

# Direct Loan Entrance Counseling Tip Sheet

Financial Aid Office, Moot 230

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## Step 1: Go to: <https://studentloans.gov>

- Press the “LOG IN” button



## Step 2: Enter your FSA ID and Password

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.

**Step 3: From your HOME PAGE, choose, “Complete Loan Counseling (Entrance, Financial Awareness, Exit)”**

The screenshot shows the 'MY HOME PAGE' of StudentLoans.gov. At the top, there is a navigation bar with the Federal Student Aid logo, the text 'StudentLoans.gov', and user information 'Hi, Christine | Log Out' and a 'MENU' icon. Below the navigation bar, the page title 'MY HOME PAGE' is centered. A green bar with the text 'I want to:' is followed by a list of options, each with a right-pointing arrow. The option 'Complete Loan Counseling (Entrance, Financial Awareness, Exit)' is highlighted with a red rectangular box. Other options include 'View My Documents', 'Complete Loan Agreement (Master Promissory Note)', 'Apply for a Direct PLUS Loan', 'Appeal Credit Decision', and 'Complete an Endorser Addendum'. To the right of the menu, there are two panels: 'My Correspondence' with a message icon and the text 'You have no new messages.', and 'My Profile' with a person icon and a list of personal details: Name: Christine Student, Date of Birth: 01/01/1995, Social Security Number: xxx-xx-1234, E-mail: cstudent@em..., and a link to 'Update My Profile'.

**Step 4: Choose Start next to “Entrance Counseling (Required)”**

The screenshot shows the 'COMPLETE COUNSELING' page on StudentLoans.gov. The navigation bar at the top is identical to the previous screenshot. The page title 'COMPLETE COUNSELING' is centered. Below the title, there is a section titled 'Choose Loan Counseling Type' with a horizontal line underneath. A paragraph of text follows: '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.' Below this is another section titled 'Counseling Type' with a horizontal line underneath. On the left side, there is an icon of a person walking towards a building, followed by the text 'Entrance Counseling (Required)'. Below this, a paragraph explains: '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 link 'Learn More' is provided below the paragraph. On the right side, there is a blue button with the text 'START' in white capital letters.

**Step 5: Select Buffalo State College on the bottom left of the screen.**

Select these options:

- Choose a start: **NEW YORK**
- Search school by name: **SUNY COLLEGE AT BUFFALO**

## Step 6: Select Continue

## Step 7: Select “undergraduate” or “graduate or professional” based on the year level you will be.

- If you’re working on a bachelor’s degree, choose undergraduate.
- If you’re working on a master’s degree or graduate certificate, choose graduate

## 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

These schools will only receive a notification indicating that you successfully completed Entrance Counseling, and the date it was completed.

SUNY COLLEGE AT BUFFALO  
G02842

1300 ELMWOOD AVENUE  
BUFFALO, NY 142221095



## 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

**Step 8: Select Continue and follow the on-screen prompts to complete the counseling.**

The counseling is divided into several parts. See below for tips as you complete each section.

**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 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 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 = \$22,000 (\$5,500 x 4).
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.
  - 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 salary.**
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.