

**From:** Jon Goldberg  
**To:** [YUMailingList\\_csl-jd3l](#); [YUMailingList\\_csl-llm](#)  
**Cc:** [DL-Office of Student Finance: Glenn M Almonte](#); [Jon Goldberg](#)  
**Subject:** CARDOZO - STUDENT LOAN EXIT COUNSELING INFORMATION \*\*\*PLEASE READ\*\*\*  
**Date:** Thursday, March 08, 2018 5:09:00 PM  
**Attachments:** [Student Loan Exit Counseling Checklist - 030818.pdf](#)  
**Importance:** High



Office of Student Finance  
55 Fifth Avenue | Suite 1024 | New York, NY 10003  
Phone: 212-790-0392 | Fax: 212-790-0366  
Email: [clфинаid@yu.edu](mailto:clфинаid@yu.edu) | Web: [www.cardozo.yu.edu/studentfinance](http://www.cardozo.yu.edu/studentfinance)

**\*\*\* Student Loan Exit Counseling \*\*\***  
**Spring 2018**

The following information pertains to all upcoming graduating 3L J.D. and LL.M. students who have received loans while attending Cardozo. It is important that you carefully read **ALL** of the information in this email. If you have not received any student loans while at Cardozo, please disregard this email.

**FEDERAL STUDENT LOAN EXIT COUNSELING REQUIREMENT:**

Federal regulations require the completion of an Exit Counseling session by students who received federal loans. The online Exit Counseling session must be completed **BEFORE** graduation. Student loan Exit Counseling is designed to help you understand your rights and responsibilities as a borrower and to guide you in managing your repayment.

The Exit Counseling session must be completed online if you received a federal Stafford loan and/or a federal Graduate PLUS loan while attending Cardozo.

Please visit [HERE](#) to complete your online Exit Counseling session.

**CARDOZO YU LOAN EXIT COUNSELING REQUIREMENT:**

Any student who received a Cardozo YU loan must complete an online Exit Counseling session with Yeshiva University's loan servicer, Heartland. The online Exit Counseling session must be completed **BEFORE** graduation. The Exit Counseling for your Cardozo YU loan is designed to help you understand your rights and responsibilities as a borrower and to guide you in managing your repayment. The session will also provide details pertaining to your specific Cardozo YU loan(s) and your anticipated repayment figures and timetable.

Heartland will send you an email shortly, which will include instructions on how to log into their online system in order to complete your Exit Counseling.

Once you receive your Heartland email, if you have any questions regarding your Cardozo YU loan Exit Counseling, please feel free to contact Heartland directly: 888-549-3274.

If you do not receive your Exit Counseling email from Heartland prior to graduation, please contact us: ([clфинаid@yu.edu](mailto:clфинаid@yu.edu) or 212-790-0392).

**LOAN HISTORY STATEMENT:**

If you are interested in obtaining a detailed student loan summary, please send an email request to Ms. Cindy Ramirez ([clфинаid@yu.edu](mailto:clфинаid@yu.edu)) in the Office of Student Finance. The request **must** include your name and Cardozo ID. The loan summary will be emailed to you within approximately one week. This summary will only include loans received while at Cardozo.

It is recommended that you also visit and/or contact the following entities to obtain your loan history:

- [www.nslsds.ed.gov](http://www.nslsds.ed.gov): complete detailed history of all of your federal student loans.
- Your student loan servicer's website. If you are not sure who your federal loan servicer is, please visit the NSLDS website and click on the loan details. Please note that you may have multiple federal loan servicers. If you need further assistance, please contact Student Finance.
- Private student loan lender/servicer. This would only pertain to students who received private student loans.
- The Financial Aid Office at your prior school(s). If you received student loans at a previous institution before attending Cardozo, please contact the Financial Aid Office(s) at your former school(s) for an itemized student loan history printout. This option is only for students who cannot absolutely account for every student loan taken out at their prior institution(s).

**It is extremely important that you can account for every single loan that you have received while attending Cardozo and/or at any other institution. If you are not absolutely sure, do not assume, and double check!**

**ONE-ON-ONE EXIT COUNSELING MEETING:**

It is recommended that you set up an exit counseling meeting before you graduate. We will review your personal student loan history, repayment options, loan forgiveness, budgeting, consolidation, and default prevention.

Please contact Ms. Cindy Ramirez to schedule an appointment ([clфинаid@yu.edu](mailto:clфинаid@yu.edu) or 212-790-0392). If you schedule an appointment, please retrieve your student loan history statement(s) prior to the meeting, and bring them with you (**please come prepared!**).

**STUDENT LOAN EXIT COUNSELING RESOURCE & CHECKLIST:**

- Visit: [www.cardozo.yu.edu/exit](http://www.cardozo.yu.edu/exit)
- Please open the attachment.

**OFFICE OF STUDENT FINANCE CONTACT INFORMATION:**

- Email: [cffinaid@yu.edu](mailto:cffinaid@yu.edu)
- Phone: 212-790-0392
- Office: Suite 1024
- Website: [www.cardozo.yu.edu/studentfinance](http://www.cardozo.yu.edu/studentfinance)



**HELPFUL ONLINE RESOURCES:**

**Federal Student Loan Servicer Information:**

- You will eventually need to log into your federal student loan servicer’s website to manage your loan repayment. Your loan servicer is not the Department of Education! Your loan servicer is a private company officially contracted out by the Department of Education. If you do not know which company is servicing your federal student loans, please visit [www.nslds.ed.gov](http://www.nslds.ed.gov) and click on the loan detail within each itemized loan. Within the loan detail, your loan servicer and their contact information will be indicated. You may also visit here: <http://studentaid.ed.gov/repay-loans/understand/servicers>. You should have already received loan statements from your servicer via e-mail and/or mail.

**Federal Student Loan Account Details:**

- [www.nslds.ed.gov](http://www.nslds.ed.gov) – View your federal student loan account(s).

**Debt Management:**

- [www.cardozo.yu.edu/debtmanagement](http://www.cardozo.yu.edu/debtmanagement) - Detailed information and resources on budgeting, loan repayment, loan forgiveness, and default prevention.

**Repayment Plans:**

- <http://studentaid.ed.gov/repay-loans/understand/plans> - Federal Student Loan Repayment Plans.
- <https://studentaid.ed.gov/sa/repay-loans/understand/plans/income-driven> - Income Driven Repayment Plans (Income Based Repayment, Pay As You Earn, and Revised Pay As You Earn)

**Loan Forgiveness:**

- <https://studentaid.ed.gov/repay-loans/forgiveness-cancellation/public-service> - Public Service Loan Forgiveness.
- [www.cardozo.yu.edu/lrap](http://www.cardozo.yu.edu/lrap) - Cardozo’s Loan Repayment Assistance Program.
- [http://www.americanbar.org/groups/legal\\_aid\\_indigent\\_defendants/initiatives/loan\\_repayment\\_assistance\\_programs/state\\_loan\\_repayment\\_assistance\\_programs.html](http://www.americanbar.org/groups/legal_aid_indigent_defendants/initiatives/loan_repayment_assistance_programs/state_loan_repayment_assistance_programs.html) – State Loan Repayment Assistance Programs.
- <http://www.hesc.ny.gov/repay-your-loans/repayment-options-assistance/loan-forgiveness-cancellation-and-discharge/district-attorney-and-indigent-legal-services-attorney-loan-forgiveness-program.html> - District Attorney Loan Forgiveness Program.
- [https://www.bja.gov/ProgramDetails.aspx?Program\\_ID=65](https://www.bja.gov/ProgramDetails.aspx?Program_ID=65) - John R. Justice Student Loan Repayment Program.
- [www.finaid.org/loans/forgiveness.phtml](http://www.finaid.org/loans/forgiveness.phtml) - Loan forgiveness information & links.

**Income Driven Repayment and Public Service Loan Forgiveness Tutorial Videos:**

- [www.cardozo.yu.edu/fatv](http://www.cardozo.yu.edu/fatv) - Step-by-step instructions on how to complete and process these loan forms.

**Consolidation:**

- [www.studentloans.gov](http://www.studentloans.gov) - Federal Direct Consolidation Loans.

**Loan Repayment Calculators:**

- <https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action> - Federal loan repayment calculator (IBR, PAYE, Standard, Extended, Graduated).
- [www.finaid.org/calculators/loanpayments.phtml](http://www.finaid.org/calculators/loanpayments.phtml) - Loan payment calculator (fixed amounts 10 - 30 years).
- [www.finaid.org/calculators/](http://www.finaid.org/calculators/) - A variety of financial aid calculators.
- [www.fool.com/calcs/calculators.htm](http://www.fool.com/calcs/calculators.htm) - a variety of interesting calculators running the gamut from credit & budget, home, college, retirement, etc.

**Student Loan Debt Relief Advocacy:**

- [www.studentloanborrowerassistance.org](http://www.studentloanborrowerassistance.org) - This site is for people who already have student loans and want to know more about their options and rights.
- [www.equaljusticeworks.org/law-school/student-debt-relief](http://www.equaljusticeworks.org/law-school/student-debt-relief) - EJW’s comprehensive website on student loan debt relief, with a focus on public interest.
- [www.askheatherjarvis.com](http://www.askheatherjarvis.com) - Updates and details pertaining to Income Based Repayment, Pay As You Earn, and Public Service Loan Forgiveness. Check out Heather's "Forum" and "Blog" sections.

**Default Prevention:**

- <http://studentaid.ed.gov/repay-loans/default/avoid>
- <http://studentaid.ed.gov/repay-loans/default>
- [www.finaid.org/loans/default.phtml](http://www.finaid.org/loans/default.phtml)
- [www.finaid.org/loans/troublerepayingdebt.phtml](http://www.finaid.org/loans/troublerepayingdebt.phtml)



If you have questions regarding any of the information in this email, please feel free to contact me.

Congratulations on your upcoming graduation! I wish you the very best.

Sincerely,

Jon D. Goldberg

Director of Student Finance  
Benjamin N. Cardozo School of Law