

## Entrance Counseling Tutorial

Any student wishing to borrow funds under the Stafford loan program must complete entrance counseling, which is intended to ensure that the student has a comprehensive understanding of the Federal Stafford loan program.

Completion of entrance counseling must take place at NCU (even if a student has completed entrance counseling with a prior institution) and should take approximately 20-30 minutes to complete. A student will only need to complete entrance counseling one time while they attend NCU unless there has been a break in that student's enrollment.

**Step 1:** Log on to [www.studentloans.gov](http://www.studentloans.gov), and click on the "Log On" button

The screenshot shows the StudentLoans.gov website interface. At the top, there is a navigation bar with the Federal Student Aid logo, the text "StudentLoans.gov", and links for "Log In" and "Español". A "MENU" icon is also present. Below the navigation bar is a large banner image of graduates in caps and gowns. Overlaid on the right side of the banner is a white login box with a blue "LOG IN" button. A red arrow points from the text "Log in to StudentLoans.gov with your verified FSA ID" to the "LOG IN" button. Below the banner, there are four main navigation categories: "Undergraduate Students", "Graduate/Professional Students", "Parent Borrowers", and "Repayment & Consolidation". The "Undergraduate Students" section is expanded, showing a list of steps for completion and a video thumbnail titled "How To Create An FSA ID".

**Federal Student Aid** | **StudentLoans.gov** | Log In | Español | MENU

Log in to StudentLoans.gov with your verified FSA ID

**LOG IN**

Create an FSA ID  
For assistance, call: 1-800-557-7394.

Find out your student loan repayment options here >>

**Undergraduate Students**

The first step in getting student aid is completing the Free Application for Federal Student Aid (FAFSA®) at [www.FAFSA.gov](http://www.FAFSA.gov). You must do this every year.

- Complete Entrance Counseling
- Complete Loan Agreement for a Subsidized/Unsubsidized Loan (MPN)
- Complete Financial Awareness Counseling
- Complete Exit Counseling
- Use the Repayment Estimator
- Complete TEACH Grant Counseling
- Complete TEACH Grant Agreement to Serve

**How To Create An FSA ID**

**Step 2:** Log in using your FSA ID username or email and FSA ID Password. If you don't already have one, create an FSA ID by selecting "Create an FSA ID."

Log In

FSA ID Username or E-mail Address:  \*

FSA ID Password:  \*

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

**LOG IN**

Cancel

As of May 10, 2015 you must have a verified FSA ID (Username & Password) instead of a PIN to log in to StudentLoans.gov.

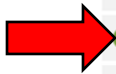
For assistance, call:  
1-800-557-7394.



**Step 3:** Click on "Complete Loan Counseling (entrance, Financial Awareness, Exit)."

MY HOME PAGE

- I want to:
- View My Documents >>
  - Complete Loan Counseling (Entrance, Financial Awareness, Exit) >>
  - Complete Loan Agreement (Master Promissory Note) >>
  - Apply for a Direct PLUS Loan >>
  - Appeal Credit Decision >>
  - Complete an Endorser Addendum >>
  - Complete PLUS Credit Counseling >>
  - Apply for Loan Consolidation >>
  - Apply for an Income Driven Repayment Plan >>
  - Co-sign a Spouse's Income Driven Repayment Plan Application >>
  - Complete TEACH Grant Counseling >>
  - Complete TEACH Grant Agreement to Serve >>



My Correspondence

You have a new disc

My Profile

Name:  
Date of Birth:  
Social Security Number:  
E-mail:  
[Update My Profile](#)

Repayment Est

This tool uses your In  
National Student Loa  
to estimate:

- initial monthly
- repayment pla
- repayment pla
- total interest p

[Go to the Repaymen](#)

**Step 4:** Find “Entrance Counseling” and click “Start”


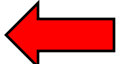


**COMPLETE COUNSELING**

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Choose Loan Counseling Type

A counseling session will take 20-30 minutes to complete. You must complete the counseling in a single session. You cannot save a partially completed counseling session.





Counseling Type

 <b>Entrance Counseling (Required)</b> Entrance Counseling is required 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 <a href="#">Learn More</a>	<b>START</b> 
 <b>Financial Awareness Counseling</b> Financial Awareness Counseling provides tools and information to help you understand your financial aid and help you manage your finances. Complete this counseling any time. <a href="#">Learn More</a>	<b>START</b>
 <b>PLUS Credit Counseling</b>	<b>START</b>

**Step 5:** Find and select “Northwest Christian University” and make sure to select for NCU to be notified. Check the box that applies to you whether you’re an Undergraduate or Grad student.

**ENTRANCE COUNSELING**

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<b>Add School to Notify</b> Select up to 3 schools you wish to notify of your counseling completion. Choose from Associated Schools - Select - OR Select School to Notify <input checked="" type="radio"/> U.S. Schools/U.S. Territory Schools <input type="radio"/> Non U.S. Schools Choose a state: - Select - Search school by name: Select or type	<b>Notify These Schools</b> These schools will only receive a notification indicating that you successfully completed Entrance Counseling, and the date it was completed. <table border="1"><tr><td><b>NORTHWEST CHRISTIAN UNIVERSITY</b> G03208</td><td>828 EAST 11TH AVENUE EUGENE, OR 974013727</td><td></td></tr></table>  <b>Select Student Type</b> <input type="radio"/> I am completing entrance counseling to receive Direct Loans as an undergraduate student <input type="radio"/> I am completing entrance counseling to receive Direct Loans as a graduate or professional student <b>CONTINUE</b>	<b>NORTHWEST CHRISTIAN UNIVERSITY</b> G03208	828 EAST 11TH AVENUE EUGENE, OR 974013727	
<b>NORTHWEST CHRISTIAN UNIVERSITY</b> G03208	828 EAST 11TH AVENUE EUGENE, OR 974013727			

**Step 6:** Read and complete all prompts on portions 1. Understand Your Loans, 2. Manage Your Spending, 3. Plan to Repay, 4. Avoid Default, 5. Finances: A Priority.

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ENTRANCE COUNSELING

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

Your Student Loans

- Your Student Loans
- Loan Basics
- Free Money First
- Types of Federal Student Loans
- Loan Limits

### Your Student Loans

Direct Subsidized Loans		+
Direct Unsubsidized Loans		+

Current Loan Balance \_\_\_\_\_

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](#).

**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.

**Step 7:** Once you reach the end. You can log out.

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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**

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

**NORTHWEST CHRISTIAN UNIVERSITY**  
828 EAST 11TH AVENUE  
EUGENE, OR 974013727

Export Budget/Repayment | E-Mail | Print | Tweet

**Next Steps**

- View Completed Counseling
- Complete a Master Promissory Note
- View/Print Borrower's Rights & Responsibilities for Direct