



## ***Getting Started***

1. Login to [www.studentloans.gov](http://www.studentloans.gov)
2. Click on **Complete Entrance Counseling**
3. Click on **Start** at the bottom of the first box labeled **Entrance Counseling Required**
4. Select the school you wish to receive your entrance counseling
  - a. Buffalo State is listed as SUNY **College** at Buffalo (G02842)
5. Select the appropriate student type (undergraduate or graduate) and click **continue**

## ***Part 1: Understand Your Loans***

1. Review each section, read carefully, and answer all questions in the **Check Your Knowledge** sections.
2. Click **Continue**.

## ***Part 2: Manage Your Spending***

1. When you reach the Manage Your Spending page, click on **Apply Expenses**.
  - a. A pie chart will display on the right-hand side and is populated based on your educational expenses at Buffalo State for the year.
2. Click on the second tab labeled **Step 2. Your Funds This Year**
  - a. Enter your student financial aid for the year based on your current Financial Aid Award package (which you can view in Banner)
  - b. Remember to include other funds such as parental contribution, prepaid tuition, personal savings, and/or other income you plan on receiving this year.
  - c. As you enter amounts, a pie chart will display the results.
3. **Check Your Knowledge**: Scroll down and enter the amounts listed on the two gray tabs labeled Step 1 and Step 2 that you just completed.
4. Answer the remaining questions on the page and click **continue**.

## ***Part 3: Plan to Repay***

This page is designed to help you estimate how much loan debt you will accrue over the four years you are in college, as well as what an average starting salary *might be* for someone graduating with your anticipated degree.

1. Enter the total amount of loans you anticipate you will need to borrow while in school to complete your degree.
  - a. Example: \$5,500 each year for 4 years ( $\$5,500 \times 4$ ) = \$22,000
2. Click on the gray tab with the green box labeled **Step 2. Your Monthly Income**.
3. Click on **CareerOneStop** under the **Projected Annual Income** heading.
  - a. Search for your anticipated occupation/job after graduation (Education major – search Teacher, Hospitality Administration – search Hotel Manager, etc.).
  - b. Select the occupation from the results list that best fits your anticipated career after graduation and click continue.



### ***Part 3: Plan to Repay – Continued***

- c. Enter the zip code for the area in which you plan on starting your career and select the “Low” yearly income for the state.
  - i. ***Please note that this figure is an estimate based on current salary trends in the geographic area you chose. This information is meant to help you understand or anticipate your future loan debt and your ability to manage the repayment of your debt, but in no way is this meant to predict or guarantee your actual future liability).***
4. Go back to the studentloans.gov entrance counseling tab and enter the salary amount in the ***Projected Annual income*** box.
5. Review the rest of the information on the page, read carefully, answer all questions and click ***continue***.

### ***Part 4: Avoid Default***

1. Carefully read each section, answer all questions and click ***continue***.

### ***Part 5: Make Finances a Priority***

1. Carefully read each section, answer all questions and click ***continue***.
2. Once the entrance is completed and submitted, Buffalo State will be notified and update the student’s eligibility requirement to “Satisfied.” Students that do not see this requirement satisfied within a few business days should contact the Financial Aid Office.

### ***Contact Us With Questions***

The Financial Aid Office is committed to assisting students and families navigate the financial aid process. If you have questions or concerns, please contact us so we may assist you over the telephone, email, in-person at the front service window (walk-up basis) or by meeting with an advisor one-on-one. To meet one-on-one, please call (716) 878-4902 to schedule an appointment.

#### **Regular Office Hours:**

Monday – Wednesday and Friday	8:30am - 5:00pm
Thursday	8:30am - 6:00pm

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