

2. Paying for Your Education

Student Loans

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- Exit Counseling
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- Collections

Student Loans

Pre-loan Counseling

Federal regulations mandate that borrowers complete Pre-Loan Counseling, where important information regarding student loans will be given.

Holds on fall student loan disbursements **will** be placed if Pre-Loan Counseling has not been completed.

See the [Student Business Services web site](http://sbs.ucsc.edu) at sbs.ucsc.edu to complete your Pre-Loan Counseling/ Entrance Interview.

If you are transferring to UCSC from another school and have already attended a Pre-Loan Counseling session, you may satisfy this requirement by providing Student Business Services with a photocopy of the Pre-Loan Counseling form from your previous school or evidence from your online counseling session.

Mail or fax the copy to:

Student Business Services
University of California, Santa Cruz
1156 High Street
Santa Cruz, CA 95064
Phone: 459-4699
Fax: 459-3918

In person Pre-Loan Counseling is available upon request and by appointment at 459-4699.

Exit Counseling

If you receive a loan while attending UCSC, you will be required to complete exit counseling before you leave school for any reason (graduation, transfer to another school, or withdrawal). Failure to complete the exit counseling may result in a hold on your academic transcript and other university services. Online counseling is available on the [Student Business Services web site](http://sbs.ucsc.edu) at sbs.ucsc.edu. In-person sessions will be available upon request.

Budget Counseling Sessions

Student Business Services offers debt management on an individual basis. If you would like more information on your money, managing debt, student loans, credit cards, or student loan repayment and consolidation options, please call 459-4699 to schedule an appointment.

Collections

The Student Business Services Office also provides collection services for Perkins and University Loans, short-term loans, and all other campus debts. Contact 459-2107 for more information.