



Online Counseling, an effective default prevention tool

Mapping Your Future's Online Counseling enables schools to enhance their default prevention plans and enhance financial aid processes by maintaining contact with students through enhanced counseling and data collection. Outreach with prospective and current students is increasingly important to make sure students receive the information they need to understand financial aid rights and responsibilities.

Wide variety of counseling sessions and other default prevention tools available

- Mapping Your Future offers many counseling types, so schools don't have to use multiple counseling providers. Currently, Mapping Your Future offers 22 sessions:
 - **Entrance counseling**
 - Direct Loan entrance
 - Spanish Direct Loan entrance
 - Perkins entrance
 - Direct Loan and Perkins combined entrance
 - Nursing entrance
 - Health Professions entrance
 - Direct PLUS entrance
 - Direct Loan and Direct PLUS combined entrance
 - **Exit counseling**
 - Direct Loan exit
 - Spanish Direct Loan exit
 - Perkins exit
 - Direct Loan and Perkins combined exit
 - Nursing exit
 - Health Professions exit
 - Direct PLUS exit
 - Direct Loan and Direct PLUS combined exit
 - TEACH Grant exit
 - **Non-regulatory required**
 - Financial Literacy
 - Grace Period and Repayment
 - Loan Management
 - Non-Traditional Student
 - Private Loan
- Online Counseling can be used for, or in addition to, in-person counseling interviews. Financial aid professionals can provide verbal and/or audio information about student loan borrowing in a computer lab or classroom setting, and then walk students through the counseling session.
- Mapping Your Future offers a number of other services that schools and students will find beneficial including career planning, money management, default prevention, and other services.

Meet regulatory requirements

Schools can meet federal loan counseling requirements and help borrowers understand education loan obligations with the convenience of Mapping Your Future's Online Counseling.

- Direct Loan and Direct PLUS entrance counseling options meet Direct Loan counseling regulations.
- Direct Loan and Direct PLUS exit counseling session options meet regulations for both the Direct Loan and Federal Family Education Loan Programs.
- Online Counseling sessions meet all regulations, including the Higher Education Opportunities Act, even giving schools the ability to provide required school-specific information.

- Direct Loan and Direct PLUS exit counseling sessions meet regulations for forwarding of exit records to appropriate guaranty agencies and the Direct Loan Program. ExitExpress enables guaranty agencies that sponsor Mapping Your Future to retrieve appropriate records of those students who have FFELP loans, meeting federal requirements for schools to forward those records to the guaranty agency within 60 days of students completing the counseling. In addition, ExitExpress allows schools to easily export Direct Loan and Direct PLUS exit records for Direct Loan borrowers in the NSLDS Exit Counseling Submittal Template. They can then upload the records to NSLDS.

Straightforward setup and technology

Financial aid professionals with various levels of technology experience find that the Online Counseling setup process is straightforward. By working with Mapping Your Future, schools also have the opportunity to include enhanced customization and technology features in the counseling process.

- Streamlined technology with user-friendly interface which enables cross-browser capability.
- Report options include a variety of printable and electronic counseling reports that are easy to access and may be uploaded to the schools' financial aid management system (this may require some additional programming by the school's technical staff).
- The opportunity to customize the counseling to provide school-specific information and/or integrate the counseling into school-specific processes.
- Compatible with a variety of platforms resulting in fewer questions and complaints to your office.
- No PIN or login required by students to complete counseling.

Customization options available

Mapping Your Future offers a number of options enabling schools to customize the counseling to best fit the needs of their students and help students better understand their rights and responsibilities.

- The customization options include customized pages, school-specific information, record formats, question selection, as well as other ways to enhance the session.
- Schools participating in Mapping Your Future have a secure customized portal that allows them to receive news and information, update and manage their account and student records, and up-to-date student loan data via the Meteor Network.
- The [debt/salary wizard](#) and [budget calculator](#) help students understand the impact of borrowing and importance of managing their money.

Excellent customer service, and security is a high priority

- Mapping Your Future's customer service staff provides prompt, personalized, and courteous service to schools and students.
- Schools can be set up and using Mapping Your Future's counseling – usually within the same day of the request.
- Mapping Your Future also offers an online User's Guide for schools, providing step-by-step instructions for all of the features and services of Online Counseling.
- Mapping Your Future protects Online Counseling data via a secure web server and password protection. At the end of counseling sessions, students enter information on a secure form. Schools then retrieve information from a secure, password-protected site.

Reputation as a reliable and credible source of counseling

Mapping Your Future is a public service nonprofit organization that has been providing this counseling service to schools, students, and families for more than 15 years.

Another feature available is Mapping Your Future's Meteor Borrower Display, which allows student loan borrowers to view their loan data via the Meteor network, when completing Direct Loan exit counseling.

Schools that currently do not use Mapping Your Future's Online Counseling can learn more at mappingyourfuture.org/oslc/aboutoslc.htm and sign up at mappingyourfuture.org/oslc/schoolsignup.cfm.