Completing Loan Entrance Counseling

1. Go to [https://studentaid.gov/entrance-counseling/](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.

3. You be brought to the Entrance Counseling Overview

   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.

   Continue
4. You will need to complete each module by clicking “Start.”

**Entrance Counseling Modules**

- **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.
  - 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. Rules and responsibilities in your student loan journey

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

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