#### Who must complete Entrance Counseling?

Students borrowing Federal Direct Subsidized/Unsubsidized loans or PLUS Loans for the first time.

#### Why do I need to complete Entrance Counseling?

Entrance Counseling is required before you can receive Federal Direct Subsidized/Unsubsidized loans or your first PLUS loans as a graduate/professional student.

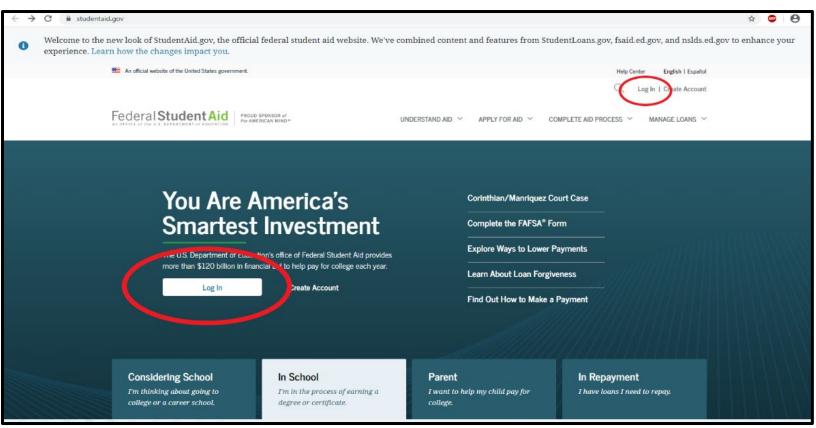
#### What information may help me complete Entrance Counseling?

Any details on your income, financial aid, and living expenses. Some of this information can be found in:

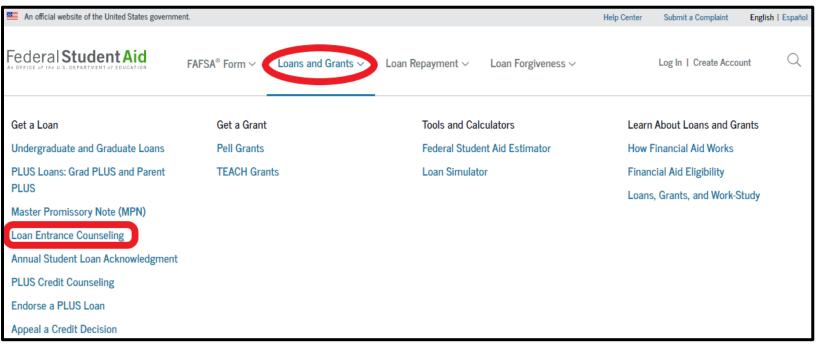
- Your student account information
- Your award letter from your school's financial aid office (if you have already received it)
- A listing of tuition and fees from your school

#### **How do I complete Entrance Counseling?**

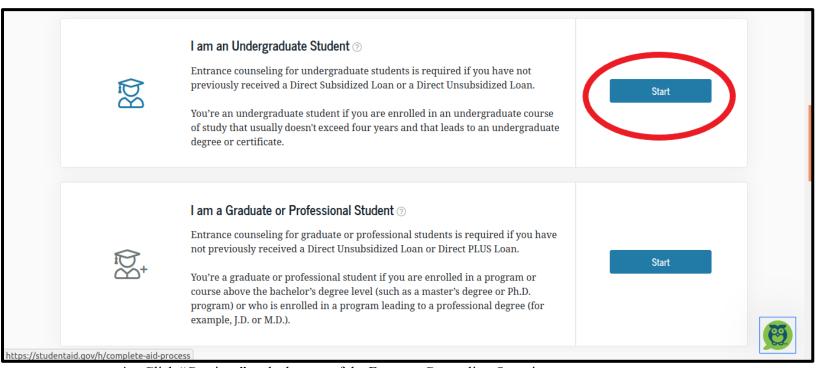
1. The student must go to studentaid.gov and "Log In" using their FSA ID and Password.



2. Move your mouse to the top of the page and hover over the "Loans and Grants" dropdown. Click on the "Loan Entrance Counseling" link when it appears.

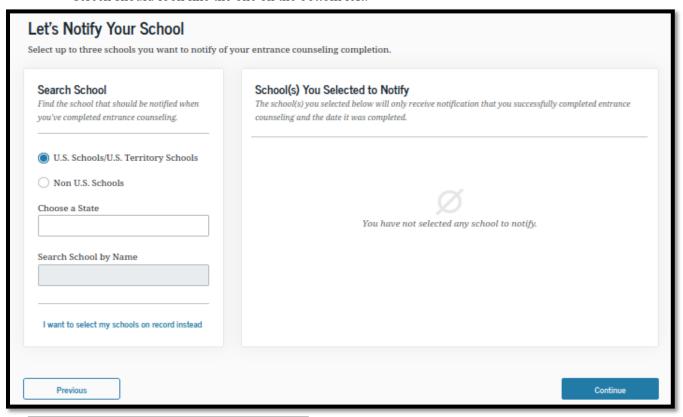


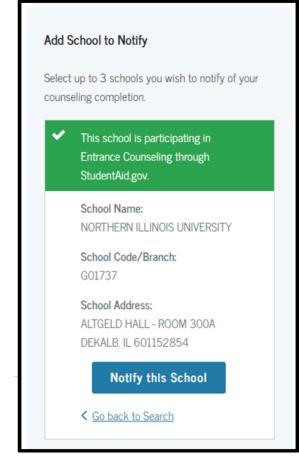
3. Click the appropriate "Start" button based on your current grade level.



4. Click "Continue" at the bottom of the Entrance Counseling Overview page.

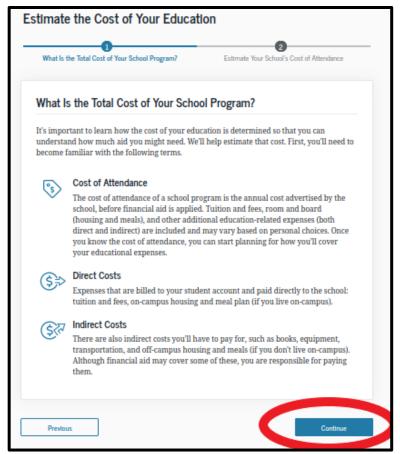
5. Search for the school by selecting "Illinois" as the state and "Northern Illinois University" as the school name. Then you need to click "Notify School". When the school has been selected, your screen should look like the one on the bottom left.

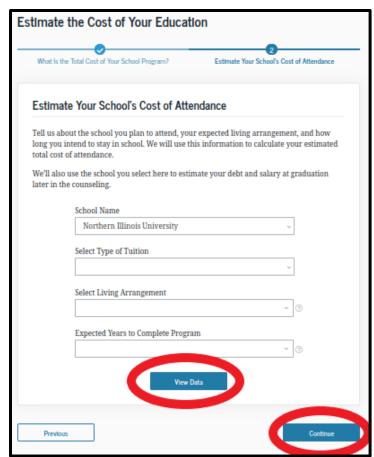


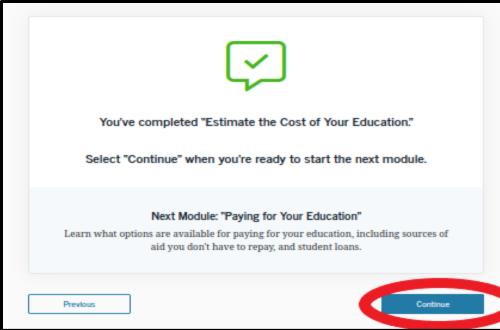


6. There are 6 modules to complete: Estimate the Cost of Your Education, Paying for Your Education, Federal Student Loans, How Much you Can Expect to Borrow, Prepare for Repayment After School, and Consequences of Not Repaying Student Loans. Click "Start" under the "Estimate the Cost of Your Education" Section.

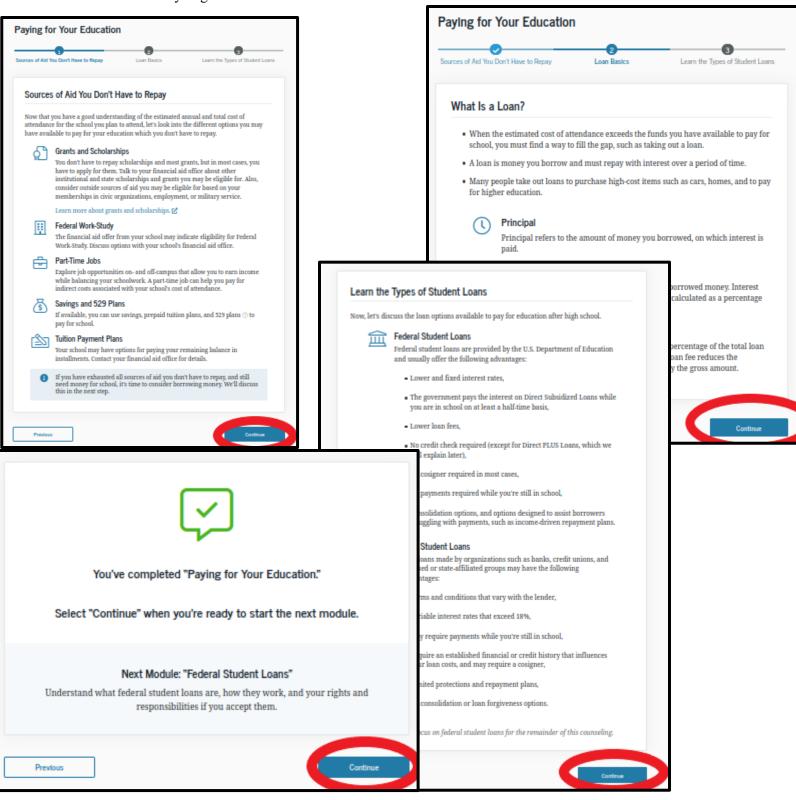
7. **Module One: Estimate the Cost of Your Education**. Read the information about the costs of school. On the second part you can input specific information about the school and click "View Data" to see an estimated cost. Click "Continue" when you get to the bottom to move on to the next section.



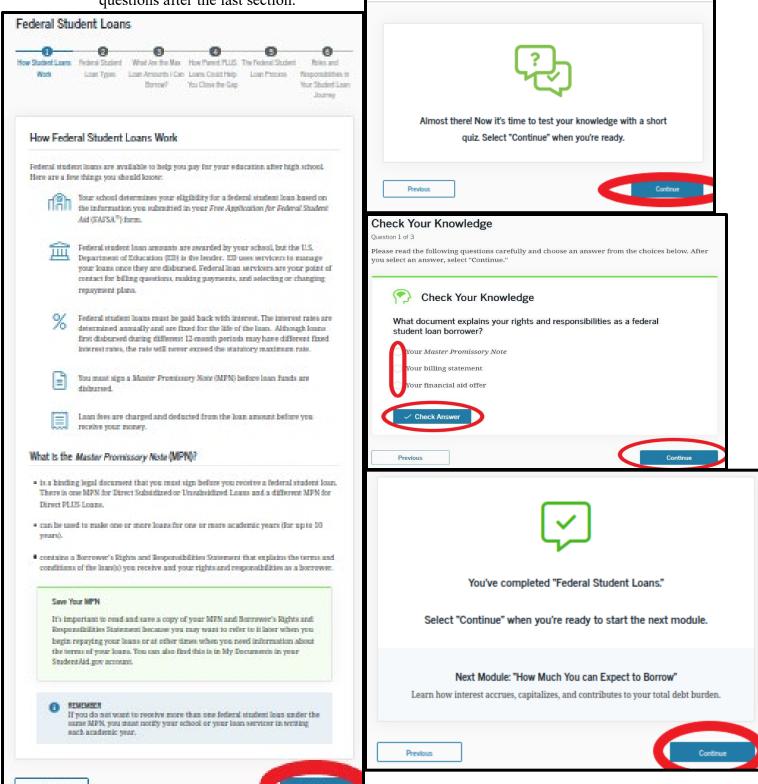




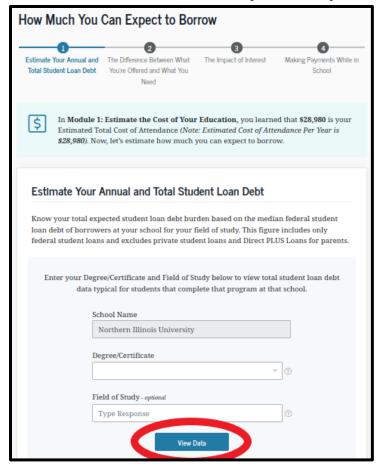
8. **Module Two: Paying for Your Education**. Read the information about different types of aid. information about your financial aid from your financial aid award letter. Read the information about loan basics. Read the information about different types of student loans. Click "Continue" when you get to the bottom to move on to the next section.

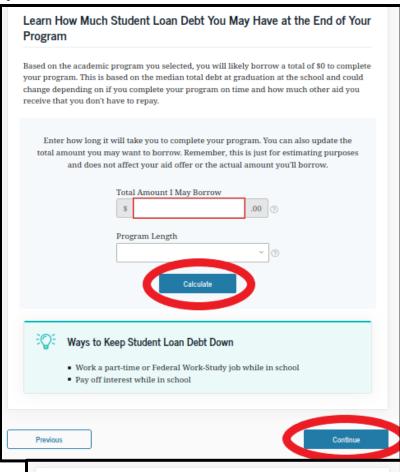


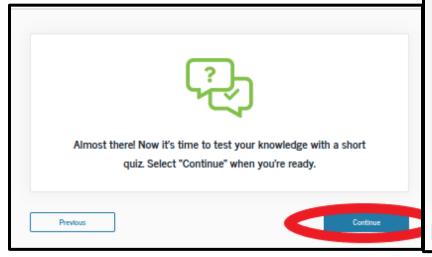
9. **Module Three: Federal Student Loans.** Read the information about how Federal Student Loans work. There are six sections in the module. Click "Continue" when you get to the bottom to move on to the next section. You will need to complete a short quiz of 3-4 questions after the last section.

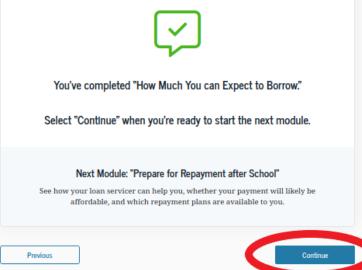


10. **Module Four: How Much You Can Expect to Borrow.** You can estimate your annual and total student loan debt based on your degree and field of student. Then read the information in the other three sections to learn about Offered vs Need, the Impact of Interest, and Making Payments While in School. Click "Continue" when you get to the bottom to move on to the next section. You will need to complete a short quiz of 3-4 questions after the last section.

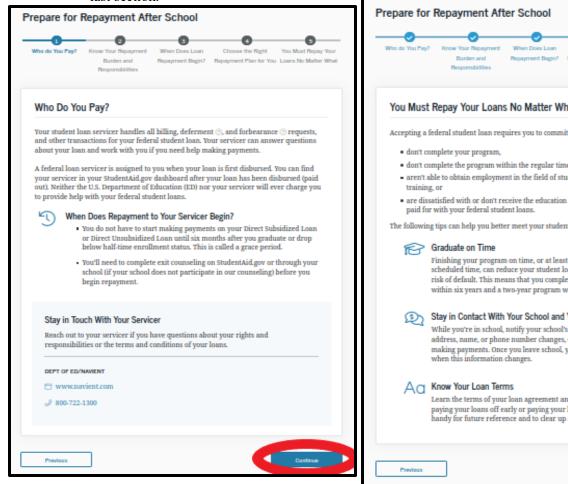




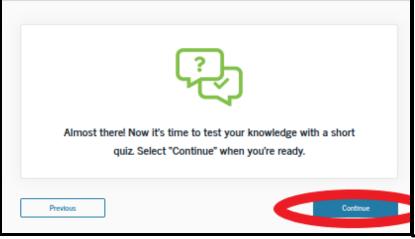


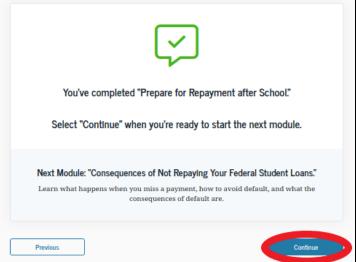


11. Module Five: Prepare for Repayment After School. Read the information about repaying your student loans. There are five sections in the module. Click "Continue" when you get to the bottom to move on to the next section. You will need to complete a short quiz of 3-4 questions after the

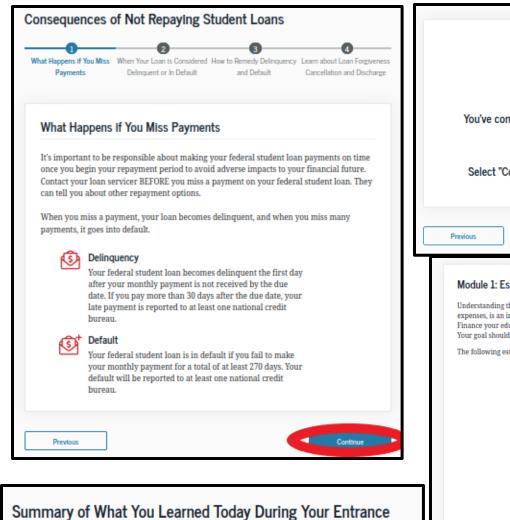


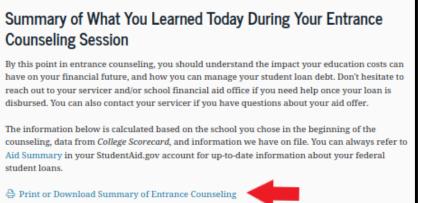


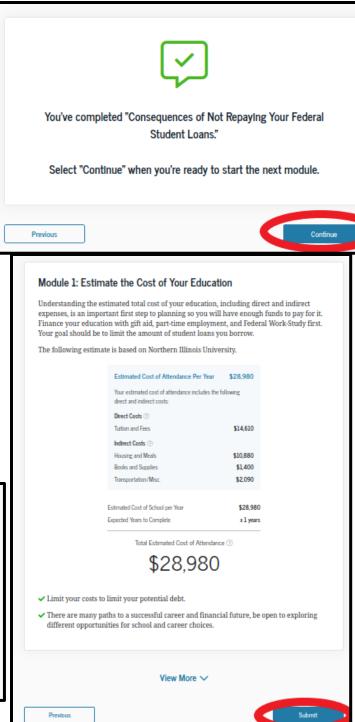




12. **Module Six: Consequences of Not Repaying Student Loans.** Read the information about what happens if you miss payments, what happens if you default, and how to remedy a defaulted loan. In the last section you can lean about loan forgiveness, cancellation, and discharge. Click "Continue" when you get to the bottom to move on to the next section.







13. You can print a summary for your records. Click "Submit Counseling" to finish. NIU will receive electronic confirmation in a few days