

**From:** Marks, Cheri  
**Sent:** Friday, January 25, 2013 3:11 PM  
**To:** UMHS - MU Med School 2013  
**Subject:** Save the Date for Exit Counseling - May 2

If you borrowed at least ONE LOAN while attending here at Medical School, then keep reading.

Dear Graduating Members of the Class of 2013 WITH LOANS:

Before you graduate and move on to your residencies, you must complete loan exit counseling. Exit counseling is a **federal requirement**. Therefore, a hold for transcripts AND diplomas will be placed on your account until this requirement is complete. Even if it wasn't mandatory, I believe that this counseling is especially important. Exit Counseling will explain your repayment options and how you may postpone payments on your loans during residency. *Attached you will find a pre-session packet. I have provided this packet to help you get organized prior to exit counseling.*

Here is how exit counseling will be handled this year:

1. You will be **required to complete exit counseling online** with the servicer of your loans. You will receive an email in **APRIL** with the links to the web sites that you must visit. For some of you, that will mean going to a Federal Student Aid site only. Some of you will also **complete** required counseling with Educational Computer Systems, Inc. (or ECSI). It will depend on the loans you have in your portfolio if you have to go to one or both sites. Please use the pre-session packet in the meantime to locate your loans and get yourself organized. This online requirement **MUST BE COMPLETED** for the transcript/diploma hold to be released.
2. You must also **attend the group session on May 2 in room S255 beginning at 3:00 pm** that will explain in more detail what your repayment options are and how you postpone payment as a resident. By attending the group session, you will receive the added benefit of a class discussion on questions you may not think to ask yourself. My presentation will also give you more detailed repayment information specific to medical students that the online counseling does not provide. **If you will be unable to attend the group session, please contact me for an appointment time.**

Let me know if you have any questions.

All the best,  
Cheri

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**Cheri Marks** | Coordinator Financial Aid and Student Records | **MU School of Medicine**  
MA213A Medical Sciences Bldg. | DC018.00 | Columbia, MO 65212 | phone:(573) 882-2923 | fax:(573) 884-2988

