

Loan Counseling

Federal regulations stipulate that all first-time borrowers of federal student loans complete loan entrance counseling prior to the loan disbursing. Additionally, a federal student loan borrower must complete an exit counseling session upon graduation, withdrawal from Adler University (including taking a leave of absence), or dropping below half-time enrollment.

Debt Management

Recipients of federal financial aid must complete at least one debt management activity prior to graduation. Using any of the below resources will satisfy the University requirement. Students will see a reminder at Adler Connect to complete one debt management activity. Once the requirement has been fulfilled, the notification will be removed within 1-2 business days.

1. [CashCourse](#) includes a series of tools for students to develop strong money-management skills that can help with both personal and educational finances. These tools are funded by the National Endowment for Financial Education and the information that is presented is “commercial free.”

After registering with the site, click the “My Assignments” link to view assigned lessons. Please complete the following required lessons listed under the “Coursework” section:

- Paying Back Student Loans
- Budgeting Basics
- Be Credit Savvy

[Click here](#) for detailed instructions on accessing and completing the required lessons.

The Office of Financial Aid strongly encourages students to explore the “Financial Tools” link as this section offers a variety of self-paced tools that would benefit any student loan borrower.

2. **Financial Awareness Counseling** (available at <https://studentloans.gov/myDirectLoan/index.action>) uses your personal federal loan history to help you to better understand the loans that you are using to finance your education at Adler University. In addition, it will give you valuable tips on managing your spending as a student and give you an indication of what to expect from loan repayment after graduation. To access Financial Awareness Counseling, log in to studentloans.gov with your FSA ID and select the “Complete Counseling” and “Start Financial Awareness Counseling” links.
3. The Office of Financial Aid hosts several **Debt Management Webinars** over the course of the academic year. This webinar covers topics including wise borrowing, loan repayment, and budgeting basics. Please visit the Financial Aid page of Adler Connect to view the schedule of upcoming sessions and to RSVP if you would like to attend one of the webinars listed.