Completing Loan Entrance Counseling

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.
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2. Move your mouse to the top of the page and hover over the “COMPLETE AID PROCESS” dropdown. Click on the “Complete Entrance Counseling” link when it appears.

3. Click the “Start” button under Complete Entrance Counseling.
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4. 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.

5. Next, indicate if you will be receiving loans as an “undergraduate” or “graduate or professional student”. Then, click “Continue”.
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6. **Section One: Understanding Your Loans.** Read the information about different types of financial aid, interest rates, and loan limits. Answer all quizzes in the boxes under each section titled “Check Your Knowledge.” You will not be able to advance until you get these answers correct. Click “Continue” when you get to the bottom to move on to the next section.
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7. **Section Two: Manage Your Spending.** You can enter information about your financial aid from your financial aid award letter. You can also enter estimated information if you do not know your award amounts. The expenses should have amounts listed for the school you selected earlier. Answer all quizzes in the boxes under each section titled “Check Your Knowledge” and then click “Continue” at the bottom.

8. **Section Three: Plan To Repay.** 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. Answer all quizzes in the boxes under each section titled “Check Your Knowledge” then click “Continue” at the bottom.
9. **Section Four: Avoid Default.** Read the information to learn about Loan Deferment, Forbearance, Forgiveness, Default, and Consolidation. Answer all quizzes in the boxes under each section titled “Check Your Knowledge” then click “Continue” at the bottom.
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10. **Section Five: Finances: A Priority.** Read the information about saving, spending, tax deductions, credit score, and credit cards. Answer all quizzes in the boxes under each section titled “Check Your Knowledge.”

11. Click “Submit Counseling” to finish. NIU will receive electronic confirmation in a few days.