



**National**  
University College

# Guide to Complete the Student Loan Entrance Counseling



Find out your student loan repayment options here >>

Log in to StudentLoans.gov with  
your verified FSA ID ?

**LOG IN**

[Create an FSA ID](#)

# Financial Aid Office

This guide applies to all students who need and decide to take Federal Loans with or without subsidy of interest of the Direct Loan Program to help cover education expenses, you will be required to complete the Entrance Counseling.

The goal of Entrance Counseling is to help you understand what it means to take out a federal student loan and provide you will information about:

- What a Direct Loan is;
- How the loan process works;
- Rights and responsibilities that you have as a borrower.
- Manage your education expenses;
- Other financial resources to consider to help pay for your education.

The process of completing the Entrance Counseling must be completed in a single session and only takes approximately 20 to 30 minutes.

It is important that you have on hand:

- Your FSA ID credential.
- School Name.
- Details on your income, financial aid, and living expenses.

\* If you have difficulty obtaining and recover your credential FSA ID, you can access: <https://fsaid.ed.gov/npas/index.htm> .

Step 1: Visit the following

website: <https://studentloans.gov/myDirectLoan/index.action>



Step 2: Click on the "Log in" button



**Step 3:** If you have not updated your PIN Number to the FSA ID, click on the “Create an FSA ID credential” option. If you already have an FSA ID proceed to enter the username and password, then click the option “Log in”.

**Log In**

**FSA ID Username or E-mail Address:** \*

**FSA ID Password:** \*

[Forgot Username or Password?](#) [Create an FSA ID](#)

**LOG IN**

[Cancel](#)

**Step 4:** To continue you must read and accept the “Disclaimer”.

**Disclaimer**

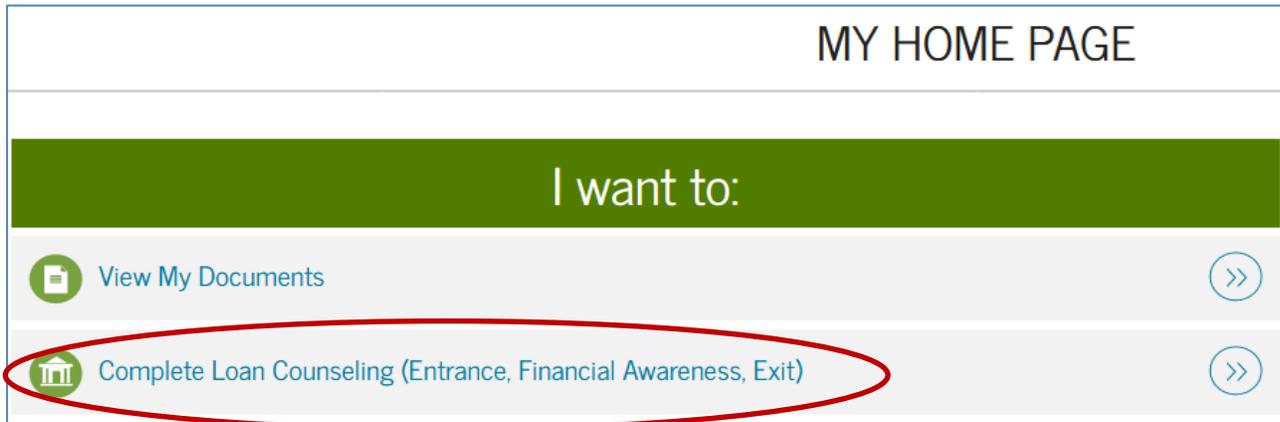
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- Any access by an employee or agent of a commercial entity, or other third party, who is not the individual authorized user, for purposes of commercial advantage or private financial gain (regardless of whether that commercial entity or third party is providing a service to an authorized user of the system); and
- Any access in furtherance of any criminal or tortious act in violation of the Constitution or laws of the United States or of any State.

If system monitoring reveals information indicating possible criminal activity, such evidence may be provided to law enforcement personnel.

[DECLINE](#) [ACCEPT](#)

**Step 5:** On the home page you must select the “Complete Loan Counseling” (Entrance, Financial Awareness, and Exit) option.



**Step 6:** Choose the “Type of Counseling” you will complete and click on “Start”.

### Types of Counseling

- *Entrance Counseling (Required)*
  - You will obtain information about the loan process and the rights and responsibilities that you have as a borrower. In addition, it guides you on how to manage your study expenses and what other financial resources you can consider to pay for your studies.
- *Financial Awareness Counseling*
  - Provide tools and information to help you understand your financial help and assist you in managing your finances. Complete this advice at any time.
- *Credit counseling for PLUS loan*
  - Credit counseling for PLUS loan can be completed voluntarily at any time. If the credit counseling for PLUS loan is completed voluntarily and the US Department of Education UU If you determine that you have a negative credit history within 30 days of completing the PLUS Loan Credit Counseling, your PLUS Loan Credit Counseling requirement will be considered fulfilled.
- *Outbound counseling (Required)*
  - When you graduate, you stop attending the educational institution or reduce your academic load to less than six credits. The exit counseling provides important information you will need while preparing to pay your federal student loans. It also guides you on the different options to postpone or reduce the payment of your loans.

| Counseling Type   |                     |
|---|---------------------|
|  <p><b>Entrance Counseling (Required)</b><br/> <b>Entrance Counseling is required</b> before you can receive your first Direct Subsidized Loan, or Direct Unsubsidized Loan as an undergraduate, or your first Direct PLUS Loan as a graduate/professional student.<br/> <a href="#">Learn More</a></p>  | <p><b>START</b></p> |
|  <p><b>Financial Awareness Counseling</b><br/> <b>Financial Awareness Counseling</b> provides tools and information to help you understand your financial aid and help you manage your finances.<br/>           Complete this counseling any time.<br/> <a href="#">Learn More</a></p>   | <p><b>START</b></p> |
|  <p><b>PLUS Credit Counseling</b><br/> <b>PLUS Credit Counseling</b> is required if the U.S. Department of Education has informed you that you have an adverse credit history and you have obtained an endorser or documented to the satisfaction of the U.S. Department of Education that there are extenuating circumstances related to your adverse credit history.<br/><br/>           PLUS Credit Counseling can be completed voluntarily at any time. If PLUS Credit Counseling is completed voluntarily and you are determined to have an adverse credit history by the U.S. Department of Education within 30 days of PLUS Credit Counseling completion, your PLUS Credit Counseling requirement will be considered to be fulfilled.<br/> <a href="#">Learn More</a></p> | <p><b>START</b></p> |
|  <p><b>Exit Counseling (Required)</b><br/> <b>Exit Counseling is required</b> when you graduate, leave school, or drop below half-time enrollment. Exit Counseling provides important information to prepare you to repay your federal student loan(s). At the end, you'll need to provide the name, address, e-mail address, and telephone number for your closest living relative, two references who live in the U.S., and current or expected employer (if known).<br/> <a href="#">Learn More</a></p>   | <p><b>START</b></p> |

**Step 7:** Select the school you wish to notify (National University College, Instituto de Banca y Comercio or Florida Technical College). Our name may come out automatically. If so, you should only make a mark next to the name you are going to select. Otherwise, you add us to the field "Add educational institution you wish to notify". Click on "Notify this School." Select if you will receive loans as an undergraduate student (Associate or Bachelor degree) or graduate (Master's degree). At the bottom of the page, click on "Continue".

### ENTRANCE COUNSELING

**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/U.S. 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.

**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**

**NOTIFY THIS SCHOOL**

\*The following steps will help you confirm that you understand the responsibility you will assume in repaying your federal loans.

**Step 8:** Read the sections "Your Student Loans" and answer the "Check Your Knowledge" questions. At the bottom of the page, click "Continue" to move to the next section.



Check Your Knowledge 

As of today, how much do you owe in student loans?

**CONTINUE**

**Step 9:** Read the second section of "Your School Expense Budget" and answer the "Check Your Knowledge" questions. At the bottom of the page, click "Continue" to move 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 School Expense Budget    **Your School Expense Budget**  
○ Manage Your Expenses  
○ Responsible Borrowing

Enter the amount you expect to receive to help pay for school this year. Refer to your student account to see the financial aid package awarded. If you have not received your financial aid package, refer to the [Loan Limits](#) in Understand Your Loans.

**Check Your Knowledge** 

What are your total estimated expenses for this year?

How much funding do you have available this year?

**CONTINUE**

**Step 10:** Read the third section of "Estimate What You Will Owe and Earn" and answer the "Check your Knowledge" questions. At the bottom of the page, click "Continue" to move 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

Estimate What You Will Owe and Earn

Entering Repayment

Navigating Repayment

### Estimate What You Will Owe and Earn

In the sections below, enter what you expect to earn annually once you graduate. Check the Bureau of Labor Statistics available at [CareerOneStop](#) to estimate your future salary.

Your total student loan balance is displayed from the Understand Your Loans page. Select a repayment plan to see your estimated future payments.

## Check Your Knowledge

You must start making payments on Direct Subsidized and Direct Unsubsidized Loans 6 months after you leave school or drop below half-time enrollment.

True

False



**Step 11:** Read the section "Avoiding Default" and answer the "Check your knowledge" questions. At the bottom of the page, click "Continue" to move 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

**Avoiding Default**

- **Avoiding Default**
- Trouble Making Payments
- Forgive, Cancel or Discharge Your Debts
- Delinquency and Default
- Records and Disputes

**Avoiding Default**

- Finish Your Program and Graduate
- Pay on Time
- Stay In Touch With Your Federal Loan Servicer

**Check Your Knowledge**

Deferment and forbearance are ways of temporarily postponing your federal student loan payments.

True

False

If you're having trouble making payments, your federal loan servicer can help you...

Change your repayment plan.

Determine if you are eligible for deferment.

Determine if you are eligible for forbearance.

All of the above

**CONTINUE**

**Step 12:** Read the section "Plan for the Future" and answer the "Check Your Knowledge" questions. At the bottom of the page click on "Submit counseling".

**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 for the Future

**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.



## Check Your Knowledge

A tax deduction reduces taxable income.

True

False

**SUBMIT COUNSELING**

**Step 13:** The next window indicates if you have successfully completed the Entrance Counseling and provides you with a summary of what you have read. Which you can print if you wish.

### ENTRANCE COUNSELING SUMMARY

you have successfully completed Entrance Counseling!

The following is a summary of the information you entered during this session and future actions you can take.

#### Selected Schools

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The following schools will be notified of your entrance counseling completion:

**National University College**  
**NATIONAL COLLEGE BLDG KM.11.2**  
**BAYAMON, PR 009602036**

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Budget/Repayment   E-Mail   Print   Tweet

#### Next Steps

- [View Completed Counseling](#)
- [Complete a Master Promissory Note](#)

**END**