

Federal Direct Loan Exit Counseling

Federal regulations require student borrowers to complete Exit Loan Counseling upon fulfilling graduation requirements, or if you withdraw, or if you drop below half-time enrollment.

Crowder College graduates' average loan indebtedness is approximately \$7,500. The monthly payment on this amount is approximately \$86.31. Monthly payments are based on the maximum Federal Stafford Loan interest rate of 8.25% for 10 years. The 2009-2010 interest rate during repayment is 5.6%.

All loan information is available on the National Student Loan Data System (NSLDS). You can access your loan information with your federal PIN at <http://www.nslds.ed.gov/>.

If you have questions concerning your rights and responsibilities as a borrower or your loan terms and conditions, please contact the Financial Aid Office at (417) 455-5434 or come by the office located on the first floor of the Farber Building . Our mailing address is Crowder College Financial Aid Office, 601 Laclede, Neosho, MO 64850 . Our office hours are 7:30 to 4:30 Monday through Friday. We are open until 6:30 p.m. on Monday nights during the Fall and Spring semesters. Our fax number is (417) 455-5731. Our web site is <http://www.crowder.edu/>.

Remember you will have a six-month grace period once leaving Crowder College before loan payments will commence. If you have any difficulties in making these payments please contact your lender/servicer. You can also contact a Crowder College Financial Aid Officer at (417) 455-5434 or (417) 455-5419 who can advise you on the steps to help you with your student loan payment.

Best wishes for a positive Exit Loan Counseling session and good luck in your future endeavors!