

Dear Student:

All federal student loan borrowers who are not enrolled at least half-time in a post-secondary institution must begin repayment of their student loans. To obtain more information that explains your rights and responsibilities as a student loan borrower as well as repayment options, debt management strategies and deferment, forbearance and cancellation options you may visit <https://studentaid.gov/h/manage-loans>.

All Federal student loan borrowers are required to complete **LOAN EXIT COUNSELING** which can be completed at <https://studentaid.gov/app/counselingInstructions.action?counselingType=exit>. You are required to visit: <https://studentaid.gov/h/manage-loans>. For information regarding subsidized loan usage limits visit: <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized#eligibility-time-limit>.

For your convenience, you may review a listing of the loans **approved** for you while attending West Virginia State University using your MyState account. For more complete and up to date information, you may obtain an FSA User ID from <https://studentaid.gov/fsa-id/sign-in/landing>. Using your FSA User ID you can access your loan information at <https://studentaid.gov/h/manage-loans>.

For complete information about your student loans please read the Exit Counseling Guide located on the web: <https://studentaid.gov/sites/default/files/loan-exit-counseling-color.pdf>.

If you need assistance reviewing and choosing a repayment option, please feel free to contact our office at: fadocs@wvstateu.edu or 304-204-4369.

Best Regards,
Office of Financial Aid and Scholarships