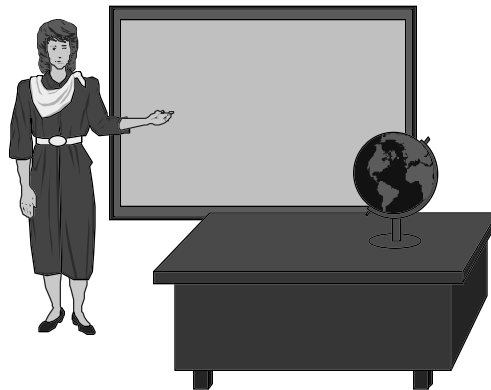


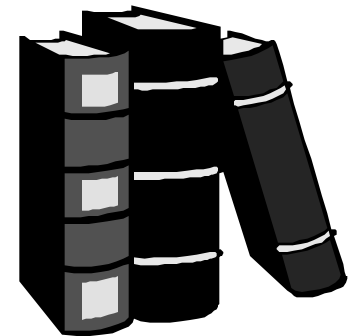
Exit Counseling and Entering Repayment

Preparation for Entering Repayment



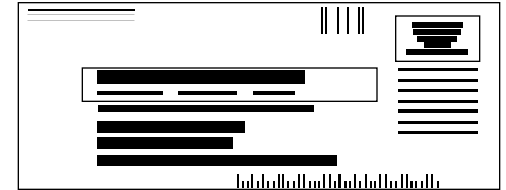
Printed Materials

- **Entrance/Exit Counseling Guides for schools and borrowers**
- **Repayment Book**
- **Deferment/forbearance forms**
- **School materials on average indebtedness**



*** Direct PLUS Loans booklet**

Borrower-specific Materials



- **For each borrower, DLSC sends a packet**
 - **Description of repayment plans**
 - **Estimated repayment amounts**
 - **Repayment Plan Selection form**
 - **Guidance on budgeting after leaving school**
- **Sent 30, 60, or 90 days before end of school**
- **To obtain, call 1-888-877-7658**

Income Contingent Repayment (ICR) Kit



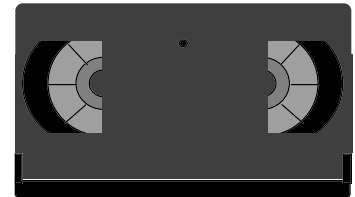
Borrower selecting ICR is sent “ICR Kit”--

- **ICR Letter**
- **IRS Consent Form (for release of borrower tax information)**
- **Alternative Income Documentation form**

Videotapes and Publications

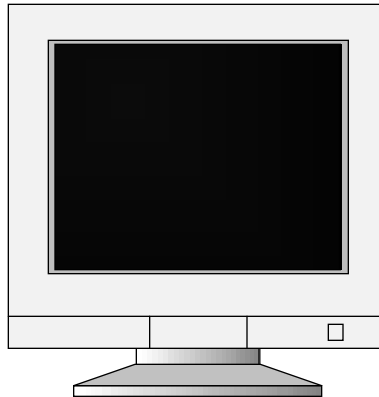
● Videotapes

- Entrance counseling tape**
 - Exit counseling tape**
 - Currently being updated --
watch for fall 98 release!**
 - Free and easy to use**
- To order publications and
tapes, call 1-800-848-0978**



Direct Loan Web Site

www.ed.gov/DirectLoan



Direct Loans

WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAM

a better way to borrow

[ABOUT DIRECT LOANS](#)

[SEARCH](#)

[ANNOUNCEMENTS](#)

[FAQ](#)

[CALL/WRITE US](#)

[EXTERNAL SITES](#)

[AVOID DEFAULT](#)

There are only 542 days, 12 hours and

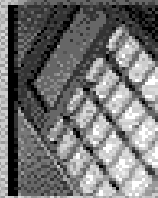
Helpful Tips For Compliance



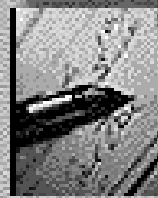
INFO FOR
FINANCIAL AID
PROFESSIONALS



FINANCIAL AID
FOR STUDENTS



INTERACTIVE
CALCULATORS



DIRECT
CONSOLIDATION
LOAN INFO



financial aid for students

Direct Loans

[HOME](#) | [ABOUT](#) | [SEARCH](#) | [ANNOUNCEMENTS](#) | [FAQ](#) | [CALL/WRITE US](#)
[EXTERNAL SITES](#) | [AVOID DEFAULT](#)

**INFO FOR
FINANCIAL AID
PROFESSIONALS**

**FINANCIAL AID
FOR STUDENTS**

**INTERACTIVE
CALCULATORS**

**DIRECT
CONSOLIDATION
LOAN INFO**

Find out about applying for Direct Loans, learn about the options you have for repayment, use the interactive calculators, download Direct Loan deferment and forbearance forms, get information about Direct Consolidation Loans, and use FAFSA on the Web, the online application, to apply for federal student aid.

- [Borrower Account Information](#)

This is a direct link to the Direct Loan Servicing Center and your account information. Once you have reviewed this information, if you have questions about your account, please contact a Borrower Services Representative at 1-800-848-0979. **NOTE: To use this service, you must be running the domestic versions of Netscape 3.0 or higher or Internet Explorer 3.0 or higher.**

- [Publications and Guides for Students](#)

Browse our electronic library and learn about an easier way to borrow for school, the application process, repayment plans, and Direct Consolidation Loans.



external
sites

Direct
Loans

HOME | ABOUT | SEARCH | ANNOUNCEMENTS | FAQ | CALL/WRITE US
EXTERNAL SITES | AVOID DEFAULT

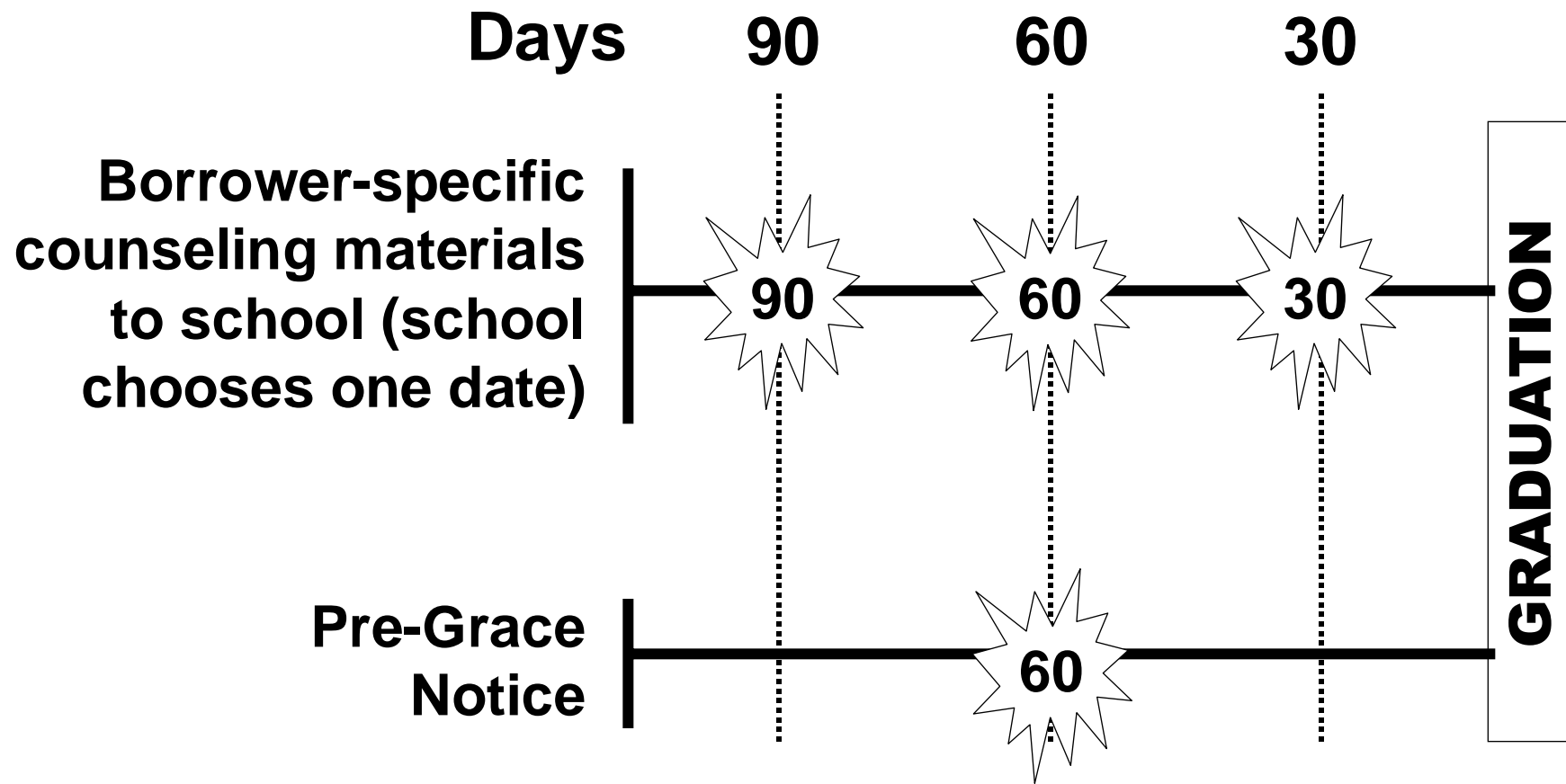
Postsecondary Education Institutions

- [Direct Loan Schools](#)
- [National Direct Student Loan Coalition](#)
- [College Board Online](#)
- [College and University Home Pages](#)
- [U.S. Two-Year Colleges](#)
- [Guide to Historically Black Colleges and Universities](#)
- [Business, Trade, and Technical Schools](#)

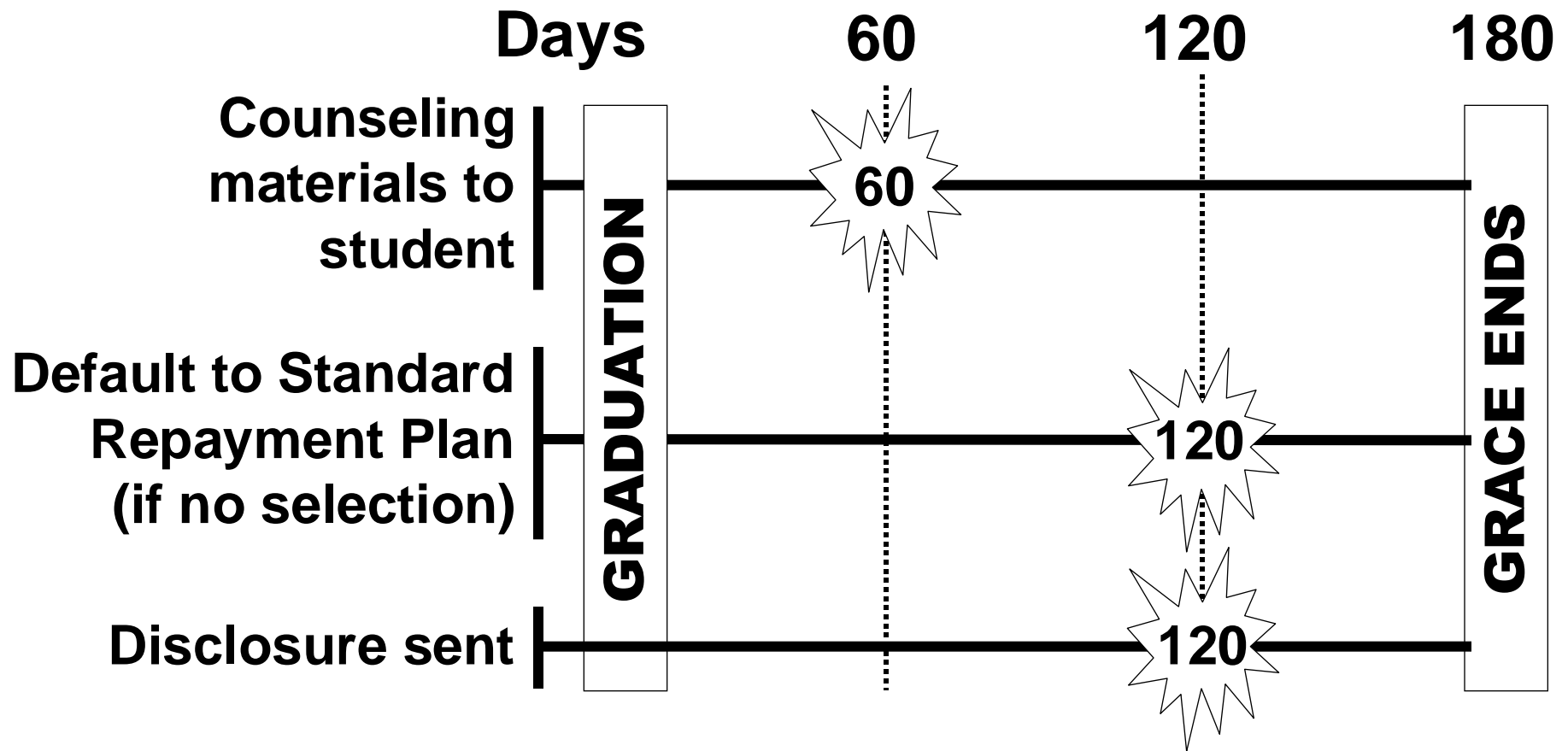
Government Agencies

- AmeriCorps

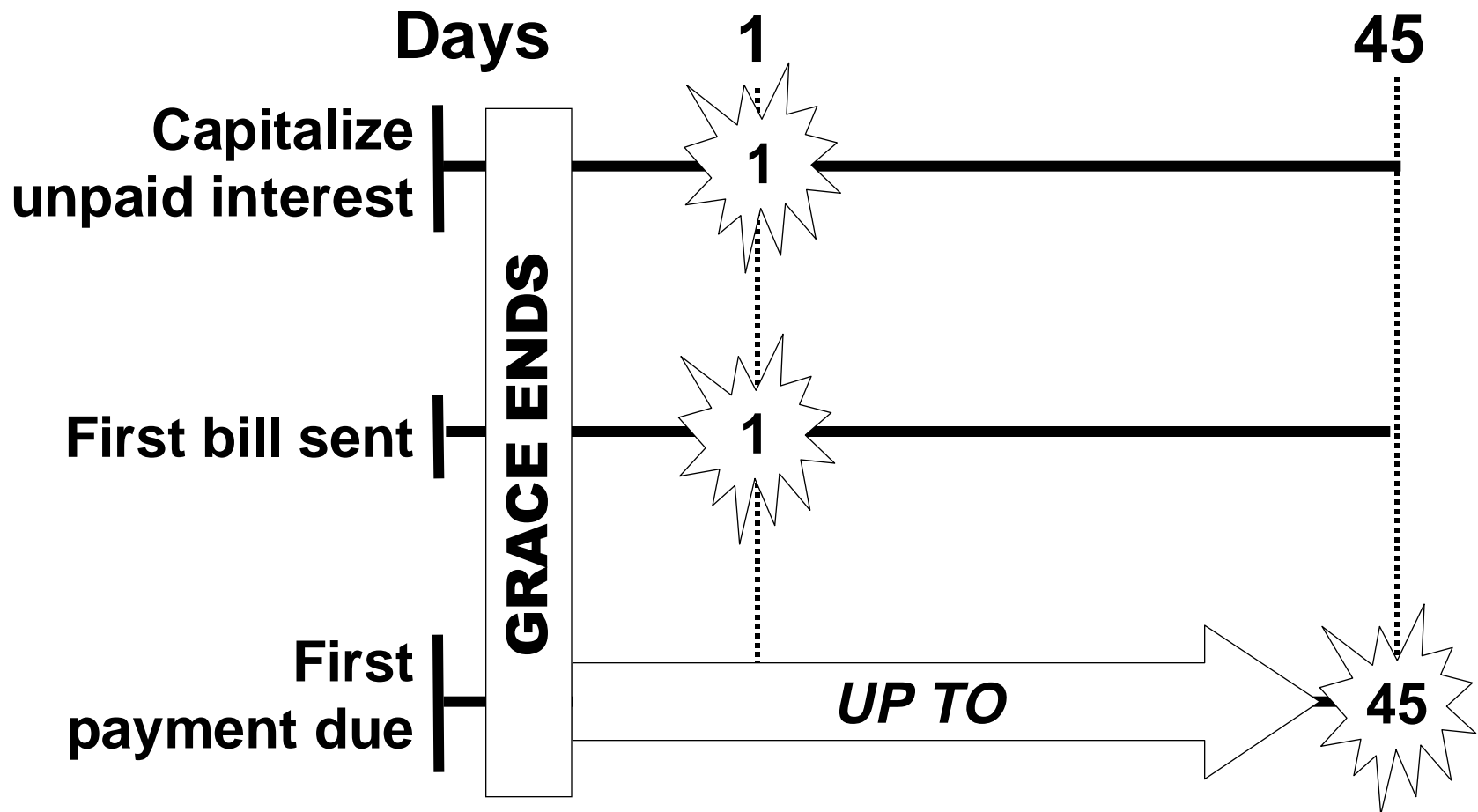
Preparation for Repayment Before Graduation . . .



Preparation for Repayment ... after Graduation ...



Preparation for Repayment ... after Grace Period ends.



Reauthorization: ED Proposals

- **Master promissory notes**
- **Electronic exit counseling**
- **More FFEL repayment plans**
- **Direct Loan/FFEL Consolidation parity**

Future enhancements...

- **Direct Loan web site**
 - **Entrance/exit counseling sessions with ability to document borrower completion**
- **Video updates**
- **Publication updates/additions**
- **Additional borrower materials**

Exit Counseling and Entering Repayment

Preparation for Entering Repayment

