

# What is Entrance Counseling?

If you have not previously received a Direct Loan or Federal Family Education Loan (FFEL), the Federal Government requires you to complete entrance counseling to ensure that you understand the responsibilities and obligations you are assuming.

If you are completing entrance counseling to borrow a loan as an undergraduate student, then the entrance counseling will fulfill counseling requirements for Direct Subsidized Loans and Direct Unsubsidized Loans.

If you are completing entrance counseling to borrow a loan as a graduate or professional student, the entrance counseling will fulfill counseling requirements for Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans.

## Who should complete this?

Students who have not previously received a subsidized/unsubsidized loan or PLUS loan (graduate/professional students only) under the Direct Loan Program or Federal Family Education Loan (FFEL) Program.

## How long will it take?

The entire counseling process must be completed in a single session. Most people complete counseling in 20-30 minutes.

## What do I need?

- Verified [FSA ID](#)
- School Name
- Details on Your Income, Financial Aid and Living Expenses

Some of this information can be found in:

- i. Your student account information
- ii. A copy of the award letter from your school's financial aid office (if you have received it)
- iii. A listing of the tuition and fees from your enrollment agreement.