One of the requirements that must be met prior to a student being able to borrow Title IV loans is that they must first complete Entrance Counseling. Federal Direct Student Loan Entrance Counseling requires a certain information be disclosed to a student including that the student must repay the loan, consequences of defaulting on a student loan, options for deferment and forbearance, interest rates and repayment options.

**Who must complete Entrance Counseling?**
Students borrowing federal subsidized/unsubsidized student loans or PLUS loans for the first time

**Why do I need to complete Entrance Counseling?**
Entrance counseling is required before you can receive your first federal subsidized/unsubsidized student loan, 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
- A copy of the award letter from your school’s financial aid office (if you have received it)
- A listing of the tuition and fees for your school.

**How do I complete Entrance Counseling?**
To complete Entrance Counseling:

1. The student must go to [studentloans.gov](http://studentloans.gov) and “Sign In” using their information and PIN
Entrance Counseling

2. Select “Complete Counseling”

3. Select “Entrance Counseling”

3. Select “Illinois” and “Northern Illinois University” when prompted to identify the school and select “Add School.” Also indicate whether you are receiving loans as an undergraduate or graduate or professional student.

4. Review the information provided and answer the question about outstanding student loans.
5. Review the information provided and answer the questions about aid types and loan interest

Entrance Counseling

Loan Basics
Willis W. Ford Federal Direct Loan (Direct Loan) Program - Student loans provided by the U.S. Department of Education to students who are enrolled at least half-time in college. Direct Loan programs include subsidized loans, unsubsidized loans, and direct consolidation loans. You repay your Direct Loan to the U.S. Department of Education.

- Entrance Counseling - Have you completed your entrance counseling and answered the questions about aid types and loan interest?

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6. Review the information provided and answer the question annual loan amounts

7. Enter expenses anticipated for the year by selecting "Add Expenses"

Note: Step 1 will automatically be selected

8. Select Step 2 and enter anticipated Aid for the year by typing in the indicated field

Note: The section can be expanded to "Enter your other funds" if applicable.

9. Enter the estimate expenses and available funding

Note: You may not progress to the next portion of Entrance Counseling if you do not enter information into both Step 1 and 2.
10. Review the information provided and answer the questions about aid expenses, loan disbursement, and interest repayment. Then select “Continue.”
11. Enter your projected loan balance and select a repayment plan

Note: Step 1 will automatically be selected

Note: If you are unsure what your projected loan amounts may be, select to calculate a projected balance.

Note: Interest rates can be adjusted by typing new figures in the indicated fields

12. Select Step 2 and enter Projected Annual Income amount.

Note: You may not progress to the next portion of Entrance Counseling if you do not enter information into both Step 1 and 2.
13. Review the information provided and answer the questions about payment, discretionary income, entering repayment, and loan servicers. Then select “Continue.”

Note: Additional information is available in the expandable sections of “Entering Repayment” and “Navigating Repayment.”
14. Review the information provided and answer the questions about deferment and forbearance.
15. Review the information provided and answer the questions about default and delinquency. Then select “Continue”
Entrance Counseling

15. Review the information provided and answer the questions about future planning, taxes, identity theft, and credit. Then select “Submit.”