

Office of Student Finance

55 Fifth Avenue | New York, New York 10003 | Phone 212-790-0392 | Fax 212-790-0366 | Email clфинаid@yu.edu

STUDENT LOAN EXIT COUNSELING CHECKLIST

J.D. and LL.M. students who are about to graduate and who have received student loans while attending Cardozo and/or any other previous school, should review this exit counseling checklist.

1. Did you complete the mandatory online Exit Counseling session for federal student loans (Stafford and Graduate PLUS) on the Department of Education's website?
 - YES:** No further action is required.
 - NO:** Please complete the session **before** graduation by visiting here: www.studentloans.gov.
2. If you received a Cardozo YU Loan while at Cardozo, did you complete the mandatory online YU Loan Exit Counseling on Heartland's website?
 - YES:** No further action is required.
 - NO:** Please complete the session **before** graduation by visiting here: <https://heartland.ecsi.net/>
* Heartland will email you an exit counseling email with login instructions.
3. Have you set up a one-on-one Exit Counseling meeting with the Director of Student Finance?
 - YES:** No further action is required.
 - NO:** Please email the Office of Student Finance to schedule a meeting **before** graduation: clфинаid@yu.edu
4. Can you account for every loan taken out while at Cardozo and/or at another school?
 - YES:** This means you absolutely have a record of every loan type (federal/private/institutional), who the servicer(s) is (are) and their contact information (website login), and the current and future status of each loan (grace, entering repayment, currently in active repayment).
 - NO / NOT 100% SURE:** Please take the following steps to organize:
 1. Log onto www.nslds.ed.gov to review a comprehensive list of every itemized federal loan.
 2. Contact your loan servicer(s) / log onto their website(s).
 3. Contact Cardozo's Office of Student Finance and/or the financial aid office at any previous school to receive a detailed print out of all your loans.
5. Do you need to and/or would you like to consolidate your federal student loans?
 - YES:** Please visit www.studentloans.gov.
 - NO:** No further action is required.
 - NOT SURE:** Contact Cardozo's Office of Student Finance.
6. If you received student loans at a previous school, are those loans entering active repayment immediately/shortly?
 - YES:** If you can afford to actively start/resume repayment, please stay in direct contact with your loan servicer(s). If you cannot afford to enter repayment, please immediately contact your servicer(s) to request a continued type of deferment or forbearance.
 - NO:** No further action is required.
 - NOT SURE:** Please contact your loan servicer(s) and or your previous school's financial aid office immediately.
7. Have you familiarized yourself with the variety of repayment plans offered by the Department of Education for your federal student loans?
 - YES/NO:** For detailed information on these repayment plans, including Income Driven Repayment plans, please click [HERE](#). Please also visit your loan servicer(s) website(s).
8. Have you familiarized yourself with the federal [Public Service Loan Forgiveness](#) program and Cardozo's [Loan Repayment Assistance Program](#)?
 - YES/NO:** Please click on the hyperlinks above.

CARDOZO LAW

BENJAMIN N. CARDOZO SCHOOL OF LAW • YESHIVA UNIVERSITY

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IMPORTANT:

1. Please stay in direct contact with your student loan servicer(s) throughout your repayment. If you need to make any adjustments to your repayment plan(s), if you need to place any loan into deferment or forbearance, change of name or contact information, or if you are not 100% certain about any aspect of your loan(s), please reach out directly to your student loan service(s)!
2. Please also reach out to the Cardozo's Office of Student Finance at anytime regarding any questions.
3. Please visit Cardozo's [Debt Management](#) website for detailed information on post-grad budgeting assistance, loan repayment and forgiveness programs, and default prevention.

3/8/18 JG