

# Completing Loan Entrance Counseling

1. Go to <https://studentaid.gov/entrance-counseling/>
2. Log in with your FSA ID (same logins as FAFSA)



## I am an Undergraduate Student

Entrance counseling for undergraduate students is required if you have not previously received a Direct Subsidized Loan or a Direct Unsubsidized Loan.

You're an undergraduate student if you are enrolled in an undergraduate course of study that usually doesn't exceed four years and that leads to an undergraduate degree or certificate.






[Log in to Start](#)

[View Demo](#)





3. You be brought to the Entrance Counseling Overview

## Entrance Counseling Overview

 20 - 30 Minutes

Entrance Counseling is required for students who have not previously received a subsidized/unsubsidized loan or PLUS loan (graduate/professional students only) under the Direct Loan Program  or Federal Family Education Loan (FFEL) Program .

### What You'll Learn and Do in Entrance Counseling


-  **Notify Your School**  
Select the school(s) you'd like to notify of your counseling completion. If you'll be transferring schools, be sure to add those too.
-  **Learn What School Costs and How to Pay for It**  
Understand what your education will cost and the options available to cover those costs, including borrowing federal student loans.
-  **Prepare for Successful Repayment**  
Understand your repayment obligation and what it means to take out a federal student loan.
-  **Check Your Skills**  
Review what you've learned with a few short knowledge checks.


[Exit](#) [Continue](#)



4. You will need to complete each module by clicking "Start."


**Entrance Counseling Modules**  
Review what you'll learn in each module and select "Start" for the first module to begin.

 **Estimate the Cost of Your Education**  
Learn about direct and indirect costs, and how managing your education costs can ultimately reduce your student loan burden.

[Start](#) 


**What's In this module?**

1. What is the total cost of your program?
2. How your school's cost of attendance is calculated

 **Paying for Your Education**  
Learn the basics about financial aid, student loans, and what your options are.


**What's In this module?**

1. Sources of aid you don't have to repay
2. Loan basics
3. Types of student loans available

 **Federal Student Loans**  
Understand what federal loans are, how they work, and your rights and responsibilities if you accept them.


**What's In this module?**

1. How federal student loans work
2. Federal student loan types
3. Max loan amounts and how loan money is paid out
4. How Direct PLUS Loans for parents can help close financial aid gaps
5. The federal student loan process
6. Roles and responsibilities in your student loan journey

 **How Much You Can Expect to Borrow**  
Learn how interest accrues, capitalizes, and contributes to your total debt burden.


**What's In this module?**

1. Estimate your annual and total student loan debt
2. Accept only the loan money you need
3. The impact of interest on your loan balance
4. Paying interest while in school

 **Prepare for Repayment After School**  
See how your loan servicer can help you manage your student loans, learn if your loan payment will likely be affordable, and understand your repayment plan options after you leave school.

**What's In this module?**

1. Who do you pay?
2. Know your repayment burden and responsibilities
3. Choose the right repayment plan for you
4. Which repayment plan is right for you?
5. You must repay your loans no matter what


 **Consequences of Not Repaying Student Loans**  
Learn what happens when you miss a payment, how to avoid default, and the consequences if you do.

**What's In this module?**

1. What happens if you miss payments
2. When your loan is considered delinquent or in default
3. How to remedy delinquency and default
4. Learn about loan forgiveness cancellation and discharge

6. Your Entrance Counseling is complete when you see this page.

5. A confirmation will show after each module is complete.




**You've completed "Estimate the Cost of Your Education."**

Select "Continue" when you're ready to start the next module.


**Next Module: "Paying for Your Education"**  
Learn what options are available for paying for your education, including sources of aid you don't have to repay, and student loans.

[Previous](#) [Exit Demo](#) [Continue](#)



**You've Successfully Completed the Entrance Counseling**  
The school(s) you selected will be notified of your entrance counseling completion within the next 24 hours.

[View/Print Borrower's Rights and Responsibilities Statement for Direct Subsidized and Unsubsidized Loans](#)

 **What's Next After Entrance Counseling**

- Sign your *Master Promissory Note* and store a copy for future reference
- Check out *Free Application for Federal Student Aid (FAFSA®)* form
- Complete your *Annual Student Loan Acknowledgment* for this award year
- Check out *Loan Simulator* for more information on repayment plans

*More questions? Visit [Frequently Asked Questions](#) or [Contact Us](#).*