

## Enhanced Loan Counseling Modules on StudentLoans.gov

### Attachment to March 2013 Electronic Announcement

This document provides a high-level summary of our enhanced loan counseling modules available for borrower use on the [StudentLoans.gov Web site](#). The three modules are Entrance Counseling, Financial Awareness Counseling, and Exit Counseling. Two modules—Entrance Counseling and Financial Awareness Counseling—were already located on StudentLoans.gov. One module—Exit Counseling—was moved from the National Student Loan Data System (NSLDS) Student Access Web site to StudentLoans.gov on March 24, 2013.

We first communicated information about the enhanced loan counseling modules in an attachment to [a March 15, 2013 Electronic Announcement posted on the Information for Financial Aid Professionals \(IFAP\) Web site](#). Schools should refer to the March 15<sup>th</sup> attachment titled “Counseling Changes on StudentLoans.gov Web Site” for information about Common Origination and Disbursement (COD) System-generated responses, report availability via the [COD Web site](#) and the [NSLDS Professional Access Web site](#), and [COD Web site](#) searches.

In this document, we provide expanded information about the enhanced loan counseling modules from the borrower standpoint. The information is presented in the following order:

- General Loan Counseling Information for Borrowers
- Loan Counseling Access Information for Borrowers
- Contact Information

#### **General Loan Counseling Information for Borrowers**

A borrower will now access all three loan counseling modules—Entrance Counseling, Financial Awareness Counseling, and Exit Counseling—from a new Complete Counseling page on StudentLoans.gov. On this new page, the borrower is presented with a brief explanation of each type of counseling. The explanations are designed to assist the borrower in identifying which module he or she needs to select and complete.

***Important Note For Schools About URL Replacement:*** A URL that allows a borrower to open directly to the new Complete Counseling page is provided in the “Loan Counseling Access Information for Borrowers” section below. The new URL applies to Entrance Counseling, Financial Awareness Counseling, and Exit Counseling and must replace previous URLs that are included on school Web sites and in school materials for the purpose of directing borrowers to counseling modules.

A borrower who is signed in to StudentLoans.gov when he or she completes any of the three loan counseling modules will select the schools that should receive information about the borrower’s counseling results. The list of schools presented to the borrower will include *all* schools associated with that borrower as reflected in the NSLDS.

A borrower who is signed in to StudentLoans.gov will receive a confirmation e-mail from “donotreply@studentloans.gov” upon completion of any of the three loan counseling modules. The confirmation e-mail will be sent to the borrower’s e-mail address stored within StudentLoans.gov.

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Other key information about our enhanced loan counseling modules is as follows:

- Entrance Counseling now includes updated and enhanced content. It has a “look and feel” similar to Financial Awareness Counseling.
- Financial Awareness Counseling has not changed.
- Exit Counseling has been added to StudentLoans.gov. It has a “look and feel” similar to Financial Awareness Counseling.

Borrowers will no longer complete Exit Counseling for loans on the NSLDS Student Access Web site. The NSLDS Student Access Web site now includes a hyperlink to StudentLoans.gov.

*Note:* TEACH Grant Exit Counseling will continue to be available on the [NSLDS Student Access Web site](#) for completion by TEACH Grant recipients. A link to the exit counseling as well as other TEACH Grant-related resources is available on the StudentLoans.gov home page and Complete Counseling page.

- There is an option to access all three loan counseling modules—Entrance Counseling, Financial Awareness Counseling, and Exit Counseling—without signing in to StudentLoans.gov. This option, referred to as the “Demo” mode, is accessed via the Counseling Demo link located on the StudentLoans.gov home page under Tools and Resources.

Completing a loan counseling module in the “Demo” mode is not the same as completing the module after signing in to StudentLoans.gov. However, the “Demo” mode offers an opportunity for borrowers (and schools) to preview or review one or more of the counseling modules at any time.

It is important for borrowers to understand the limitations of the “Demo” mode.

- If a borrower completes Entrance Counseling or Exit Counseling without signing in, the session will not be recorded. In addition, the borrower will not be able to select schools to notify.
  - If a borrower completes Entrance Counseling, Financial Awareness Counseling, or Exit Counseling without signing in, the borrower’s loan information will not be obtained from the NSLDS for use during the counseling session. The borrower also will not see the “Check Your Knowledge” questions that are part of a counseling module when the borrower is signed in to StudentLoans.gov.
- Options for e-mailing, exporting, printing, and tweeting are available in all three loan counseling modules. All options are available regardless of whether the borrower is signed in to StudentLoans.gov or completes a module in the “Demo” mode.

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#### Loan Counseling Access Information for Borrowers

To access Entrance Counseling, Financial Awareness Counseling, and Exit Counseling, a borrower should be provided with the following URL:

<https://studentloans.gov/myDirectLoan/counselingInstructions.action>

The sign-in (or authentication) process for a borrower who is provided with the above URL is as follows:

- 1) The borrower clicks on the URL or, as an alternative, copies and pastes the URL into the borrower's browser window.
- 2) When the Complete Counseling page that has a "You are currently not signed in!" banner at the top opens, the borrower clicks on the green Sign In button located on the right side of the banner.

*Note:* If a borrower wants to complete a loan counseling module in the "Demo" mode, the borrower would not sign in when presented with this page. Instead, the borrower would click on the Start button at the bottom of the appropriate box.

- 3) When the StudentLoans.gov Sign In page opens, the borrower enters his or her Federal Student Aid PIN and other identifiers. The borrower then clicks on the Sign In button to complete the authentication process.
- 4) Once the borrower is signed in, the Complete Counseling page for authenticated borrowers opens. On this page, the borrower selects the module he or she wishes to complete—Entrance Counseling, Financial Awareness Counseling, or Exit Counseling—by clicking on the Start button at the bottom of the appropriate box.

A borrower is also able to access the Complete Counseling page without using the above URL. After signing in to StudentLoans.gov, the borrower is presented with a list of activities that can be completed on StudentLoans.gov. This list is located in the middle of the Welcome to StudentLoans.gov page. To access the loan counseling modules, the borrower simply needs to click on the Complete Counseling item at the top of the list. In addition, the Complete Counseling item is located under Counseling in the menu bar on the left side of the page.

#### Contact Information

We understand that borrowers will contact their schools and other members of the financial aid community with questions about the enhanced loan counseling modules. We hope you find the information in this document helpful in answering borrower questions.

A borrower who is signed in to StudentLoans.gov and completing one of the loan counseling modules may request technical assistance by clicking on the Contact Us tab in the top menu bar of StudentLoans.gov. The borrower can 1) complete and submit the feedback form or 2) click on Additional Information and contact the Student Loan Support Center at the phone number provided.