Greetings from Student Financial Services.

Our records indicate that, at this time, you are required to complete exit counseling for your Federal student loans. This could be as a result of either a reduction in your hours to less than half-time status or completion of your program of study at the University. For your convenience, you may complete this requirement online at [http://studentloans.gov](http://studentloans.gov), and log in with your Federal Student Aid FSA ID to complete your exit counseling. Federal regulations regarding this required communication are such that you may receive more than one copy of this notice.

We will be notified by the loan servicer when you have completed your exit counseling. Please complete the exit counseling within 30 days from receipt of this email. (If you have a Perkins or Nursing loan, you will receive exit counseling information in a separate email.) If you do not complete the exit counseling requirement within 30 days, you may find that you have a Student Finance hold on your account that will prevent you from obtaining an official transcript from the University.

The National Student Loan Data System (NSLDS) web site at [http://www.nslds.ed.gov](http://www.nslds.ed.gov) provides you with information about all of your outstanding loans from all universities you have attended. You will need your Federal Student Aid FSA ID to access your information. This is the same ID you used to sign your FAFSA electronically. If you do not have or have forgotten your FSA ID for electronic signature, you can obtain one or retrieve yours at [http://fsaid.ed.gov](http://fsaid.ed.gov).

If you are interested in consolidating your Stafford Loans (FFEL or Direct Loans), please go to [https://studentaid.ed.gov/sa/repay-loans/consolidation](https://studentaid.ed.gov/sa/repay-loans/consolidation) to learn more.

Please remember that it is a borrower's legal obligation to repay educational loans, and failure to make timely payments can result in serious penalties. Please consult your loan servicer if you believe that you may miss a loan payment, as it is far better to be realistic and proactive than to ignore your financial obligations.

If you still have questions after reviewing this information and the web sites referenced, please contact Student Financial Services at [sfs@virginia.edu](mailto:sfs@virginia.edu), or by phone at (434) 982-6000.

Thank you from Student Financial Services.

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