

ENTRANCE & EXIT COUNSELING

What is Entrance Counseling?

Entrance Counseling is a federal requirement for all Direct Student Loan recipients. The funds for your loan can not be disbursed until you have completed the counseling. Entrance Counseling provides you with information about:

- Your rights and responsibilities as a borrower.
- Interest rates, expenses, repayment plans, and other important details about borrowing
- Who to contact with questions

Steps to Complete the Entrance Counseling:

- Log onto studentloans.gov
- Click on the Log In box. You will be required to enter your FSA User ID and Password.
- Once you have logged in, select **Complete Entrance Counseling**. You will need about 30 minutes to complete the counseling session.

What is Exit Counseling?

Exit Counseling is a federal requirement for all Federal Direct Stafford Loan recipients. Exit counseling requirements were created to ensure that you understand your rights and responsibilities as a borrower. During the counseling, you will learn how to make payment of your loans easier and how to get help and protect your credit rating if you have problems.

For more detailed information regarding Exit Counseling, Loan Repayments Options and Repayment Estimates, and more, please review the "[Exit Counseling Guide: For Borrowers of Direct Loans and Federal Family Education Program Loans](#)" (published by Federal Student Aid).

Steps to Complete Exit Counseling:

- Log onto studentloans.gov
- Click on the Sign In box. You will be required to enter your FSA User ID and Password.
- Once you have logged in, select "**Complete Exit Counseling**". You will need about 30 minutes to complete the exit counseling session.