COMPLETING ENTRANCE COUNSELING ON
WWW.STUDENTLOANS.GOV

**ALL first time borrowers are required to complete Entrance Counseling
for their federal student loan.**

To complete Entrance Counseling as an undergraduate student, you will need:
- 20-30 minutes of uninterrupted time to complete the counseling session.
- Any details on your income, financial aid, and living expenses.
- Your Federal Student Aid PIN (if you do not have a Federal Student Aid PIN, visit the PIN Web site). You must sign in using your own PIN to complete counseling, as use of another person's PIN constitutes fraud.
- Name(s) of the school(s) you wish to notify of counseling completion.

Begin your Entrance Counseling session on StudentLoans.gov
- Sign into the StudentLoans.gov Web site (You will need your Federal Student Aid PIN.)
- Select the Complete Counseling link under the Counseling section of the left navigation pane.
- Select the Start button within the Entrance Counseling section of the page.
- Make sure to select Undergraduate.

Select Your Schools to Notify
- Indicate that you wish to notify JCC of your counseling completion in the Select Schools to Notify section. You must select at least one school from the drop down and click the "Add School" button. Once you do this, the School Name and Address appear with a check box next to it. If you do not click the "Add School" button then you will not be able to proceed to the next step.
- Indicate if you are an undergraduate student in the Select Student Type section.
- Select the Continue button at the bottom of the page to proceed to Step 1.

Complete Your Entrance Counseling Step 1 – Understand Your Loans
- The total amount of loans you must repay displays. To view your loans, click the plus sign (+). To add any student loans that are not listed, click "Add Loan".
- Answer all 5 "Check Your Knowledge" questions correctly and click Continue before proceeding to the next step. Each "Check Your Knowledge" question is contained in a Purple box to distinguish it from other items on the page. 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.
- Select the Continue button at the bottom of the page to proceed to Step 2.

Complete Your Entrance Counseling Step 2 – Manage Your Spending
- Complete **both** tabs on the page. Complete the "Estimate Your Expenses" tab. Then, click on the "Estimate Your Funds This Year" tab and complete this tab as well. If you see the "You must complete all tabs before continuing to the next topic" error message, then ensure that the following values are NOT $0: "Your Expenses This Year" and "Your

Funds This Year." These must be valid numbers above $0 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.

- Answer all 5 "Check Your Knowledge" questions correctly and click Continue before proceeding to the next step. Each "Check Your Knowledge" question is contained in a Purple box to distinguish it from other items on Step 2. 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.
- Select the Continue button at the bottom of the page to proceed to Step 3.

Complete Your Entrance Counseling Step 3 – Plan to Repay
- Complete **both** tabs on the page. You must complete the "Your Monthly Loan Payment" tab. Then, select and complete the "Estimate Your Monthly Income" tab. 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, then be sure that the following values on the page are NOT $0: Projected Loan Balance, Projected Annual Income.
- Answer all 5 "Check Your Knowledge" questions correctly and click Continue before proceeding to the next step. Each "Check Your Knowledge" question is contained in a Purple box to distinguish it from other items on Step 3. 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.
- Select the Continue button at the bottom of the page to proceed to Step 4.

Complete Your Entrance Counseling Step 4 – Avoid Default
- The "Avoid Default" step helps students understand how to avoid delinquency and default, postpone or lower their payments, and the terms of loan forgiveness and cancellation.
- Answer all 5 "Check Your Knowledge" questions correctly and click Continue before proceeding to the next step. Each "Check Your Knowledge" question is contained in a Purple box to distinguish it from other items on Step 4. 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.
- Select the Continue button at the bottom of the page to proceed to Step 5.

Complete Your Entrance Counseling Step 5 – Make Finances a Priority
- The "Make Finances a Priority" step is designed to teach students about their income and taxes, how to protect their credit and identity, and how to develop a sound financial plan.
- Answer all 5 "Check Your Knowledge" questions correctly and click Continue before proceeding to the next step. Each "Check Your Knowledge" question is contained in a Purple box to distinguish it from other items on Step 5. 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 the Submit button at the bottom of the page to submit counseling.

After submitting the Entrance Counseling session, a summary page will display with useful information, such as your forecasted financial information (your current loan balance, your balance for the year, and your estimated balance during repayment) and the list of schools that will be notified about the your successful counseling completion.

Applicants experiencing issues such as unresponsive tabs or buttons during the counseling session may need to try using another web browser as a walk-around for this issue.

Users may experience issues completing counseling due to either step completion errors (a user has not fully or correctly completed all required fields, tabs, or Check Your Knowledge boxes on a counseling step) or browser/device issues (a user is accessing the site through mobile devices or unsupported browsers). Reference the two troubleshooting sections below to resolve these issues.

Troubleshooting Step Completion Errors: If you a have not fully or correctly completed all required fields, tabs, or Check Your Knowledge boxes on a counseling step, then you will be "stuck" on a counseling step and will not be able to proceed to the next step. Additionally, an error message or an error icon (a red circle with a white "X" inside) may display.

- Verify you have selected and completed all required tabs (if applicable). Certain counseling steps contain two "tabs" near the top of the page. Users must select each tab and enter financial information into the fields on each tab. Note that some of fields must be a dollar amount higher than $0. If you see the "You must complete all tabs before continuing to the next topic" error message, then ensure that the following values listed below are greater than $0:
- Manage Your Spending Step: Complete the "Estimate Your Expenses" tab. Then, select and complete the "Estimate Your Funds This Year" tab. Ensure the "Your Expenses This Year" and "Your Funds This Year" fields are completed with amounts higher than $0.
- Plan to Repay Step: Complete the "Your Monthly Loan Payment" tab. Then, select and complete the "Estimate Your Monthly Income" tab. Ensure the "Projected Loan Balance" and "Projected Annual Income" fields are completed with amounts higher than $0.
    - Verify you have correctly answered all "Check Your Knowledge" question boxes on the page. Each "Check Your Knowledge" question box is contained in a purple box to distinguish it from other items on the page. If you receive the "There are one or more errors on this page" message, then look for any "Answer Required" error messages next to these question boxes on the page and answer these questions correctly or you will not be able to proceed to the next step.

    - Verify you have used all domestic addresses for references in exit counseling; the exit counseling cannot successfully submit with a foreign address.

Troubleshooting Browser/Device Issues: If you are navigating to the StudentLoans.gov Web site using a mobile device, an unsupported browser, or certain computer settings, add-on software, or 3rd party software, then your ability to view and use this site may be significantly impaired. You may not be able to select tabs, select links, or enter data into required/optional

fields. You may be unable to select buttons to proceed to the next step, yet you do not receive an error message. Links or text may be overlapping or missing altogether.

- If you are accessing the site through a mobile device, access the site through a computer.
- If you are accessing the site through a browser on the computer, verify you are using a supported browser, listed on the "What You Need" page under the "Learn More" section of the StudentLoans.gov Web site. Download one of the newer versions (if needed) listed on this page to ensure optimal user experience on the site.
- If you are accessing the site through a supported browser on the computer, disable any browser add-ons/pop-up blockers, adjust your security settings, and/or exit any software which may affect the loading of a secure webpage.
- If you still continue to experience difficulties with the site, access the site on a different browser or a different computer.

Sincerely,

Student Loan Support Center
Federal Student Aid
U.S. Department of Education
Website: https://studentloans.gov