



Student Loan Counselor Certification Program

Introduction

Module 1: Understanding the Origin, History, Current State, and Future of Higher Education

Module 1, Unit 1: The Origin and Initial Funding of Higher Education

Module 1, Unit 1: Useful Terms

Module 1, Unit 2: History of Federal Student Loans

Module 1, Unit 2: Federal Student Loan Basics

Module 1, Unit 3: Private Loans and Higher Education

Module 1, Unit 4: The Future of Student Loans

Module 1 Assignment

Module 2: Assisting the Student/Borrower Assess, Evaluate, and Obtain Funding

Module 2, Unit 1: The Cost of Higher Education

Module 2, Unit 2: Exploring Options - Where to Start

Module 2, Unit 3: Understanding and Locating Grants and Scholarships

Module 2, Unit 4: Shopping for Private Student Loans

Module 2 Assignment

Module 3: Counseling the Student Borrower

Module 3, Unit 1: The Counseling Process Defined

Module 3, Unit 2: Stage 1 - Rapport Building

Module 3, Unit 3: Stage 2 - Gathering Information

Module 3, Unit 4: Stage 3 - Goal Setting

Module 3, Unit 5: Stage 4 - Strategy Implementation



Module 3, Unit 6: Stage 5 - Follow-up

Module 3, Unit 6: Useful Terms

Module 3 Assignment

Module 4: Assisting the Borrower with the Repayment Process

Module 4, Unit 1: When Do Student Loan Payments Become Due?

Module 4, Unit 2: Who Does the Borrower Pay?

Module 4, Unit 3: Federal Student Loan Repayment Options

Module 4 Assignment

Module 5: Student Loan Discharge, Cancellation, Forgiveness, Deferment, and Forbearance

Module 5, Unit 1: Discharge, Cancellation, and Forgiveness Basics

Module 5, Unit 2: Discharge of Student Loan Debt

Module 5, Unit 3: Federal Perkins Loan Cancellation

Module 5, Unit 4: Student Loan Forgiveness While It Lasts

Module 5, Unit 5: Temporary Relief from Payment

Module 5, Unit 6: The Student Loan Counseling Process

Module 5 Assignment

Module 6: Default Consequences and Solutions, Ethical Considerations

Module 6, Unit 1: Default the Problem

Module 6, Unit 2: Delinquency, Default, and Consequences

Module 6, Unit 3: How to Handle the Defaulted Student Loan

Module 6, Unit 4: Counselor Code of Ethics

Module 6 Assignment

Student Loan Counselor Review



National Association of Certified Credit Counselors

References

Forms and Resources

Appendices

Appendix A: Glossary

Appendix B: Useful Links

Appendix C: Capitalized Interest

Appendix D: State Programs

Appendix E: Hidden College Costs

Appendix F: Documentation Required for Loan Rehabilitation Income