



Dear ,

As a student who has accepted a Direct Student Loan, this letter has been auto-generated based on one of the following events:

1. You have graduated or have petitioned to graduate;

- *Note: if you have petitioned to graduate but did not graduate (or are continuing in an approved program) AND you are still enrolled in at least 6 units currently, this e-mail doesn't apply to you but it will if you drop below half-time status.*

2. You have dropped below half-time status (6 credits);OR

- *Note: if you resume at least half-time status within the six month grace period, your loan deferment will continue.*

3. You are no longer attending Cuesta College.

If you are in one of these situations, the six month grace period for your student loan(s) may have begun. You will start repayment of your loan(s) at the end of this period. The following is information to assist you.

Please take the following steps to avoid risk of default:

1. Complete [Online Exit Counseling](#) at StudentLoans.gov.
2. Contact your [loan servicer](#) and make sure your contact information is current.
 - If you move or change phone numbers / e-mails, update your information immediately.
 - Make your payments on time.
3. If you think you will be [unable to begin making loan payments](#) at the end of your grace period, have your servicer help you with options for lowering or deferring your payments. **Requesting those options only takes a few minutes** and may save you from the consequences of default: wage garnishment, late fees, collection costs, bad credit, and legal action.

If you do not have access to the Internet, please contact our office for other options in completing your exit counseling.

Sincerely,

Cuesta College
Financial Aid Office
805-546-3143 SLO
805-591-6202 North County

**This is an auto generated message; please do not respond to this email.
Please read this notification thoroughly, as it contains important information about the financial aid process at Cuesta College.**