



CONGRATULATIONS ON APPLYING FOR YOUR DEGREE!



You've taken a big step toward graduation. This document contains information to help you make the transition to a successful and satisfying life after college, including repaying your student loans, kick-starting your career, and finding other Ducks in the worldwide pond.

EXIT COUNSELING

If you borrowed federal student loans, one of your biggest responsibilities will be to repay them starting in approximately six months. Unlike grants and work-study money, student loans must be repaid with interest. If you borrowed a private educational loan, you will need to contact your lender directly about repayment options.

Borrowers of federal student loans are required to complete exit counseling prior to graduation. Exit counseling helps graduates understand their rights and responsibilities as borrowers. It also provides useful information about repayment plans to help graduates manage debt.

If you borrowed federal student loans from the UO, then they have been assigned to a direct loan servicer. To find out who your servicer is, visit the National Student Loan Data System (NSLDS) website. There, you can also complete your exit counseling and track your federal student loans, including the Perkins Loan. To ensure proper communication, provide the servicer with your most up-to-date contact information upon leaving the UO. nslds.ed.gov

If you borrowed a Perkins Loan, create an account with ECSI online. ECSI is a loan servicer that the UO works with to collect your payments. If you need assistance setting up your account, call the UO Department of Student Loans at 541-346-3171. borrower.ecsi.net

After you complete exit counseling and review your federal student loans, visit the direct consolidation loan calculator. Input your loan amounts and interest rates to find out how much you'll need to pay

each month. Though the calculator only provides an estimate, it is a useful tool for planning your future. direct.ed.gov/calc.html

STARTING YOUR CAREER

There's a big difference between a job and a career. Finding a job that pays the rent is good, but starting a career that you can grow with is an important element of a happy and healthy life. The UO Career Center provides advice and resources to current students and alumni. Visit their website or office in Hendricks Hall to get started on the right career path. career.uoregon.edu

GET INVOLVED WITH THE ALUMNI ASSOCIATION

As a UO graduate, you'll be part of a vast network of fellow Ducks, which can help you grow professionally and personally. Join one of the local alumni chapters in cities across the country to stay in touch with other UO alumni. Visit the UO Alumni Association website for more information. uolumni.com

HAVE MORE QUESTIONS?

If you have more questions or concerns regarding your transition beyond graduation, don't hesitate to contact the Office of Student Financial Aid.

Visit: 260 Oregon Hall
Monday through Thursday: 8:00 A.M.—5:00 P.M.
Friday: 9:00 A.M.—5:00 P.M.

Phone: (541) 346-3221 or (800) 760-6953

E-mail: financialaid@uoregon.edu

Web: financialaid.uoregon.edu