Exit Counseling for Student Borrowers

Student borrowers of Direct Loans who are graduating, leaving school, or are taking less than six hours in any semester, are required by law to complete exit counseling. Exit counseling provides important information a student needs to prepare for repaying their student loan(s). During exit counseling, the student will review their rights and responsibilities as a borrower. Calvary requires students to fulfill their legal requirement of completing exit counseling online.

Before completing exit counseling, the student will need to know the outstanding balance of their federal student loan(s), which can be found by accessing the National Student Loan Data System at www.nslds.ed.gov/nslds_SA/. During exit counseling, the student will also need to provide the names, addresses, email addresses and phone numbers for their next of kin, two references who live in the United States, and their current or future employer.

To complete the required exit counseling interview, please go to www.studentloans.gov and Under "Tools and Resources," click on "Exit Counseling," and follow the instructions.