Completing Your Entrance Counseling

**Step 1:** Go to http://studentloans.gov

**Step 2:** Click on green “Sign In” button

**Step 3:** Log in using your FSA ID. If you have not yet created an FSA ID, select “Create an FSA ID”

**Step 4:** Once signed on click “Complete Counseling” and select “Start Entrance Counseling”

**Step 5:** To notify our institution, select New York State and SUNY Oswego – Click “Add School”

**Step 6:** Select ‘undergraduate’ or ‘graduate’ accordingly and select “Continue”

**Step 7:** Understand Your Loans

- The total amount of existing loans you must repay will display. To view your loans, click the plus sign (+). To add any student loans that are not listed, click “Add Loan”. The loan amounts and type of loans that need to be added are the loans that are listed on your Financial Aid Award Letter.
- Complete the “Check Your Knowledge” questions before proceeding to the next step. If you receive the “There are one or more errors on this page” message, then look for any “Answer Required” error messages on the page and answer these questions or you will not be able to proceed to the next step.
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Step 8: Manage Your Spending
- Complete the “Estimate Your Expenses” and the “Estimate Your Funds This Year” tabs. If you see the “You must complete all tabs before continuing to the next topic” error message, check that: “Your Expenses This Year” and “Your Funds This Year” values are NOT $0. These must be valid numbers in order to continue. Enter the expenses you anticipate paying this year and funding you anticipate receiving this year using both the “Estimate Your Expenses” and “Estimate Your Funds” tabs. Note the total estimated funds must be enough to cover the total estimated expenses.
- Complete the “Check Your Knowledge” questions before proceeding to the next step. If you receive the “There are one or more errors on this page” message then look for any “Answer Required” error messages on the page and answer these questions before clicking “Continue” to proceed.

Step 9: Plan to Repay
- Complete the “Your Monthly Loan Payment” tab and the “Estimate Your Monthly Income” tabs. Based on the information you entered on both tabs, the approximate monthly payment will display, and you can view different repayment plans. If you receive the “You must complete all tabs before continuing to the next topic” error message, make sure your “Projected Loan Balance” and “Projected Annual Income” values are NOT $0. This page helps show you what your loans could cost during repayment, this is not officially signing you up for a payment plan.
- Complete the “Check Your Knowledge” questions before proceeding to the next step. If you receive the “There are one or more errors on this page” message then look for any “Answer Required” error messages on the page and answer these questions before clicking “Continue” to proceed.

Step 10: Avoid Default
- This section helps students understand how to avoid delinquency and default, postpone or lower their payments, and the terms of loan forgiveness and cancellation.
- Complete the “Check Your Knowledge” questions before proceeding to the next step. If you receive the “There are one or more errors on this page” message then look for any “Answer Required” error messages on the page and answer these questions before clicking “Continue” to proceed.

Step 11: Make Finances a Priority
- This section teaches students about their income and taxes, how to protect their credit and identity, and how to develop a sound financial plan.
- Complete the “Check Your Knowledge” questions before proceeding to the next step. If you receive the “There are one or more errors on this page” message then look for any “Answer Required” error messages on the page and answer these questions before clicking “Submit” to proceed.
- Select “Submit” at the bottom of the page to submit counseling.