Entrance Counseling

Who must complete Entrance Counseling?
Students borrowing Federal Direct Subsidized/Unsubsidized loans for PLUS Loans for the first time.

Why do I need to completed Entrance Counseling?
Entrance Counseling is required before you can receive Federal Direct Subsidized/Unsubsidized loans, or your first PLUS loan 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 for your school

How do I complete Entrance Counseling?

1. Go to studentloans.gov and “Sign In” using your FSAID and password

2. Select “Complete Loan Counseling (Entrance, Financial Awareness, Exit), then “Start” by “Entrance Counseling”
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3. Search for the school by selecting “Illinois” and “Northern Illinois University” and select “Notify School.” Next indicate if you will be receiving loans as an “undergraduate” or “graduate or professional student”.

4. Review the information provided and answer the questions about loans.
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6. Enter information about your financial aid award (see your financial aid award letter if you have received one). Expenses should be have amounts listed for the school you selected earlier. Answer the questions that follow.
7. Enter information about your projected income, if you are not sure how much to estimate, select the link “CareerOneStop” to search for income estimates by profession and state. Enter your Family Size, Projected Loan Balance, Interest Rate and State of Residence. The chart below will then show sample repayment amounts and indicate the repayment plans you may qualify for.

8. Continue to complete Entrance Counseling by answering the questions that follow. You will be notified when Entrance Counseling is successfully completed.