



Dear Student,

Our records indicate that you have borrowed federal student loans and have recently graduated, withdrawn, or dropped below half-time. Because you are no longer attending PLNU at least half-time, it is **a federal requirement for you to complete student loan exit counseling**. Exit counseling will help you navigate your loan repayment options and your rights and responsibilities as a borrower.

To complete your Exit Counseling, simply go to [www.studentloans.gov](http://www.studentloans.gov) and select "Exit Counseling". You may also meet with a Student Account Advisor in person by contacting the Student Financial Services (SFS) office and scheduling an appointment. You will also find your federal loan history at this site.

**Statistics have shown that students who do not complete exit counseling at the time of withdrawal are at a higher risk of defaulting on their student loans. The consequences of defaulting on a federal student loan are very serious and may affect your eligibility to receive federal financial aid or to qualify for any credit-based purchases in the future.**

If you are continuing to take classes at least half time at another institution, you are eligible for deferments of your student loan payments. You must contact your loan servicer to request the deferment and/or discuss repayment options.

We have notified your lender(s) of your last day of attendance, or the date you dropped below half-time. To ensure accurate processing of your loans, it is EXTREMELY IMPORTANT to notify your lender(s) of any address or status changes you may have. Please review your Promissory Note(s) for important information about your student loan. Please also review the enclosed copy of the Direct Loan Exit Counseling Guide for additional details on your rights and responsibilities as a borrower.

If you have any questions or need assistance, please feel free to contact the SFS Office at [\(619\) 849-2538](tel:6198492538) or [sfs@pointloma.edu](mailto:sfs@pointloma.edu), or stop by our office in Draper Hall. Our office hours are Monday through Thursday from 8:30 a.m. to 5:00 p.m. and Friday from 8:30 a.m. to 4:30 p.m. We look forward to serving you!

Sincerely,  
The PLNU Student Financial Services Office