

Federal Direct Stafford Loan

How to...

Complete Entrance Counseling

How to Complete Entrance Counseling

- First time Federal Student Loan borrowers must complete a Federal Student Loan Entrance Counseling Session in accordance with federal regulations.
- Entrance Counseling is completed at www.StudentLoans.gov (at right).
- Click the “Sign In” link beneath “Manage My Direct Loan”.
- At the next screen, you will need to enter your personal information in order to sign in. You will need your Federal Student Aid PIN which was used when you filled out your FAFSA.

The screenshot shows the StudentLoans.gov website. At the top, there is a header with the Department of Education seal, the text "START HERE GO FURTHER FEDERAL STUDENT AID", and the "StudentLoans.gov" logo. Below the header is a navigation bar with links: Home, Learn More, Tools and Resources, Managing Repayment, FAQs, and Contact Us. The main content area features a "Manage My Direct Loan" section on the left with a "Sign In" link highlighted by a red arrow and a red box with the text "Click here to sign in". Other links in this section include "View My Loan Documents", "Entrance Counseling", "Sign Master Promissory Note", "Complete PLUS Request Process", and "Endorse PLUS Loan". To the right of the "Sign In" link is a large image of three students smiling, with the text "This site is your source for information from the U.S. Department of Education about how to manage your student loans." Below the "Manage My Direct Loan" section are three columns of links: "Learn More" (Find Information about Student Aid Programs, Direct Loan Overview, What you Need for Direct Loans, What to Expect for Direct Loans, Asesoramiento de Ingreso), "Tools and Resources" (Apply for PIN, FAFSA, Exit Counseling, Direct Loan Consolidation, My Financial Aid History), and "Managing Repayment" (Repaying Your Loans, Repayment Plans & Calculators, Income Based Repayment Plan, Trouble Making Payments?, Loan Discharge, Public Service Loan Forgiveness, Teacher Loan Forgiveness). At the bottom, there is a footer with links: FOIA, Privacy, Security, Notices, WhiteHouse.gov, USA.gov, and ED.gov.

How to Complete Entrance Counseling

- After signing in, the website will next bring you to a screen displaying your personal information (at right).
- After reviewing your personal information, click on "Complete Entrance Counseling".
- The next screen will give you an overview of the process called "What To Do". Once again, click on "Complete Entrance Counseling".

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My Profile

I want to:

My Loan Documents

- Disclosure Statements
- Completed MPNs
- PLUS Loan Applications
- Completed Endorser Addenda

PLUS Loan Process

- Request PLUS Loan
- Appeal Credit Decision
- Endorse PLUS Loan
- Print Endorser Addendum

Master Promissory Note

- Complete MPN
- Print MPN

Counseling

- Complete Entrance Counseling
- View Previously Completed Counseling
- I am not sure (we will ask you a series of questions to direct you)

Welcome to StudentLoans.gov

Before you begin, please verify that your personal information is up to date and select your preference for future correspondence.

The personal information displayed is based on the information returned from the Federal Student Aid PIN Web site. If any of the information is incorrect, you must correct it at the Federal Student Aid PIN Web site.

If you have confirmed your information, what do you want to do?

- Complete Entrance Counseling
- Start PLUS Application Process
- Complete Master Promissory Note
- Endorse a PLUS Loan

Personal Information

Full Name: _____

Social Security Number: _____

Date of Birth: _____

E-mail:

Confirm E-mail:

☒ I would like to receive my correspondence electronically. [Learn more](#)

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Click here to begin.

How to Complete Entrance Counseling

- The next screen will ask you to identify yourself as either an undergraduate or graduate student. Make the appropriate selection then click "Continue". (at right)
- Next, you will be given general information about the counseling session and quiz you are about to begin. Review the information and click "Continue".

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My Profile

I want to: -Select-

Complete Entrance Counseling (STEP 1) - Counseling Type

1 Counseling Type > 2 Guidelines > 3 School Information > 4 Counseling Session / Quiz

Full Name: Social Security Number:

* Required field

Counseling Type

Please identify yourself: Why do we ask?

☒ I am an undergraduate student

☐ I am a graduate/professional student

Cancel Continue

Choose a student type then continue.

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How to Complete Entrance Counseling

- At the next screen, you will need to select which schools you would like to be notified once you have completed entrance counseling. (at right)
- In order to select St. John's, choose "NEW YORK" as the School State and "SAINT JOHN'S UNIVERSITY" as the School Name.
- Once you have selected the school(s) you would like to notify, click "Continue"

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My Profile

I want to:

Complete Entrance Counseling (STEP 3) - School Information

✓ Counseling Type > ✓ Guidelines > **3 School Information** > 4 Counseling Session / Quiz

Full Name: _____ Social Security Number: _____

* Required field

School and Loan Information

School State: *

School Name: *

DLID:G02823 School Address: 8000 UTOPIA PARKWAY
JAMAICA, NY 114391343

My Loan Documents

- Disclosure Statements
- Completed MPNs
- PLUS Loan Applications
- Completed Endorser Addenda

PLUS Loan Process

- Request PLUS Loan
- Appeal Credit Decision
- Endorse PLUS Loan
- Print Endorser Addendum

Master Promissory Note

- Complete MPN
- Print MPN

Counseling

- Complete Entrance Counseling**
- View Previously Completed Counseling

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How to Complete Entrance Counseling

- Next, you will be brought to a sixteen-page counseling session and quiz. Each page will contain information about Direct Loans followed by questions about the information on that page. (at right)
- Read all the information carefully and answer each question, then click "Continue" to advance to the next page. Continue this same process for the first fifteen pages of the session.

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My Profile

I want to: -Select-

Complete Entrance Counseling (STEP 4) - Counseling Session/Quiz

✓ Counseling Type ✓ Guidelines ✓ School Information 4 Counseling Session / Quiz

My Loan Documents

- Disclosure Statements
- Completed MPNs
- PLUS Loan Applications
- Completed Endorser Addenda

PLUS Loan Process

- Request PLUS Loan
- Appeal Credit Decision
- Endorse PLUS Loan
- Print Endorser Addendum

Full Name: Social Security Number:

Direct Loan Types

Page 1 of 16

The Direct Loan Program offers the following types of loans:

- Direct Subsidized Loans:
 - For students with financial need.
 - You must be enrolled at least half time.
 - No interest is charged while you are in school at least half time, during your grace period, and during deferment periods.
 - You do not have to make payments while you are attending school at least half time and during your grace period.

Direct PLUS Loans:

- ☐ a. Not based on financial need.
- ☐ b. You must be enrolled at least half time.
- ☐ c. Interest is charged during all periods.
- ☐ d. You do not have to make payments while you are attending school at least half time and during your grace period, but interest will continue to be charged.
- ☐ e. You will receive a six month grace period after you drop below half time.
- ☐ f. A and B
- ☐ g. C and D
- ☐ h. D and E
- ☒ i. All of the above

Continue

1 Direct Loan Types

2 Borrow Wisely

3 You Must Repay Your Loans

4 The Master Promissory Note

5 How Your Loans Will Be Disbursed (Paid Out)

Track your progress here.

How to Complete Entrance Counseling

- The sixteenth and final page of the session will contain a link to a document called "Borrower's Rights and Responsibilities". (at right)
- Click the link and review the document for more information about Direct Loans.
- After you have reviewed the document, click "Submit".

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My Profile

I want to: -Select-

Complete Entrance Counseling (STEP 4) - Counseling Session/Quiz

✓ Counseling Type ✓ Guidelines ✓ School Information 4 Counseling Session / Quiz

My Loan Documents

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PLUS Loan Process

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Master Promissory Note

- Complete MPN
- Print MPN

Counseling

- Complete Entrance Counseling
- View Previously Completed Counseling

Full Name: Social Security Number:

Borrower's Rights and Responsibilities Page 16 of 16

[Click here to view the Borrower's Rights and Responsibilities for Direct Loan Sub/Unsub/Perkins Loan Type](#)

If you have questions about the borrower's rights and responsibilities or the terms and conditions of your loan(s), you may contact Applicant Services.

US Department of Education
Attn: COD Applicant Services
P.O. Box 9002
Niagara Falls NY 14302
Phone: 1-800-557-7394
email: codsupport@acs-inc.com

Your school's financial aid office can also assist you if you have questions about the borrower's rights and responsibilities or the terms and conditions of your loan(s).

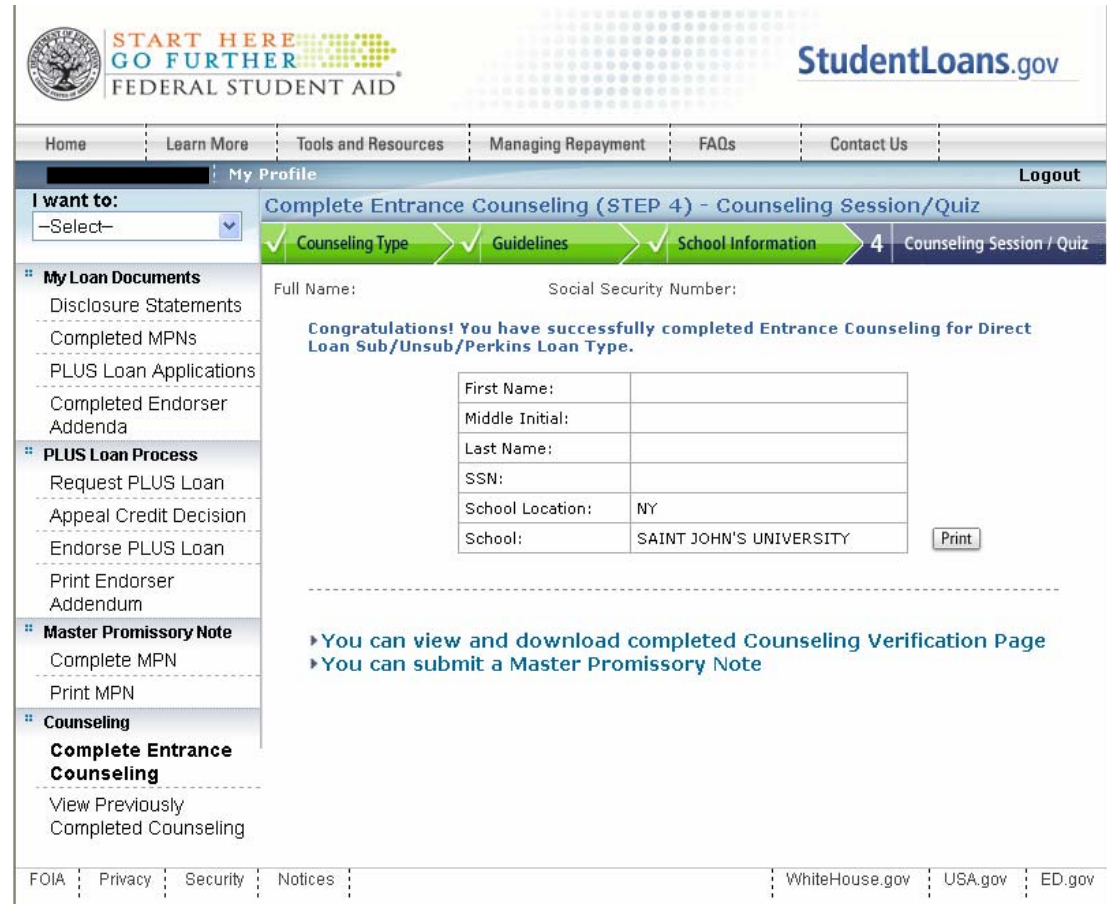
Submit

- 1 Direct Loan Types
- 2 Borrow Wisely
- 3 You Must Repay Your Loans
- 4 The Master Promissory Note
- 5 How Your Loans Will Be Disbursed (Paid Out)
- 6 Direct Subsidized and Unsubsidized Loan Limits
- 7 Direct Subsidized Loan and Direct Unsubsidized Loan Interest Rates and Payment of Interest
- 8 Loan Fees
- 9

Click here before clicking "Submit".

How to Complete Entrance Counseling

- After clicking “Submit”, you will be brought to a confirmation page which will inform you that you have successfully completed Entrance Counseling and will display the schools which will be notified. (at right)
- This page will contain a link to print this confirmation page as well as a link to view and download confirmation pages from previous entrance counseling sessions. The confirmation page from any counseling session you have completed on this site will be saved and can be viewed at any time.
- You have now successfully completed entrance counseling.



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My Profile

I want to:

Complete Entrance Counseling (STEP 4) - Counseling Session/Quiz

✓ Counseling Type > ✓ Guidelines > ✓ School Information > **4 Counseling Session / Quiz**

Full Name: Social Security Number:

Congratulations! You have successfully completed Entrance Counseling for Direct Loan Sub/Unsub/Perkins Loan Type.

First Name:	
Middle Initial:	
Last Name:	
SSN:	
School Location:	NY
School:	SAINT JOHN'S UNIVERSITY

► You can view and download completed Counseling Verification Page
► You can submit a Master Promissory Note

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How to Complete Entrance Counseling

Remember...

- Be sure to accept your loan awards on your UIS account at <http://apollo.stjohns.edu>.
- New borrowers be sure to complete a Master Promissory Note at www.StudentLoans.gov.