

Site Requirements

Access Loan Documentation

Counseling

Master Promissory Note

Apply for a PLUS Loan

Endorser Addendum

Document Extenuating Circumstances

Complete Income-Driven Repayment Plan Request

Co-sign Income-Driven Repayment Plan Request

Repayment Estimator

Complete Direct Consolidation Loan Application and Promissory Note

What You Need

Entrance Counseling (Required)

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.

Your school may have alternate entrance counseling requirements. Check with your school's financial aid office to be sure that the counseling available on this Web site satisfies its requirements for entrance counseling.

To complete Entrance Counseling as an undergraduate student or graduate/professional student, you will need:

- Approximately 20-30 minutes to complete. Entrance Counseling must be completed in a single session.
 - Your [FSA ID](#)
If you are a new user or have forgotten your FSA ID, click [here](#).
- Students must log in using their own FSA ID to complete Entrance Counseling. **Use of another person's FSA ID constitutes fraud. Use only your own FSA ID information.**
- Name(s) of the school(s) you wish to notify of counseling completion

Useful Information to Have

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. Visit [CollegeNavigator.gov](#)

There are two ways to access Entrance Counseling:

1. Log in to StudentLoans.gov using your FSA ID
 - Select "Complete Counseling" on the left-hand navigation bar
 - Select "Entrance Counseling" under "Choose Counseling Type"

If you log in, you will be able to:

- See your federal student loan information available in the National Student Loan Data System (NSLDS)
 - Notify schools of counseling completion
 - View proof of counseling completion
2. Select "Getting Loans" from the top navigation bar on the StudentLoans.gov home page and then "Counseling Demo." Select "Entrance Counseling" under "Choose Counseling Type."
 - You must log in to officially complete the counseling session (option 1 above)
 - The "Counseling Demo" option is informational and allows school administrators to see counseling content without logging in

Parents borrowing a Direct PLUS Loan to pay for their child's education are not required to complete entrance counseling.