

## Guide to Complete the Student Loan Entrance Counseling Requirement

## **Financial Aid Office**

This guide intends to assist any student who needs and decides to take federal loans to help cover educational expenses at the institution. If you are interested in receiving a subsidized or unsubsidized loan from the Direct Loan Program, you will be required to complete the entrance counseling. The objective of completing entrance counseling is to help you understand what it means to take out a federal student loan and you will learn about:

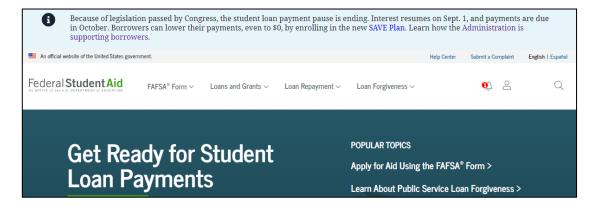
- What a Direct Loan is;
- How the loan process works;
- Terms and conditions of your loan;
- Rights and responsibilities that you have as a borrower
- How to avoid late payments and default
- Manage your education expenses;
- Other financial resources to consider to help pay for your education.

The process of completing the Entrance Counseling must be done in a single session and takes approximately 20 to 30 minutes. It is important that you have on hand:

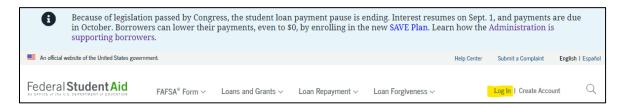
- Your FSA ID.
- School name.
- Details of your income, financial aid, and living expenses.

\*If you have difficulty obtaining and recover your credential FSA ID, you can access <a href="https://studentaid.gov/fsa-id/create-account/launch">https://studentaid.gov/fsa-id/create-account/launch</a>

**Step 1:** Visit the following website: <a href="https://studentaid.gov/">https://studentaid.gov/</a>.



Step 2: Click on the Log In button



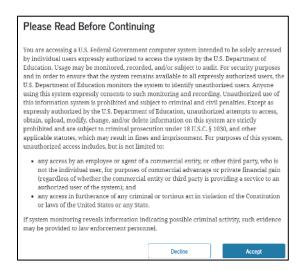
**Step 3:** If you do not have a FSA ID, click on the "Create an Account" option. If you already have an FSA ID proceed to enter the username and password, then click the option "Log in".



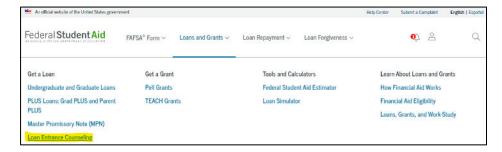
**Step 4**: You will need to perform two-step verification. Select the preferred method.



**Step 5:** Read and reject or accept to continue with the process.

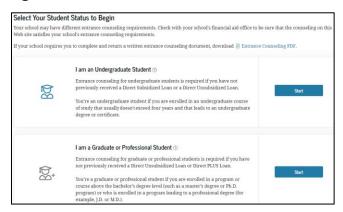


- **Step 6:** Confirm your information and accept the terms and conditions to continue with the process.
- **Step 7:** In the top menu, select Loans and Grants and choose the option **Loan Entrance Counseling**.

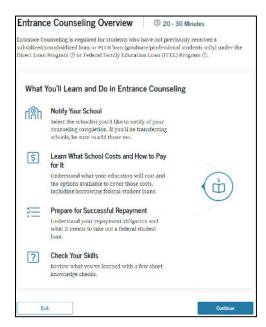


**Step 8:** Select your student status to complete the Entrance Counseling. Click **Start**.

- Undergraduate student = select if you are enrolled in a Diploma,
   Associate or Bachelor's Degree
- Graduate student = select if you are enrolled in a Master's or Doctoral Degree



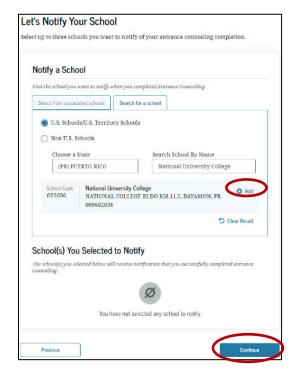
Step 9: Read general Information and click on Continue.

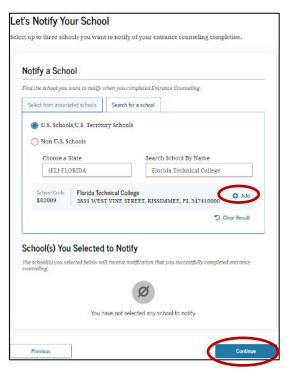


**Step 10:** Select the institution you want to notify that you have completed entrance counseling. Our name may already appear automatically. If so, click **Add**.

Otherwise, go to the "Search for a school" tab. In the "Choose a State" field, write Puerto Rico for NUC University or Florida for Florida Technical College. Then, type the school: National University College

or Florida Technical College (as applicable) and click **Add.** At the bottom of the page, click **Continue.** 





**Step 11:** After adding the school, click **Continue**.

**Step 12:** You will need to complete all 6 income counseling modules and answer the reading check questions to make sure you understand the responsibility you will take to repay your federal loans. At the bottom of the page, click **Continue** to proceed to the next section.

You've completed "Consequences of Not Repaying Your Federal Student Loans."

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

**Step 13:** After completing all the questions in the modules, you must submit the entrance counseling. The next window will tell you that you

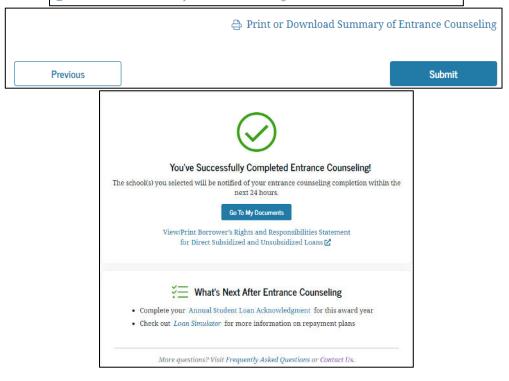
have successfully completed the process. You can print the information, if you want.

## Summary of What You Learned Today During Your Entrance Counseling Session

By this point in entrance counseling, you should understand the impact your education costs can have on your financial future, and how you can manage your student loan debt. Don't hesitate to reach out to your servicer and/or school financial aid office if you need help once your loan is disbursed. You can also contact your servicer if you have questions about your aid offer.

The information below is calculated based on the school you chose in the beginning of the counseling, data from *College Scorecard*, and information we have on file. You can always refer to Aid Summary in your StudentAid.gov account for up-to-date information about your federal student loans.

Print or Download Summary of Entrance Counseling



**END**