

Exit Counseling

All student loan borrowers are required to complete an exit counseling session before graduation or at the time of withdrawal. The session provides information about the rights and responsibilities of the borrower, the anticipated date that repayment will begin, to whom and where to make payments and an estimated payment amount.

<u>Exit Counseling sessions</u> are conducted by the Financial Aid office at the end of each academic year with students who are graduating and/or leaving NCK Tech. If a student is absent from this counselling session or withdraws during the semesters they are counselled one-on-one with the financial aid office and given a pamphlet called "Exit Counseling Guide for Federal Student Loan Borrowers" or a pamphlet is mailed to them. If a student withdraws from their program, prior to end of a semester, an exit counseling pamphlet will be sent to their last known address within 30 days of their withdraw.

Exit Counseling and other general information about loans can be found at www.studentloans.gov.