In order to ensure that the cohort default rate remains below the limit set by the Department of Education the following actions are taken:

1) Entrance counseling explaining rights and responsibilities as a borrower is required for all first time borrowers.
2) Exit counseling explaining rights and responsibilities as a borrower is required for any student who resigns from school, graduates, drops below 6 hours of enrollment, or does not return to the university. Students who do not properly notify the Financial Aid office of these situations will be emailed information regarding Exit Counseling.
3) Debt Management is stressed during the semester through financial literacy that includes, however not limited to, mail outs, workshops, email distributions, and communication across campus.
4) Beginning with the 2021 award year, all student and parent borrowers will be required to complete the Annual Student Loan Acknowledgement process before receiving the first disbursement of each new award year.