## CONGRATULATIONS UD GRADUATE!

## QUESTIONS REGARDING YOUR STUDENT ACCOUNT?

For questions regarding billing or payments, including E-Refund, you may schedule to meet with a representative from Office of Student Accounts: go.udayton.edu/studentaccountsappt

## FINANCIAL AID REMINDERS & TIMELINE FOR FEDERAL LOAN BORROWERS

If you borrowed a Federal Direct Loan and/or Perkins Loan while you were enrolled at UD, the U.S. Department of Education requires you to complete an exit counseling session for each loan program, which is designed to cover the important aspects of repayment and to review the loan terms. If you're unsure what federal loans you have borrowed or if you're thinking about consolidating your federal loans, you may find more information at studentaid.gov

MARCH-MAY: Exit Counseling Season & Graduation

Federal Direct Loan Exit Counseling: Use your FSA ID to log in at studentaid.gov & select "Manage Loans" and then "Complete Exit Counseling." If you do not have an FSA ID or need to rediscover your FSA ID, you may do so on fsaid.ed.gov and click Manage My FSA ID.

Federal Perkins Loan Exit Counseling: UD partners with Heartland ESCI for Perkins Ioan repayment. The UD Perkins Loan department located in the Office of Student Accounts will contact you at the beginning of May with information concerning your E-Exit Counseling at your UD email address. The University is required to hold official transcripts for Perkins Loan borrowers until the exit counseling is complete.

## MAY - NOVEMBER/ FEBRUARY: Grace Period Season

Assuming you have attended school continuously throughout your college career, your payments are deferred for 6 months on the Federal Direct loans (until November) and 9 months on your Perkins loans (until February). If your address changes during this time be sure to update your loan servicer/s.

NOVEMBER: Direct Stafford Subsidized & Unsubsidized Loan Repayment Season Begins
The monthly payments begin on your Federal Direct loans! Don't forget to check with your loan servicer
and make sure they have your current contact/billing information. Protect your credit history by getting the
first payment in on time. If your payment is too high, contact your loan servicer to discuss other payment
options including graduated, income-sensitive, or income-based repayment.

FEBRUARY: Federal Perkins Loan Repayment Season Begins

Your loan will go into repayment on February 10th with your first payment due by April 10, 2022. To update your billing information you can log into https://home.ecsi.net/ at any time, or contact the Perkins Loan department directly at 937-229-3044.

For questions regarding your financial aid you may call to speak with a representative 937-229-4311, email us finaid@udayton.edu or schedule a virtual appointment: go.udayton.edu/financialaidappt

St. Mary's Hall Room 108 937-229-4141 fss@udayton.edu