

## **Student Accounts**

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### **William D. Ford Federal Direct Subsidized and Unsubsidized Loans**

Students who have borrowed through the Federal Direct Loan Program (Subsidized and/or Unsubsidized) while at the University of Georgia are required by law to participate in exit counseling if they are graduating, withdrawing, or dropping below half-time enrollment.

To satisfy the on-line exit counseling requirement please go to the web address below:

<http://www.dlservicer.ed.gov>

The topics that are covered in on-line exit counseling will be as follows:

- Summary of total Federal Direct Student loan indebtedness
- Summary of total non\_Federal Direct Student loan indebtedness, including FFEL and Perkins loans
- Interest Rates
- Information about entering repayment
- Repayment Plan Options
- Making Payments
- Choice of monthly payment date
- Prepayment
- Consequences of Default
- Loan Consolidation
- Deferments
- Forbearances
- Loan Discharge
- Information on how to contact the Direct Loan Servicing and Loan Consolidation centers
- Information on the Direct Loan Web Site

In order for the University of Georgia to be notified, that you have completed the requirement necessary for on-line exit counseling you will have to make sure that the University of Georgia is listed as your current school of attendance. You will be asked this question after you have completed and passed the exit counseling quiz.

Otherwise, you will have to provide us with a copy of the Borrowers Information and the Rights and Responsibilities Summary Checklist that you are prompted to print during the on-line exit counseling session.

Should you have any questions regarding your loan after completing the on-line exit counseling or if you are directed to contact a school representative, please contact Student Accounts directly at (706) 542-2965.