



«ltr\_date»

ID# «AltId»

«First\_Name» «middle\_init». «Last\_Name»  
«Street1»  
«Street2»  
«City», «state» «zip»

Dear «First\_Name»,

Congratulations on your recent graduation! Because of this, you are entering your grace period for your student loans and will begin repayment on your loans six months from your last date of half-time attendance.

Federal regulations require that you complete exit counseling. Enclosed, you will find Student Loan Exit Counseling Information. **We also strongly encourage you to log onto NSLDS (National Student Loan Database System) at [www.nsls.ed.gov](http://www.nsls.ed.gov). This gives you information on your total loan debt that you have accumulated as well as information on who your servicer is.**

**You will need to complete on-line loan exit counseling by following the directions on the student loan exit counseling information form (the yellow sheet).** The on-line loan exit must be completed by **July 31, 2019**.

If you have transferred to another institution, you still need to complete the on-line exit counseling for FVCC. Your loans will not enter their grace period until you have stopped attending college at least half-time. Therefore, as long as you are registered in 6 or more credits for the Summer or Fall 2019 semester, your loans will not go into repayment until 6 months after your last date of half-time attendance. Also, this will not affect any future loans that you may acquire at your future institution. You should inform your lender or servicer that you are transferring to another institution.

If you have any questions regarding this information, please give me a call at 756-3842. Thank you for your prompt attention to this matter.

Sincerely,

Danelle K Whitten  
Associate Director, Financial Aid