The office of Student financial Services would like to congratulate you on your upcoming graduation. If you have received student loans, below is important information regarding Student Loan Exit Counseling, loan deferment, and loan forbearance. Additionally, information about available sources of funding for medical residents are also included to assist you in your transition from medical school to a medical residency.

**Student Loan Exit Counseling:**
According to federal and institutional regulations, if you have borrowed student loans, you are required to complete Student Loan Exit Counseling when your attendance status changes upon graduation. If you are required to complete Student Loan Exit Counseling, the exit instructions will be sent to you via your UTHealth email address. Student loan Exit Counseling instructions vary by loan type; therefore, the instructions sent to you are specific to the loan(s) you received.

Exit Counseling is required when you graduate, leave school, or drop below half-time enrollment. Exit counseling provides important information to prepare you for repaying your federal student loan(s).

Please be aware that federal law requires exit counseling for borrowers with federal student loans. If you don’t complete exit counseling, a hold may be placed on your student account and your official transcript and diploma may be withheld until you complete the required Student Loan Exit Counseling.

**Important links:**
- [https://studentaid.gov/exit-counseling/](https://studentaid.gov/exit-counseling/)
- [https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief/deferment](https://studentaid.gov/manage-loans/lower-payments/get-temporary-relief/deferment)

**Residency and Relocation Loans:**
If you are in need of a residency and relocation loan, please follow the links below.
- [https://students-residents.aamc.org/financial-aid-resources/residency-and-relocation-loans](https://students-residents.aamc.org/financial-aid-resources/residency-and-relocation-loans)
- [https://students-residents.aamc.org/financial-aid/first-fact-sheets](https://students-residents.aamc.org/financial-aid/first-fact-sheets)