



Guide to Complete the Student Loan Entrance Counseling



Find out your student loan repayment options here [»](#)

Log in to StudentLoans.gov with
your verified FSA ID [?](#)

LOG IN

Create an FSA ID

Financial Aid Office

This guide applies to all students who need and decide to take Federal Loans with or without subsidy of interest of the Direct Loan Program to help cover education expenses, you will be required to complete the Entrance Counseling.

The goal of Entrance Counseling is to help you understand what it means to take out a federal student loan and provide you will information about:

- What a Direct Loan is;
- How the loan process works;
- Rights and responsibilities that you have as a borrower.
- Manage your education expenses;
- Other financial resources to consider to help pay for your education.

The process of completing the Entrance Counseling must be completed in a single session and only takes approximately 20 to 30 minutes.

It is important that you have on hand:

- Your FSA ID credential.
- School Name.
- Details on your income, financial aid, and living expenses.

* If you have difficulty obtaining and recover your credential FSA ID, you can access: <https://fsaid.ed.gov/npas/index.htm> .

Step 1: Visit the following website: <https://studentloans.gov/myDirectLoan/index.action>

The screenshot shows the homepage of StudentLoans.gov. At the top, there is a navigation bar with 'Federal Student Aid' and 'StudentLoans.gov' logos, 'Log In' and 'Español' links, and a 'MENU' button. Below the navigation is a large photo of three diverse young adults smiling. To the right of the photo is a login box with the text 'Log in to StudentLoans.gov with your verified FSA ID' and a 'LOG IN' button. Below the login box is a link 'Create an FSA ID'. Underneath the photo are four categories: 'Undergraduate Students', 'Graduate/Professional Students', 'Parent Borrowers', and 'Repayment & Consolidation', each with a corresponding icon.

Step 2: Click on the "Log in" button

This screenshot is identical to the one above, showing the homepage of StudentLoans.gov. However, the 'LOG IN' button in the login box is now highlighted with a red circle, indicating where the user should click to proceed.

Step 3: If you have not updated your PIN Number to the FSA ID, click on the “Create an FSA ID credential” option. If you already have an FSA ID proceed to enter the username and password, then click the option “Log in”.

Log In

FSA ID Username or E-mail Address:
 *

FSA ID Password:
 *

[Forgot Username or Password?](#) [Create an FSA ID](#)

LOG IN (The button is circled in red)

[Cancel](#)

Step 4: To continue you must read and accept the “Disclaimer”.

Disclaimer

This is a U.S. Federal Government computer system intended to be accessed solely by individual users expressly authorized to access the system by the U.S. Department of Education. For security purposes and to ensure that the system remains available to all expressly authorized users, the U.S. Department of Education monitors the system to identify unauthorized users. Anyone using this system expressly consents to such monitoring. Except as expressly authorized by the U.S. Department of Education, unauthorized attempts to access, obtain, upload, modify, change, and/or delete information on this system are strictly prohibited and are subject to criminal prosecution under 18 U.S.C. 1030, and other applicable statutes, which may result in fines and imprisonment. For purposes of this system, unauthorized access includes, but is not limited to:

- Any access by an employee or agent of a commercial entity, or other third party, who is not the individual authorized user, for purposes of commercial advantage or private financial gain (regardless of whether that commercial entity or third party is providing a service to an authorized user of the system); and
- Any access in furtherance of any criminal or tortious act in violation of the Constitution or laws of the United States or of any State.

If system monitoring reveals information indicating possible criminal activity, such evidence may be provided to law enforcement personnel.

DECLINE (The button is circled in red) **ACCEPT**

Step 5: On the home page you must select the "Complete Loan Counseling" (Entrance, Financial Awareness, and Exit) option.

The screenshot shows a user interface titled "MY HOME PAGE". Below it, a green bar contains the text "I want to:". Underneath, there are two items: "View My Documents" and "Complete Loan Counseling (Entrance, Financial Awareness, Exit)". The second item is highlighted with a large red oval circle around its icon and text.

MY HOME PAGE		
I want to:		
View My Documents		
Complete Loan Counseling (Entrance, Financial Awareness, Exit)		

Step 6: Choose the "Type of Counseling" you will complete and click on "Start".

Types of Counseling

- **Entrance Counseling (*Required*)**
 - You will obtain information about the loan process and the rights and responsibilities that you have as a borrower. In addition, it guides you on how to manage your study expenses and what other financial resources you can consider to pay for your studies.
- **Financial Awareness Counseling**
 - Provide tools and information to help you understand your financial help and assist you in managing your finances. Complete this advice at any time.
- **Credit counseling for PLUS loan**
 - Credit counseling for PLUS loan can be completed voluntarily at any time. If the credit counseling for PLUS loan is completed voluntarily and the US Department of Education UU If you determine that you have a negative credit history within 30 days of completing the PLUS Loan Credit Counseling, your PLUS Loan Credit Counseling requirement will be considered fulfilled.
- **Outbound counseling (*Required*)**
 - When you graduate, you stop attending the educational institution or reduce your academic load to less than six credits. The exit counseling provides important information you will need while preparing to pay your federal student loans. It also guides you on the different options to postpone or reduce the payment of your loans.

Counseling Type

Entrance Counseling (Required)



Entrance Counseling is required before you can receive your first Direct Subsidized Loan, or Direct Unsubsidized Loan as an undergraduate, or your first Direct PLUS Loan as a graduate/professional student.

[Learn More](#)

START

Financial Awareness Counseling



Financial Awareness Counseling provides tools and information to help you understand your financial aid and help you manage your finances.

Complete this counseling any time.

[Learn More](#)

START

PLUS Credit Counseling



PLUS Credit Counseling is required if the U.S. Department of Education has informed you that you have an adverse credit history and you have obtained an endorser or documented to the satisfaction of the U.S. Department of Education that there are extenuating circumstances related to your adverse credit history.

PLUS Credit Counseling can be completed voluntarily at any time. If PLUS Credit Counseling is completed voluntarily and you are determined to have an adverse credit history by the U.S. Department of Education within 30 days of PLUS Credit Counseling completion, your PLUS Credit Counseling requirement will be considered to be fulfilled.

[Learn More](#)

START

Exit Counseling (Required)



Exit Counseling is required when you graduate, leave school, or drop below half-time enrollment. Exit Counseling provides important information to prepare you to repay your federal student loan(s).

At the end, you'll need to provide the name, address, e-mail address, and telephone number for your closest living relative, two references who live in the U.S., and current or expected employer (if known).

[Learn More](#)

START

Step 7: Select the school you wish to notify (National University College, Instituto de Banca y Comercio or Florida Technical College). Our name may come out automatically. If so, you should only make a mark next to the name you are going to select. Otherwise, you add us to the field "Add educational institution you wish to notify". Click on "Notify this School." Select if you will receive loans as an undergraduate student (Associate or Bachelor degree) or graduate (Master's degree). At the bottom of the page, click on "Continue".

ENTRANCE COUNSELING

Add School to Notify

Select up to 3 schools you wish to notify of your counseling completion.

Choose from Associated Schools

- Select -

OR

Select School to Notify

U.S. Schools/U.S. Territory Schools

Non U.S. Schools

Choose a state:

- Select -

Search school by name:

Select or type

Notify These Schools

You have not selected any schools to notify.

Select Student Type

I am completing entrance counseling to receive Direct Loans as an undergraduate student.

I am completing entrance counseling to receive Direct Loans as a graduate or professional student.

CONTINUE

NOTIFY THIS SCHOOL

*The following steps will help you confirm that you understand the responsibility you will assume in repaying your federal loans.

Step 8: Read the sections "Your Student Loans" and answer the "Check Your Knowledge" questions. At the bottom of the page, click "Continue" to move to the next section.

ENTRANCE COUNSELING

 1 Understand Your Loans  2 Manage Your Spending  3 Plan To Repay  4 Avoid Default  5 Finances: A Priority

 Your Student Loans Your Student Loans

Check Your Knowledge

As of today, how much do you owe in student loans?

CHECK ANSWER



Step 9: Read the second section of "Your School Expense Budget" and answer the "Check Your Knowledge" questions. At the bottom of the page, click "Continue" to move to the next section.

ENTRANCE COUNSELING

1 Understand Your Loans ✓ 2 Manage Your Spending 3 Plan To Repay 4 Avoid Default 5 Finances: A Priority

Your School Expense Budget Manage Your Expenses Responsible Borrowing

Your School Expense Budget

Enter the amount you expect to receive to help pay for school this year. Refer to your student account to see the financial aid package awarded. If you have not received your financial aid package, refer to the [Loan Limits](#) in Understand Your Loans.

Check Your Knowledge



What are your total estimated expenses for this year?

CHECK ANSWER

How much funding do you have available this year?

CHECK ANSWER

CONTINUE

Step 10: Read the third section of "Estimate What You Will Owe and Earn" and answer the "Check your Knowledge" questions. At the bottom of the page, click "Continue" to move to the next section.

ENTRANCE COUNSELING

1 Understand Your Loans ✓ 2 Manage Your Spending ✓ 3 Plan To Repay 4 Avoid Default 5 Finances: A Priority

Estimate What You Will Owe and Earn
 Entering Repayment
 Navigating Repayment

Estimate What You Will Owe and Earn

In the sections below, enter what you expect to earn annually once you graduate. Check the Bureau of Labor Statistics available at [CareerOneStop](#) to estimate your future salary.

Your total student loan balance is displayed from the Understand Your Loans page. Select a repayment plan to see your estimated future payments.

Check Your Knowledge

You must start making payments on Direct Subsidized and Direct Unsubsidized Loans 6 months after you leave school or drop below half-time enrollment.

True
 False

CONTINUE

Step 11: Read the section "Avoiding Default" and answer the "Check your knowledge" questions. At the bottom of the page, click "Continue" to move to the next section.

ENTRANCE COUNSELING

1 Understand Your Loans ✓ 2 Manage Your Spending ✓ 3 Plan To Repay ✓ 4 Avoid Default **5 Finances: A Priority**

Avoiding Default

Finish Your Program and Graduate
Pay on Time
Stay In Touch With Your Federal Loan Servicer

Check Your Knowledge



Deferment and forbearance are ways of temporarily postponing your federal student loan payments.

- True
- False

If you're having trouble making payments, your federal loan servicer can help you...

- Change your repayment plan.
- Determine if you are eligible for deferment.
- Determine if you are eligible for forbearance.
- All of the above

CONTINUE

Step 12: Read the section "Plan for the Future" and answer the "Check Your Knowledge" questions. At the bottom of the page click on "Submit counseling".

ENTRANCE COUNSELING

1 Understand Your Loans ✓ 2 Manage Your Spending ✓ 3 Plan To Repay ✓ 4 Avoid Default ✓ 5 Finances: A Priority

Plan for the Future

 **PLAN**
Set specific and realistic goals
Use the tools in [Manage Your Spending](#) and [Plan to Repay](#) to set goals.

- Keep expenses low.
- Pay interest on your federal student loans while in school.
- Pay off credit card debt and limit use of credit cards.
- Save for large purchases, such as a car, so you don't have to borrow.

Check Your Knowledge 

A tax deduction reduces taxable income.

True
 False

SUBMIT COUNSELING

Step 13: The next window indicates if you have successfully completed the Entrance Counseling and provides you with a summary of what you have read. Which you can print if you wish.

ENTRANCE COUNSELING SUMMARY

you have successfully completed Entrance Counseling!

The following is a summary of the information you entered during this session and future actions you can take.

Selected Schools

The following schools will be notified of your entrance counseling completion:

National University College
NATIONAL COLLEGE BLDG KM.11.2
BAYAMON, PR 009602036

Next Steps

[View Completed Counseling](#)
[Complete a Master Promissory Note](#)

Export E-Mail Print Tweet

END