



BUFFALO STATE
The State University of New York

Direct Loan Entrance Counseling Tip Sheet

Financial Aid Office, Moot 230

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Step 1: Go to: www.studentloans.gov

- Press the “LOG IN” button

Federal Student Aid | StudentLoans.gov Log In Español MENU

Your session has timed out due to inactivity. To continue please log in.

Log in to StudentLoans.gov with your verified FSA ID

LOG IN

Create an FSA ID

Find out your student loan repayment options here >>

Undergraduate Students Graduate/Professional Students Parent Borrowers Repayment & Consolidation

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, it says 'Federal Student Aid | StudentLoans.gov' and 'Hi, Christine | Log Out | MENU'. Below the header is a green bar that says 'I want to:'. Underneath this bar is a list of options, each with an icon and a right-pointing arrow. The option 'Complete Loan Counseling (Entrance, Financial Awareness, Exit)' is highlighted with a red 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 'I want to:' menu are two boxes: 'My Correspondence' (with an envelope icon) and 'My Profile' (with a person icon). The 'My Profile' box shows the user's name as 'Christine Student', date of birth as '01/01/1995', social security number as 'xxx-xx-1234', and email as 'cstudent@em...'. There is an 'Update My Profile' link below the email.

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

The screenshot shows the 'COMPLETE COUNSELING' page on StudentLoans.gov. At the top, it says 'Federal Student Aid | StudentLoans.gov' and 'Hi, Christine | Log Out | MENU'. Below the header is a section titled 'COMPLETE COUNSELING'. Underneath this title is a section titled 'Choose Loan Counseling Type'. Below this section is a paragraph: '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 paragraph is a section titled 'Counseling Type'. Underneath this section is a list of options. The option 'Entrance Counseling (Required)' is highlighted. To the right of this option is a blue button that says 'START'. Below the 'Entrance Counseling (Required)' option is a small icon of a person walking towards a building. Below the icon is the text: '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.' Below this text is a link that says 'Learn More'.

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.