

Default Management Plan

Entrance Counselling

St. Clair College students applying for Federal Direct Loans are required to complete Entrance Counselling before funding will be disbursed. Students are directed to complete Entrance Counselling at <https://StudentLoans.gov>

Exit Counselling

Once students cease to be enrolled at St. Clair College at least half time students are informed by email to complete Exit Counselling at studentloans.gov and are provided the following link <https://studentaid.ed.gov/sa/es/sites/default/files/loan-exit-counseling.pdf> to the Exit Counselling Guide.

Students will also find at the following link <https://studentloans.gov/myDirectLoan/index.action> under **Managing Repayment tab** information regarding Repayment Plans, Income based Repayment and Calculators.

Financial Literacy for Borrowers

In addition to Entrance and Exit Counselling (<https://StudentLoans.gov>) St. Clair College students are encouraged to consult the Student Awards website for budgeting <http://www.stclaircollege.ca/financialaid/>

Debt Resolution

The US Department of Education site will provide information and assistance to help resolve defaulted loans or grants. Further information may be found at the following link

<https://www.myeddebt.ed.gov/>

If a student encounters a loan dispute or other any other problem with their Federal Student loans, the Federal Student Aid Ombudsman Group, Office of the Department of Education works with student loan borrowers to resolve loan disputes. Their contact information is as follows: toll free 1-877-557-2575, fax 606-396-4821, web site <http://ombudsman.ed.gov> or regular mail: US Department of Education, FSA Ombudsman Group, P.O. Box 1843, Monticello, KY 42633.

Communication

Enrolment of St. Clair College students receiving current Direct Loan funding and students deferring previous loans is monitored constantly. After the add/drop dates regular course load reports are generated in the student information system (PeopleSoft). Any changes to student registration are followed up by staff in the Student Awards Office. In addition, any students who may be having academic difficulties are monitored by their Faculty

Retention

St. Clair College promotes retention of students by creating a network of supports to help students succeed academically and personally. Student will find resources through the Student Services Centre www.stclaircollege.ca/student-services/accessibility-services

Enrolment Reporting

Student Awards reports student enrolment every sixty days via [NSLDS](#).

Contact with Former Students

St. Clair College's Alumni office leads and coordinates Alumni relations with former students. Students are encouraged to maintain their contact with the College.

www.stclaircollege.ca/alumni/