

# How To: Complete Loan Exit Counseling & Find Federal Loan Information

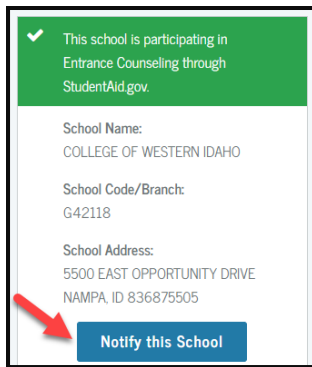
*Achieve More*

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's database for student aid. Students can access their federal aid information including loans, grants, loan servicers, repayment status, and deferment and/or forbearance details.

## COMPLETE EXIT COUNSELING

Exit counseling is required for loan borrowers who graduate, transfer, or drop below half-time enrollment status (6 credits).

1. Go to [studentaid.gov](http://studentaid.gov) and log in using your FSA ID.
2. Select **Manage Loans, Complete Exit Counseling**, then **Start**.
3. From the list of schools, select **College of Western Idaho**. This will allow CWI to receive a notification of completion.



4. Finish all steps of the counseling and click **Submit Counseling**.

### IMPORTANT

- It can take up to 7 business days for CWI to be notified of your completion.
- A temporary "hold" will be placed on your diploma and/or transcript(s) until confirmation is received.

## FIND FEDERAL LOAN INFORMATION

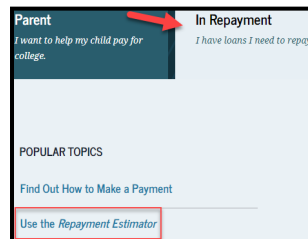
1. Go to [nslds.ed.gov](http://nslds.ed.gov) and log in using your FSA ID.
2. Select **Manage Loans** and **View My Account**.
3. A general overview will appear. To view more information and loan provider information click on **View Breakdown**.



**IMPORTANT**—Keep your contact information current with your loan servicer(s) for important updates regarding your loan(s).

## REPAYMENT ESTIMATOR

1. Go to [studentaid.gov](http://studentaid.gov) and select **In Repayment**, and **Use the Repayment Estimator** on the homepage.



2. Enter all information requested. You may also add student loans that are not linked to your account.
3. Review estimated payments and pick the best plan for you.

## REPAYMENT OPTIONS

1. *Standard*—Fixed monthly payments for up to 10 years
2. *Graduated*—Payments start low and rise for up to 10 years
  - a. Monthly payment options are recalculated each year—
    - Revised Pay As You Earn (REPAYE)—10% of your discretionary income
    - Pay As You Earn (PAYE)—10% of your discretionary income
    - Income-Based Repayment (IBR)—10% or 15% of your discretionary income
    - Income-Contingent Repayment (ICR)—The lesser of fixed payments over 12 years or 20% of your discretionary income

For more details visit [studentaid.gov](http://studentaid.gov).

## ADDITIONAL REPAYMENT RESOURCES

Go to [cwidaho.financialaidtv.com](http://cwidaho.financialaidtv.com) for more information on money basics, loan terms, loan overview, and loan repayment.