

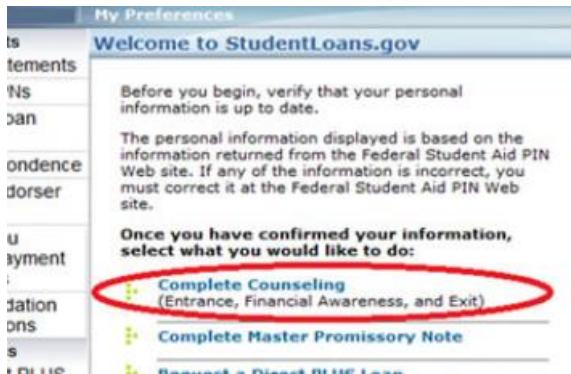
Completing Your Entrance Counseling

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*”

Select Student Type

I am completing entrance counseling to receive Direct Loans as an [undergraduate](#)  student.

I am completing entrance counseling to receive Direct Loans as a [graduate or professional](#)  student.

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.