Completing Entrance Counseling
Step 1

Visit www.studentaid.gov

Navigate to “Complete Aid Process”

Select “Complete Entrance Counseling”
Step 2

Log in with FSA ID to complete Entrance Counseling for Direct Subsidized and Unsubsidized Loans.
Step 2 cont.

FSA ID Username and Password can be retrieved or reset by selecting “Forgot My Username” or, “Forgot My Password”.

![Login and Reset Password Screen]
Step 3

Select schools to notify, and select appropriate student type: undergraduate or graduate.
Step 4

The Entrance Counseling will take approximately 30 minutes to complete.

Read the information presented and answer “check your knowledge” questions.
Step 5

Be sure to click on arrows to view additional information regarding your loans.

Other Terms You Need to Know

<table>
<thead>
<tr>
<th>Interest Accrual</th>
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<tbody>
<tr>
<td>Direct Loans are &quot;simple daily interest&quot; loans. This means that interest accrues daily.</td>
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<tr>
<td>• The amount of interest that accrues per day is calculated by dividing the interest rate on your loan (as a decimal) by the number of days in a year, and then multiplying that by the outstanding principal balance.</td>
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<td>• For example, on a $10,000 Direct Unsubsidized Loan with a 6.8% interest rate, the amount of interest that accrues per day is $1.86:</td>
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<td>[(0.068 / 365) \times 10,000 = 1.86]</td>
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<tr>
<th>Capitalized Interest</th>
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<tr>
<td>Master Promissory Note</td>
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<tr>
<td>Half-Time Enrollment</td>
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<tr>
<td>Acceleration</td>
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Important!

You’ll receive a disclosure statement that provides specific information about each loan, including the loan amount, loan fees, and the expected disbursement dates and amounts.

Your disclosure statements can help you keep track of your borrowing.

Other disclosures will be provided to you throughout the loan process.
Note the Direct loan borrowing limits, and continue.
Step 7

Reference your Financial Aid award letter on your Agora Portal to view your aid sources, and report these funds in “Your Funds”.

Reference your Student Account on your Agora Portal to view your charges, and report these charges in “Your Expenses”.
Step 8

Proceed through “Manage Your Expenses”, “Responsible Borrowing”, and “Federal Loans First”.

Be sure to click on arrows to view all information.
Step 9

Review and complete “Plan To Repay” using projected annual income and personal information.

Read the information presented in all sections, and answer “Check Your Knowledge” questions.
Step 10

Review and complete “Avoiding Default”, scrolling through all sections, and answering “Check Your Knowledge” questions.

Be sure to click on arrows to view all information.
Step 11

Review and complete “Finances: A Priority”, scrolling through all sections, and answering “Check Your Knowledge” questions.

Be sure to click on arrows to view all information, then submit counseling.
Step 12

The Entrance Counseling is now complete. Save or print a copy for your records.