



Site Requirements    **What You Need**

Entrance Counseling (Required)    Access Loan

**Counseling**    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, you will need to provide information about the school you are attending, your enrollment status, and your intended program of study.

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

Counseling as an undergraduate student or graduate/professional student, you will need: 20-30 minutes to complete.

**Borrower Addendum**  
**Document Extenuating Circumstances**

Your school may have that the counseling av  
To complete Entrance

- Approximately

Complete Income-Driven  
Co-sign Income-Driven

Repayment Estimator  
Complete Direct Consolidation Loan Application

- Your student account information
- A copy of the award letter from your school's financial aid
- Listing of the tuition and fees for your school (if applicable)

Select "Complete" or "Eliminate"    Select "Complete"    Select "Eliminate"

You must log in to officially complete the counseling session (option 1 allows)    Parents borrowing Direct PLUS Loans to pay for their child's education