip Code: 11111				
Phone: (319)555-1211				

During the submission process, NSLDS attempts to match each student's identifiers (SSN, first name, date of birth) with existing student records in NSLDS. If no match is found, a new student record is created associated with the exit counseling data uploaded by the school.

START HERE GO FURTHER FEDERAL STUDENT AID National Student Loan Data System (NSLDS)

Menu Aid Enroll Org Report Tran

Enrollment Summary | Enrollment Add | Enrollment Update | Enrollment Reporting Schedule | Exit Counseling Submittal

Logged on as: SCTST2 ONLINE SCHOOL TESTING from FAA UNIVERSITY

Name: FAA UNIVERSITY Code: 00258100 Type: School

All checked rows were successfully stored in the database.

Exit Counseling File Submittal

I am running on Windows.

File Name: Browse...

Submit

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Exit Counseling History Page

A new **Exit Counseling History page** has been added to the [NSLDS Professional Access Web site](#) to allow users the ability to view a student's exit counseling completion history. The name of the school for which the counseling session was completed, completion date, source, and media type (paper or electronic) is displayed.

To assist with identifying the source of the borrower's exit counseling, the source field is populated with one of the following: NSLDS (exit counseling conducted using the new NSLDS tool) or school (exit counseling conducted by the school).

Access the **Exit Counseling History** page from the Aid Tab on the

[NSLDS Professional Access Web site](#) and enter the student identifiers for the student you wish to view.

The screenshot shows the NSLDS Professional Access Web site interface. At the top, there is a header with the NSLDS logo and the text "START HERE GO FURTHER FEDERAL STUDENT AID" and "National Student Loan Data System (NSLDS)". Below the header is a navigation menu with tabs for "Menu", "Aid", "Enroll", "Org", "Report", and "Tran". The "Report" tab is selected. Below the menu, there is a search area with fields for "SSN:", "First Name:", and "DOB:", and a "Retrieve" button. The user is logged in as "SCTST2 ONLINE SCHOOL TESTING from FAA UNIVERSITY". The main content area displays the student's name "TOM X JONES" and their date of birth "DOB: 01/05/1983". Below this is a section titled "Exit Counseling History" with a table showing the following data:

School	Completion Date	Source	Media Type
ALABAMA AGRICULTURAL & MECHANICAL UNIVER	03/24/2010	NSLDS	ELECTRONIC
FAA UNIVERSITY - 00258100	03/23/2010	SCHOOL	PAPER

At the bottom of the page, there is a footer with links for "FOIA", "Privacy", "Security", and "Notices", and the text "PRIVACY ACT OF 1974 (AS AMENDED)".

Reports

Reports are available to schools, lenders, and servicers to provide assistance with tracking exit counseling completion dates and student data gathered during the counseling session. Reporting functionality is offered either via an ad hoc report requested on the [NSLDS Professional Access Web site](#) or a scheduled report automatically delivered via the Student Aid Internet Gateway (SAIG). We plan to implement the SAIG option later this year.

The two reporting options are described below:

1. Ad Hoc Report Via NSLDS

Schools may request an **Exit Counseling Completion Results** report on the [NSLDS Professional Access Web site](#) for students attending their institution. Lenders and servicers also have access to this report for student borrowers whose loans they hold or service. Access the report from the Report Tab.

The screenshot shows the NSLDS Professional Access Web site interface with the "Report" tab selected. Below the navigation menu, there is a search area with a "Search Report ID:" field and a "Submit" button. The main content area displays a section titled "Report List" with a table showing the following data:

Report ID	Names	Log Page
1 DER001	DATE ENTERED REPAYMENT REPORT	
2 DRC015	SCHOOL REPAYMENT INFO LOAN DETAIL	
3 DRC035	SCHOOL COHORT DEFAULT RATE HIST RPT	
4 EXTC01	EXIT COUNSELING COMPLETION RESULTS	
5 FAT001	REQUEST FOR FINANCIAL AID HISTORY	
6 OVP001	SCHOOL OVERPAYMENT REPORT	
7 PRKDF1	PERKINS DEFAULT SUMMARY	
8 SCHDF1	BORROWER DEFAULT SUMMARY REPORT	
9 SCHER1	ENROLLMENT REPORTING SUMMARY REPORT	

This report, available in comma-delimited, standard fixed-length, or preformatted report format, provides detailed information gathered from students during the exit counseling session. The requestor selects the criteria for the report and customizes the results by providing a date range (based on exit counseling completion date).

The screenshot displays the NSLDS web interface. At the top, there is a header with the NSLDS logo and the slogan "START HERE GO FURTHER FEDERAL STUDENT AID". The title "National Student Loan Data System (NSLDS)" is on the right. A navigation menu includes "Menu", "Aid", "Enroll", "Org", "Report", and "Tran". Below the menu, it says "Report List | Web Report List" and "Logged on as: SCTST2 ONLINE SCHOOL TESTING from FAA UNIVERSITY". The main content area is titled "Report Parameters" and contains a form with the following fields:

OPEID:	00374900	
BEGIN DATE:	01/01/0001	MM/DD/CCYY
END DATE:	12/31/2998	MM/DD/CCYY
SSN:	*	
EXTRACT TYPE:	STANDARD	
EXTRACT FORMAT:	NSLDS	
Sort By:	--Select--	
Output Medium:	SAIG	

Below the form is a "Submit" button. Navigation links include "Return to Report List" and "Go to Report Log".

The extract file or formatted report is delivered through the SAIG to the TG mailbox of the NSLDS user that submitted the request.

The [NSLDS Record Layouts for the *Exit Counseling Completion Results*](#) report are posted on the IFAP Web site to provide technical information on the extract versions of the report. The comma delimited or the standard fixed-length text files are sent with SAIG message class AHSLDEOP. The AHSLDEOP message class size has increased from 700 to 1500 to accommodate the exit counseling data elements.

The preformatted report, sent with message class AHSLDSOP, will display student provided information as outlined below:

PRIVACY ACT OF 1974 (AS AMENDED)

REPORT ID: EXTC01
PAGE# : NN

U.S. DEPARTMENT OF EDUCATION
NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS)

DATE: MM/DD/CCYY
TIME: HH:MM:SS

EXIT COUNSELING COMPLETION RESULTS

REPORT PARAMETERS: OPEID : NNNNNN
BEGIN DATE: MM/DD/CCYY
END DATE : MM/DD/CCYY
SSN : 999-99-9999

BORROWER		CURRENT ADDRESS
SSN	: 999-99-9999	XX
DOB	: MM/DD/CCYY	XX
FIRST NAME	: XX	XXXXXXXXXXXXXXXXXXXXXXXXXX, XX 99999-9999 XX
MIDDLE NAME	: XX	999999999999
LAST NAME	: XX	
SCHOOL NAME	: XX	EMPLOYER
OPEID	: 99999999	XX
COMPLETION DATE	: MM/DD/CCYY	XX
COMPLETION TIME	: HH:SS	XX
MEDIA	: XXXXXXXXXX	XX
SOURCE	: XXXXXXXXXX	XXXXXXXXXXXXXXXXXXXXXXXXXX, XX 99999-9999 XX
DL NUMBER	: XX	999999999999
DL STATE	: XX	
E-MAIL	: XX	XX

REFERENCES	NEXT OF KIN
XX	XXXXXXXXXXXX, XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XX	XX
XX	XX
XXXXXXXXXXXXXXXXXXXXXXXXXX, XX 99999-9999	XXXXXXXXXXXXXXXXXXXXXXXXXX, XX 99999-9999
999-999-9999	999-999-9999
XX	
XX	
XX	
XXXXXXXXXXXXXXXXXXXXXXXXXX, XX 99999-9999	
999-999-9999	

2. *Scheduled Report Delivered Via SAIG—Future Implementation*

Later this year, schools will also have the ability to receive a report containing exit counseling data automatically via the SAIG. Reports will be available in comma-delimited, fixed-length, or preformatted report format, and schools will choose a daily, weekly, monthly, or quarterly delivery schedule.

Three new SAIG message classes have been introduced, to place the new reports in schools’ SAIG mailboxes. For more information about the new message classes, see the [Electronic Announcement posted on March 12, 2010](#).

Note for EExpress Users: A future release of the EExpress for Windows 2010-2011 software will expand existing functionality to enable the import of the new NSLDS exit counseling report. The data in the file will be used to automatically update the Loan Exit Counseling Completed Date field on the Demo tab in EExpress student records.

Please monitor the [Information for Financial Aid Professionals \(IFAP\) Web site](#) for forthcoming communications about the implementation date for the exit counseling reports delivered via the SAIG and upcoming EExpress software releases.

<p>Future Enhancements</p>	<p>We plan to expand the exit counseling tools available via the NSLDS Student Access Web site to include exit counseling for Teacher Education Assistance for College and Higher Education (TEACH) Grant recipients. We also plan to make exit counseling reports available to guaranty agencies, and to enhance the exit counseling completion reporting options for lenders and servicers.</p> <p>Please monitor the IFAP Web site for forthcoming communications about the availability of these future enhancements to NSLDS.</p>
<p>Customer Support Reminder</p>	<p>Please remember to keep your NSLDSFAP ORG contacts current and always list at least a Primary Contact for your organization.</p> <p>The NSLDS Customer Support Center at 800/999-8219 is available Monday through Friday from 8:00 A.M. to 9:00 P.M. (ET). You may also contact Customer Support by e-mail at nslds@ed.gov. Callers in locations without access to 800 numbers may call 785/838-2141 (this is not a toll free number).</p>