

Completing Loan Entrance Counseling

Who must complete Entrance Counseling?

Students borrowing Federal Direct Subsidized/Unsubsidized loans or PLUS Loans for the first time.

Why do I need to complete Entrance Counseling?

Entrance Counseling is required before you can receive Federal Direct Subsidized/Unsubsidized loans or your first PLUS loans 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
- Your award letter from your school's financial aid office (if you have already received it)
- A listing of tuition and fees from your school

How do I complete Entrance Counseling?

1. The student must go to studentaid.gov and "Log In" using their FSA ID and Password.

studentaid.gov

Welcome to the new look of StudentAid.gov, the official federal student aid website. We've combined content and features from StudentLoans.gov, fsaid.ed.gov, and nslds.ed.gov to enhance your experience. [Learn how the changes impact you.](#)

An official website of the United States government.

Help Center English | Español

Log In | Create Account

Federal Student Aid PROUD SPONSOR of the AMERICAN MIND™

UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS ▾ MANAGE LOANS ▾

You Are America's Smartest Investment

The U.S. Department of Education's office of Federal Student Aid provides more than \$120 billion in financial aid to help pay for college each year.

Log In Create Account

Corinthian/Manriquez Court Case

Complete the FAFSA® Form

Explore Ways to Lower Payments

Learn About Loan Forgiveness

Find Out How to Make a Payment

Considering School
I'm thinking about going to college or a career school.

In School
I'm in the process of earning a degree or certificate.

Parent
I want to help my child pay for college.

In Repayment
I have loans I need to repay.

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2. Move your mouse to the top of the page and hover over the “COMPLETE AID PROCESS” dropdown. Click on the “Complete Entrance Counseling” link when it appears.

The screenshot shows the StudentAid.gov website. At the top, there is a navigation bar with the following items: 'UNDERSTAND AID', 'APPLY FOR AID', 'COMPLETE AID PROCESS', and 'MANAGE LOANS'. The 'COMPLETE AID PROCESS' dropdown menu is open, showing a list of options: 'Section Overview', 'How Aid is Calculated', 'Comparing School Aid Offers', 'Accepting Financial Aid', 'Receiving Financial Aid', 'Complete Master Promissory Note', 'Subsidized/Unsubsidized Loan MPN', 'Grad PLUS MPN', 'Parent PLUS MPN', and 'Complete Entrance Counseling'. The 'Complete Entrance Counseling' link is circled in red. Below the navigation bar, there is a section titled 'Entrance Counseling' with a sub-section 'What is Entrance Counseling?'. The text in this section explains that 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. It also states that 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.

3. Click the “Start” button under Complete Entrance Counseling.

The screenshot shows the 'COMPLETE COUNSELING' page on StudentAid.gov. The page title is 'COMPLETE COUNSELING'. Below the title, there is a section titled 'Entrance Counseling' with a sub-section 'What is Entrance Counseling?'. The text in this section explains that 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. It also states that 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. It also states that 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.

Below the text, there is a button labeled 'START' under the heading 'Complete Entrance Counseling'. A red arrow points to the 'START' button.

On the right side of the page, there are three sections:

- Who should complete this?**
Students who have not previously received a subsidized/unsubsidized loan or PLUS loan (graduate/professional students only) under the Direct Loan Program or Federal Family Education Loan (FFEL) Program.
- How long will it take?**
The entire counseling process must be completed in a single session. Most people complete counseling in 20-30 minutes.
- What do I need?**
 - School Name
 - [Details on your income, financial aid, and living expenses](#)

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4. Search for the school by selecting “Louisiana” as the state and “Louisiana Christian University” as the school name. Then you need to click “Notify School”. When the school has been selected, your screen should look like the one on the bottom left.

Add School to Notify

Select up to 3 schools you wish to notify of your counseling completion.

Choose from Associated Schools

- Select -

OR

Select School to Notify

U.S. Schools/US Territory Schools

Non U.S. Schools

Choose a state:

- Select -

Search school by name:

Select or type

Notify These Schools

You have not selected any schools to notify.

These schools will only receive a notification indicating that you successfully completed Entrance Counseling, and the date it was completed.

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

[Help Center](#) | [Contact Us](#) | [Feedback and Ombudsman](#)

UNDERSTAND AID

How Financial Aid Works
Types of Aid

APPLY FOR AID

Complete the FAFSA® Form
Complete Entrance Counseling

COMPLETE AID PROCESS

How Aid is Calculated
Complete School Exit Process

MANAGE LOANS

About Loan Repayment
Complete Exit Counseling

MORE INFO

Announcements & Events
Data Center

Figure out
what to do

Add School to Notify

Select up to 3 schools you wish to notify of your counseling completion.

✓ This school is participating in Entrance Counseling through StudentAid.gov.

School Name:
Louisiana Christian University

School Code/Branch:
G02007

School Address:
1140 COLLEGE DRIVE
PINEVILLE, LA 713605122

Notify this School

< [Go back to Search](#)

5. Next, indicate if you will be receiving loans as an “undergraduate” or “graduate or professional student”. Then, click “Continue”.

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6. **Section One: Understanding Your Loans.** Read the information about different types of financial aid, interest rates, and loan limits. Answer all quizzes in the boxes under each section titled “Check Your Knowledge.” You will not be able to advance until you get these answers correct. Click “Continue” when you get to the bottom to move on to the next section.

ENTRANCE COUNSELING

1 Understand Your Loans | 2 Manage Your Spending | 3 Plan To Repay | 4 Avoid Default | 5 Finances: A Priority

Your Student Loans

Current Loan Balance _____ \$ 0

The listing above does not include your private student loans and may not reflect all of your federal student loans. You may add any student loans not listed.

Add loans below

Your estimated student loan balance should reflect what you think you'll owe when you graduate. Use the "Add Loan" feature to add the loan amount(s) you think you'll owe by the time you graduate.

If you're not sure what you'll owe, you can use the following figures:

- \$6,707**
Average debt for a single year of college
- \$26,830***
Average debt of a 4-year college student
- 6.8%**
Interest rate

*College expense data is publicly available on-line at [College Navigator](#).

Enter your student loan information below

Remember, if you log in, we will display your current federal student loan information available in NSLDS.

Additional/Future Loans \$0

Did you know?

We automatically display your federal student loan data currently available in the National Student Loan Data System (NSLDS). You may also add a loan that is not displayed.

You may visit [NSLDS](#) anytime to view your federal student loan information.

ENTRANCE COUNSELING

1 Understand Your Loans | 2 Manage Your Spending | 3 Plan To Repay | 4 Avoid Default | 5 Finances: A Priority

Federal Direct Loans

- Federal student loans may be a way to address a shortfall between the funds that you have and the funds that you will need. There is always a cost to borrowing money but federal student loans may offer benefits, such as flexible repayment plans, that aren't available with other loans.

Direct Subsidized Loans

- If you're eligible, take advantage of Direct Subsidized Loans. The government pays the interest on a Direct Subsidized Loan that has retained the interest subsidy while you are in school and during certain other periods in most cases.

Check Your Knowledge

Which sources of federal student aid do you have to repay?

- Grants
- Federal Work-Study jobs
- Federal student loans
- All of the above

Completing Loan Entrance Counseling

7. **Section Two: Manage Your Spending.** You can enter information about your financial aid from your financial aid award letter. You can also enter estimated information if you do not know your award amounts. The expenses should have amounts listed for the school you selected earlier. Answer all quizzes in the boxes under each section titled “Check Your Knowledge” and then click “Continue” at the bottom.

The screenshot shows the 'ENTRANCE COUNSELING' page on StudentLoans.gov. The navigation bar includes 'Federal Student Aid', 'StudentLoans.gov', 'Hi', 'Log Out', and a 'MENU' icon. The progress bar shows five steps: 1. Understand Your Loans (checked), 2. Manage Your Spending (active), 3. Plan To Repay, 4. Avoid Default, and 5. Finances: A Priority. The main content area is titled 'Your School Expense Budget' and includes a sidebar with links: 'Your School Expense Budget', 'Manage Your Expenses', 'Responsible Borrowing', and 'Federal Loans First'. The main text asks the user to enter the amount they expect to receive to help pay for school. Below this is a 'Your Funds' section with two columns: 'Student Aid (Yearly)' and 'Other Funds (Yearly)'. Each column has five rows with input boxes set to '0': Scholarships, Grants, Federal Work-Study Jobs, Federal Student Loans, Private Loans, Employment, Parental Contributions, Prepaid Tuition, Personal Savings, and Other Contributions. At the bottom, 'Your Funds This Year' is also set to '\$ 0'.

Student Aid (Yearly)	\$ 0	Other Funds (Yearly)	\$ 0
Scholarships	0	Employment	0
Grants	0	Parental Contributions	0
Federal Work-Study Jobs	0	Prepaid Tuition	0
Federal Student Loans	0	Personal Savings	0
Private Loans	0	Other Contributions	0
Your Funds This Year		\$ 0	

8. **Section Three: Plan To Repay.** Enter information about your projected income, if you are not sure how much to estimate, select the link “[CareerOneStop](#)” to search for income estimates by profession and state. Enter your Family Size, Projected Loan Balance, Interest Rate and State of Residence. The chart below will then show sample repayment amounts and indicate the repayment plans you may qualify for. Answer all quizzes in the boxes under each section titled “Check Your Knowledge” then click “Continue” at the bottom.

Completing Loan Entrance Counseling

The screenshot shows the 'ENTRANCE COUNSELING' page with five steps: 1. Understand Your Loans, 2. Manage Your Spending, 3. Plan To Repay (highlighted), 4. Avoid Default, and 5. Finances: A Priority. The left sidebar lists 'Estimate What You Will Owe, Spend, and Earn', 'Entering Repayment', and 'Navigating Repayment'. The main content area is titled 'Estimate What You Will Owe and Earn' and includes instructions to enter annual income and withholding. A form shows 'Projected Annual Income' as 0, 'Estimated Federal Withholding' as \$0, and 'Other Withholding (%)' as 0, resulting in a 'Net Annual Income' of \$0 and 'Your Monthly Income' of \$0. A note states: 'This assumes that you are single (unmarried) and that you have no tax withholding allowances. To estimate your actual withholding, visit the IRS Withholding Calculator.'

9. **Section Four: Avoid Default.** Read the information to learn about Loan Deferment, Forbearance, Forgiveness, Default, and Consolidation. Answer all quizzes in the boxes under each section titled “Check Your Knowledge” then click “Continue” at the bottom.

The screenshot shows the 'ENTRANCE COUNSELING' page with five steps: 1. Understand Your Loans, 2. Manage Your Spending, 3. Plan To Repay, 4. Avoid Default (highlighted), and 5. Finances: A Priority. The left sidebar lists 'Avoiding Default', 'Trouble Making Payments', 'Forgive, Cancel or Discharge Your Debts', 'Delinquency and Default', 'Records and Disputes', and 'Loan Consolidation'. The main content area is titled 'Avoiding Default' and features three expandable sections: 'Finish Your Program and Graduate', 'Pay on Time', and 'Stay In Touch With Your Federal Loan Servicer'. Below this is a section for 'Trouble Making Payments' with text: 'Even if you're having trouble, keep making your federal student loan payments whenever possible to reduce your debt and the amount of interest you pay over the life of the loan. See Plan to Repay for more details regarding repayment options. If you need to lower your payments, consider one of the income-driven repayment plans in Plan to Repay. However, if you cannot afford to make any payments, or your difficulty is temporary, you can temporarily postpone or lower your payments with a deferment or forbearance.' A 'Remember!' box states: 'You MUST continue making payments on your federal student loan until you have been notified that your deferment or forbearance has been granted. If you don't, and it is not approved, you will become delinquent and may default on your federal student loans.'

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10. **Section Five: Finances: A Priority.** Read the information about saving, spending, tax deductions, credit score, and credit cards. Answer all quizzes in the boxes under each section titled “Check Your Knowledge.”

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UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS ▾ MANAGE LOANS ▾

ENTRANCE COUNSELING

1 Understand Your Loans ✓ 2 Manage Your Spending ✓ 3 Plan To Repay ✓ 4 Avoid Default ✓ 5 **Finances: A Priority**

Plan for the Future

- Your Income & Taxes
- Your Credit & Identity
- Credit Cards & Other Borrowing

PLAN
Set specific and realistic goals
Use the tools in [Manage Your Spending](#) and [Plan to Repay](#) to set goals:

- Keep expenses low.
- Pay interest on your federal student loans while in school.
- Pay off credit card debt and limit use of credit cards.
- Save for large purchases, such as a car, so you don't have to borrow.

SAVE
Open a savings account

- Set up automatic deposits from your paycheck.
- Deposit gifts and bonuses.

Keep an emergency fund

- To cover unexpected expenses and avoid unnecessary borrowing.
- Save enough to cover 3 to 6 months of your normal expenses.

Did you know?
Most banks charge a fee if you spend more money than you have available in your account (overdraw).

11. Click “Submit Counseling” to finish. LCU will receive electronic confirmation in a few days.

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ENTRANCE COUNSELING

1 Plan for the Future 2 Your Income & Taxes 3 Your Credit & Identity 4 **Credit Cards & Other Borrowing** 5 Finances: A Priority

Credit Cards & Other Borrowing

Credit Cards

- Spend only what you can pay back immediately.
- Pay your balance in full each month to avoid interest and fees.
- Look for the lowest annual interest rate (APR) and fees.
- Read the fine print!
- Limit your number of credit cards.

Visit [Money Matters](#) and [MyMoney.gov](#) for more information on how to choose a credit card.

Other Borrowing
To reduce the amount borrowed for large purchases (e.g. a car):

- Plan ahead, and try to save for large purchases.
- Borrow only what you can afford to repay. (Use the calculator in the previous topics)
- Look for low interest rate and fees.

Did you know?
Making only the minimum payment on a balance of \$1,000 at an interest rate of 18.9% will take 5 years to pay off, for a total \$1,563!
[Do Your Own Calculation](#)

Remember!
Credit cards aren't the only way to build credit - making your federal student loan payments on time will help you build up a credit history.

[Exit](#) [Submit Counseling](#)