

## **Full Sail University Student Loan Exit Interview**

**Student :** Gonzalez Hidalgo, Ezequiel

**Driver's Lic:** \_\_\_\_\_

**Student#:** 0005185269

**Degree Program:** Web Development Bachelor of Science - Online

**Permanent Address: (street)** \_\_\_\_\_

**(city)** \_\_\_\_\_ **(state)** \_\_\_\_\_ **(zip)** \_\_\_\_\_ **Expected Grad:** 09/05/2025

**Phone:** \_\_\_\_\_

**I understand the following information about my federal student loan(s):**

I must pay back my loan(s) with accrued interest and any deducted fees.

I must repay my loan(s) even if I don't complete my education, if I am dissatisfied with my education, if I do not receive the educational or other services purchased from the school, or if I am unable to get a job after I complete my program.

I must repay my loan(s) within 10 years, unless my loans are consolidated, or terms of my repayment plan provide otherwise.

I may be eligible to repay my student loans under a graduated or income sensitive schedule.

I may be eligible for one or more repayment alternatives, which may include consolidation or refinancing of eligible loans.

I may prepay all or part of my loan(s) without penalty.

In most cases, repayment will begin as follows:

- Federal Loans - following a six month grace period (depending on the specific terms in my promissory note) with the first payment due within 45 days of repayment.
- Federal Plus Loans- the date the loan is fully disbursed, with the first payment due within 60 days of repayment. PLUS loan repayment may be deferred during in-school periods. Interest accrues if I defer payment while in grace and in school and can be paid or postponed until my repayment period resumes.
- I must notify my lender within 10 days, if I:
  - Change my name, address, telephone number, Social Security Number, driver's license number, graduation date, personal references or employer.
  - Transfer to another school, enroll for less than half time or withdraw from school.
  - I will be notified, in writing, if the address to which I must send payments or correspondence changes.
  - I must notify my lender in a timely manner before the due date of any payment I cannot make.
- If I qualify, I may apply for a deferment (a postponement of loan payments).
- If I do not qualify for a deferment and am unable to make payments on a loan, I may request forbearance from my lender. Forbearance is a special arrangement made for borrowers experiencing financial hardship or meeting other specified conditions (such as being in a medical internship or residency).
- If I fail to repay a loan, I may be considered in default and the following may result:
  - My loan will be assigned to the agency that guaranteed the loan and the guarantor will report the default to all national credit bureaus.
  - The entire unpaid amount of my loan, including interest, will become due and payable immediately.
  - The guarantor may institute proceedings to offset my state and federal income tax refunds and other payments made by the federal government.
  - My wages may be garnished.
  - I may lose deferment possibilities.
  - I may be ineligible to receive any further federal or state financial aid funds.
  - My loan may be assigned by the guarantor to the federal government for litigation against me, my account may be referred to a collection agency or a civil action suit may be brought against me to compel repayment and I may be held liable for expenses reasonably incurred in these attempts to collect the loan, including attorney's fees.
- Notice regarding Pre-dispute Arbitration and Class Action Waiver Provisions

Pursuant to 34 C.F.R. § 685.300(b)(11), Full Sail University is providing the following disclosure:

We agree not to use any predispute arbitration agreement to stop you from bringing a lawsuit concerning our acts or omissions regarding the making of the Federal Direct Loan or the provision by us of educational services for which the Federal Direct Loan was obtained. You may file a lawsuit regarding such a claim or you may be a member of a class action lawsuit regarding such a claim even if you do not file it. This provision does not apply to any other claims. We agree that only the court is to decide whether a claim asserted in the lawsuit is a claim regarding the making of the Direct Loan or the provision of educational services for which the loan was obtained.

We agree not to use any predispute agreement to stop you from being part of a class action lawsuit in court. You may file a class action lawsuit in court or you may be a member of a class action lawsuit even if you do not file it. This provision applies only to class action claims concerning our acts or omissions regarding the making of the Federal Direct Loan or the provision by us of educational services for which the Federal Direct Loan was obtained. We agree that only the court is to decide whether a claim asserted in the lawsuit is a claim regarding the making of the Federal Direct Loan or the provision of educational services for which the loan was obtained.

I have received repayment options and debt management information and have read and understand the information in this form. I am aware of my complete loan history. If you have any issues with your loan(s), the Student Loan Ombudsman's Office is available toll-free at 877-557-2575, on the Internet at <https://studentaid.gov> or by mail at U.S. Department of Education, Office of Federal Student Aid, P.O. Box 1854, Monticello, KY 42633.

**Instructions:**

Complete the Permanent Address Section on the top of the first page of the Student Loan Exit Interview and sign and date on the student signature line on the last page. Please return a copy, via mail, to Full Sail University, Attn: Student Loan Management, 3300 University Blvd., Winter Park, FL 32792. You can also return a copy by scanning and emailing to [loanmanagement@fullsail.com](mailto:loanmanagement@fullsail.com).

If you have any questions regarding your outstanding loan(s) you can contact the Student Loan Management Team at Full Sail University toll-free at 1-855-374-3572; or via email at [loanmanagement@fullsail.com](mailto:loanmanagement@fullsail.com). For a record of your entire Federal Loan history, go to <https://studentaid.gov/>

**Full Sail University  
Student Loan Exit Interview**

**Loan Information:**

|                                      |                           |
|--------------------------------------|---------------------------|
| Type: DLSUB                          | Amount: \$3,500.00        |
| Loan Period: 4/3/2023 to: 11/19/2023 | Net Disbursed: \$3,464.00 |
| Estimated Repayment Date:            | Loan Fees \$36.00         |
| Interest Rate: 6.8%                  | Monthly Payment: \$40.28  |

**Original Lender Information: Go to <https://studentaid.gov/>**

US Department of Education

**Original Guarantor Information:**

US Department of Education

**Loan Information:**

|                                      |                           |
|--------------------------------------|---------------------------|
| Type: DLUNSUB                        | Amount: \$6,000.00        |
| Loan Period: 4/3/2023 to: 11/19/2023 | Net Disbursed: \$5,938.00 |
| Estimated Repayment Date:            | Loan Fees \$62.00         |
| Interest Rate: 6.8%                  | Monthly Payment: \$69.05  |

**Original Lender Information: Go to <https://studentaid.gov/>**

US Department of Education

**Original Guarantor Information:**

US Department of Education

**Loan Information:**

|                                       |                           |
|---------------------------------------|---------------------------|
| Type: DLSUB                           | Amount: \$4,500.00        |
| Loan Period: 11/20/2023 to: 7/28/2024 | Net Disbursed: \$4,454.00 |
| Estimated Repayment Date:             | Loan Fees \$46.00         |
| Interest Rate: 6.8%                   | Monthly Payment: \$51.79  |

**Original Lender Information: Go to <https://studentaid.gov/>**

US Department of Education

**Original Guarantor Information:**

US Department of Education

**Full Sail University  
Student Loan Exit Interview**

**Loan Information:**

|                                       |                           |
|---------------------------------------|---------------------------|
| Type: DLUNSUB                         | Amount: \$2,527.00        |
| Loan Period: 11/20/2023 to: 7/28/2024 | Net Disbursed: \$2,501.00 |
| Estimated Repayment Date:             | Loan Fees \$26.00         |
| Interest Rate: 6.8%                   | Monthly Payment: \$29.08  |

**Original Lender Information:** Go to <https://studentaid.gov/>

US Department of Education

**Original Guarantor Information:**

US Department of Education

**Loan Information:**

|                                     |                           |
|-------------------------------------|---------------------------|
| Type: DLSUB                         | Amount: \$2,787.00        |
| Loan Period: 8/5/2024 to: 3/30/2025 | Net Disbursed: \$2,759.00 |
| Estimated Repayment Date:           | Loan Fees \$38.00         |
| Interest Rate: 6.8%                 | Monthly Payment: \$32.07  |

**Original Lender Information:** Go to <https://studentaid.gov/>

US Department of Education

**Original Guarantor Information:**

US Department of Education

**Loan Information:**

|                                      |                           |
|--------------------------------------|---------------------------|
| Type: DLSUB                          | Amount: \$5,500.00        |
| Loan Period: 4/7/2025 to: 11/23/2025 | Net Disbursed: \$5,442.00 |
| Estimated Repayment Date:            | Loan Fees \$58.00         |
| Interest Rate: 6.8%                  | Monthly Payment: \$63.29  |

**Original Lender Information:** Go to <https://studentaid.gov/>

US Department of Education

**Original Guarantor Information:**

US Department of Education

**Full Sail University  
Student Loan Exit Interview**

**Loan Information:**

|                                      |                           |
|--------------------------------------|---------------------------|
| Type: DLUNSUB                        | Amount: \$7,000.00        |
| Loan Period: 4/7/2025 to: 11/23/2025 | Net Disbursed: \$6,928.00 |
| Estimated Repayment Date:            | Loan Fees \$72.00         |
| Interest Rate: 6.8%                  | Monthly Payment: \$80.56  |

**Original Lender Information: Go to <https://studentaid.gov/>**

US Department of Education

**Original Guarantor Information:**

US Department of Education

|  |                    |
|--|--------------------|
| <b>Grand Total of All Originated Loans :</b>               | <b>\$31,814.00</b> |
| <b>Estimated Monthly Total of Federal Loan(s) Payment:</b> | <b>\$366.12</b>    |
| <b>Grand Total of All Loans Net Disbursed :</b>            | <b>\$31,486.00</b> |

**Student Signature:**

**Date:**

**Additional Loans:**