

ENTRANCE COUNSELING

What is Entrance Counseling?

Student Loan Entrance Counseling is a mandatory process that is intended to help borrowers better understand the responsibilities that they will be taking on with federal loans. Entrance Counseling provides information on how to manage your student loans, both during and after college.

Entrance Counseling is a federal requirement that must be completed before Eastern Connecticut State University can disburse your loan funds.

Before You Get Started

If you have been awarded a Direct Subsidized or Direct Unsubsidized Loan, you will need to complete Entrance Counseling. This applies to students borrowing their Direct Loan(s) for the first time at Eastern Connecticut State University.

For a student to receive any Federal Direct Loans, they must complete Loan Entrance Counseling. Only students need to complete Loan Entrance Counseling – a parent will not have to complete Entrance Counseling, even if they have taken out a Direct PLUS Loan.

TRANSFER STUDENTS: If you have previously attended another college where you took out Direct Loans, and completed Loan Entrance Counseling, but have recently transferred to Eastern and are taking out additional Direct Loans, you are still required to complete Entrance Counseling for the loans you are taking at Eastern.

Entrance Counseling will take about 20-30 minutes. You must complete it all at once – you cannot save and return later to complete it.

What Do I Need to Complete Entrance Counseling?

- Your Student FSA ID – you must sign in as the student!
- Your Eastern Financial Aid Package for reference
- Entrance Counseling will take about 20-30 minutes.

ENTRANCE COUNSELING

Step-By-Step Instructions

Follow the 11 steps below to login and complete your Entrance Counseling.

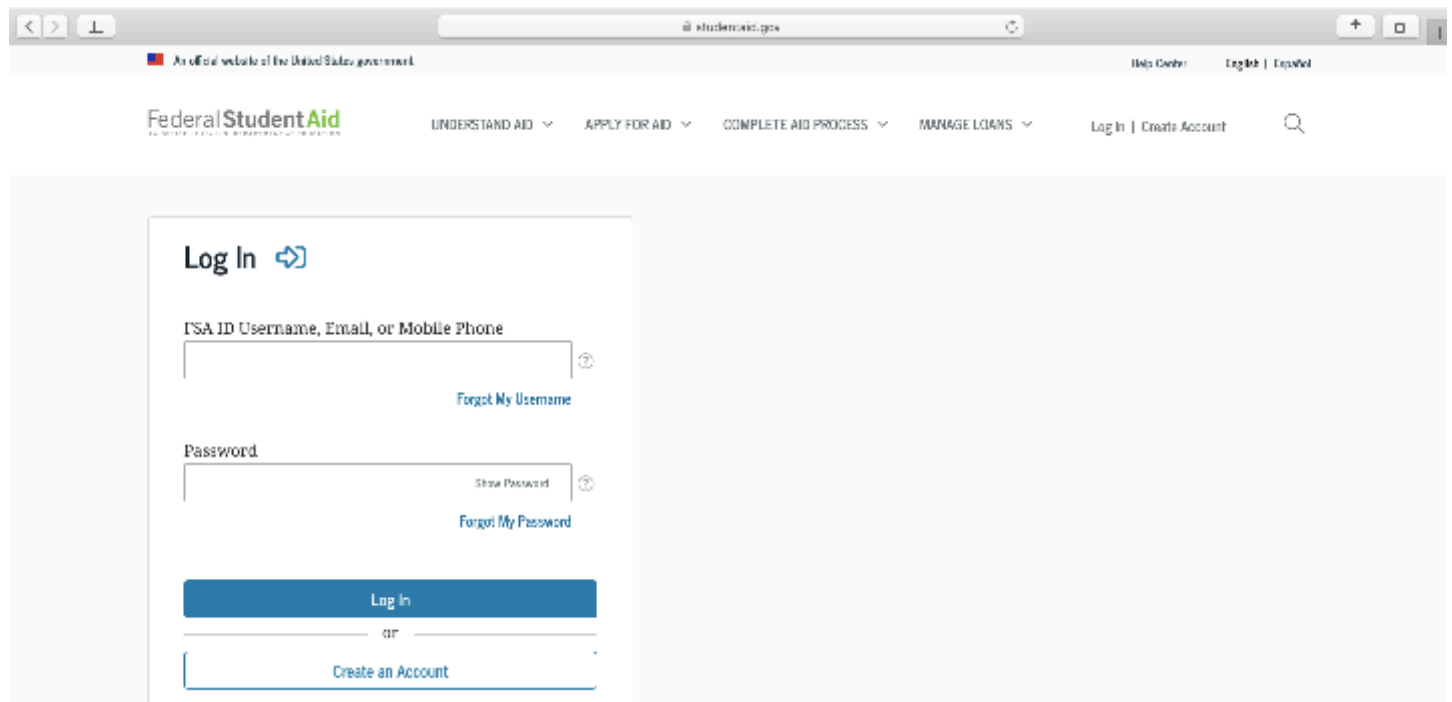
STEP 1:

Go to www.studentaid.gov

STEP 2:

Login using your FSA ID and password. Enter your FSA username and password

- This is the username and password used to complete your FAFSA.
- Make sure you are using your (the student's) username and password.
- If you can't remember either, click on the "forgot" link. This is your federal username and password so the Financial Aid Office at Eastern cannot help you retrieve this.



The screenshot shows the Federal Student Aid website's login interface. At the top, there is a navigation bar with the Federal Student Aid logo and several menu items: UNDERSTAND AID, APPLY FOR AID, COMPLETE AID PROCESS, and MANAGE LOANS. There are also links for 'Log In | Create Account' and a search icon. The main content area features a 'Log In' section with a blue arrow icon. Below this, there are two input fields: 'FSA ID Username, Email, or Mobile Phone' and 'Password'. Each field has a 'Forgot My Username' or 'Forgot My Password' link below it. A 'Log In' button is positioned below the password field. Below the button, there is an 'or' separator and a 'Create an Account' link.

ENTRANCE COUNSELING

Step-By-Step Instructions

STEP 3:

Under My Checklists, click the “I’m In School” option, then click “Complete Entrance Counseling.”

MY CHECKLISTS

I'M PREPARING FOR SCHOOL

I'M IN SCHOOL

- [Renew Your FAFSA® Form](#)
The FAFSA® form needs to be completed each school year
- [\(NEW\) Complete Your Annual Student Loan Acknowledgement](#)
Understand your responsibilities as a student loan borrower
- [Apply for a PLUS Loan for Graduate School](#)
PLUS loans can help pay for education expenses not covered by other aid
- **Complete Entrance Counseling**
Learn about the costs of borrowing, eligibility, and repayment
- [Complete Exit Counseling \(for students who are finishing school\)](#)
Learn about your responsibilities when repaying your loan
- [Complete MPN \(i.e., Loan Agreement\)](#)
You must complete a *Master Promissory Note* (MPN) to take out a loan
- [Use Loan Simulator](#)
Estimate monthly payments and compare repayment options
- [Learn About Types of Aid—Grants, Work-Study, Loans, and Scholarships](#)
Learn about the types of aid that can help you pay for college

I'M IN REPAYMENT

MORE RESOURCES

- [Help Center](#)
- [Update Your Contact Info](#)
- [View Your Aid](#)
- [View Your Documents](#)
- [Complete Annual Student Loan Acknowledgement](#)

STEP 4:

Read about Entrance Counseling, then choose “Start.”

COMPLETE COUNSELING

Entrance Counseling

What is Entrance Counseling?

If you have not previously received a Direct Loan or Federal Family Education Loan (FFEL), the Federal Government requires you to complete entrance counseling to ensure that you understand the responsibilities and obligations you are assuming.

If you are completing entrance counseling to borrow a loan as an undergraduate student, then the entrance counseling will fulfill counseling requirements for Direct Subsidized Loans and Direct Unsubsidized Loans.

If you are completing entrance counseling to borrow a loan as a graduate or professional student, the entrance counseling will fulfill counseling requirements for Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans.

Your school may have alternate entrance counseling requirements. Check with your school's financial aid office to be sure that the counseling available on this Web site satisfies its requirements for entrance counseling.

Complete Entrance Counseling

START

Who should complete this?

Students who have not previously received a subsidized/unsubsidized loan or PLUS loan (graduate/professional students only) under the Direct Loan Program or Federal Family Education Loan (FFEL) Program.

ENTRANCE COUNSELING

Step-By-Step Instructions

STEP 5:

On the left hand side, Select State = Connecticut. School = Eastern Connecticut State University. Then click the “Notify this School” button that appears.

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:

CONNECTICUT

Search school by name:

Eastern Connecticut

EASTERN CONNECTICUT STATE UNIVERSITY

Notify These Schools

You have not selected any schools to notify.

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

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

Add School to Notify

Select up to 3 schools you wish to notify of your counseling completion.

✓ This school is participating in Entrance Counseling through StudentAid.gov.

School Name:
EASTERN CONNECTICUT STATE UNIVERSITY

School Code/Branch:
G01425

School Address:
83 WINDHAM STREET
WILLIMANTIC, CT 062262295

Notify this School

[Go back to Search](#)

Notify These Schools

You have not selected any schools to notify.

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

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

ENTRANCE COUNSELING

Step-By-Step Instructions

STEP 6:

Make sure Eastern Connecticut State University appears, then click the radio button corresponding to what type of student you are (undergraduate or graduate). Click Continue.

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.

EASTERN CONNECTICUT STATE UNIVERSITY G01425	83 WINDHAM STREET WILLIMANTIC, CT 062262295	X
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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

ENTRANCE COUNSELING

Step-By-Step Instructions

STEP 7: SECTION 1 OF 5 UNDERSTAND YOUR LOANS

If you have borrowed in the past your cumulative federal debt will show up. If you have never borrowed you can click 'add loan' and input what you think you will borrow by the time you graduate. If you are not sure you can leave this \$0 and input the averages given.

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

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](#).

Enter your student loan information below

Remember, if you [log in](#) and view your Aid Summary, we will display your current federal student loan information obtained from NSLDS.

Additional/Future Loans

ADD LOAN

Did you know?

We automatically display your federal student loan data currently available in your Aid Summary, which uses information from the [National Student Loan Data System \(NSLDS\)](#). You may also add a loan that is not displayed.

You may view your [Aid Summary](#) (login required) anytime to view your federal student loan information.

STEP 7A: Answer the "Check Your Knowledge" with the amount of your current loan balance (the number at the top of the page under the Estimated Student Loan Balance).

Estimated Student Loan Balance

Borrow Only What You Need

Control how much you borrow

Check Your Knowledge

As of today, how much do you owe in student loans?

Correct
Your loan balance is listed above.

ENTRANCE COUNSELING

Step-By-Step Instructions

STEP 7B: Continue to answer the remaining “Check Your Knowledge” questions. “Click Continue.”

STEP 8: SECTION 2 OF 5 MANAGE YOUR SPENDING

Under “Your Funds” put estimates or actual numbers. You can refer to your Eastern financial aid package you received in the mail to input the actual amounts. Note: if you have chosen to take out private loans, they will not appear on your Eastern-issued financial aid package.

1 Understand Your Loans ✓

2 Manage Your Spending

3 Plan To Repay

4 Avoid Default

5 Finances: A Priority

- Your School Expense Budget
- Manage Your Expenses
- Responsible Borrowing
- Federal Loans First

Your Funds ?

Student Aid (Yearly)	\$ 0	Other Funds (Yearly)	\$ 0
Scholarships	<input type="text" value="0"/>	Employment	<input type="text" value="0"/>
Grants	<input type="text" value="0"/>	Parental Contributions ?	<input type="text" value="0"/>
Federal Work-Study Jobs	<input type="text" value="0"/>	Prepaid Tuition ?	<input type="text" value="0"/>
Federal Student Loans	<input type="text" value="0"/>	Personal Savings	<input type="text" value="0"/>
Private Loans	<input type="text" value="0"/>	Other Contributions	<input type="text" value="0"/>
Your Funds This Year ?		\$ 0	

STEP 8A

Under “Your Expenses” put estimates or actual numbers. Use your Eastern billing statement or the costs below which are 2019–2020 costs of attendance for first-year undergraduate students.

- Your School Expense Budget
- Manage Your Expenses
- Responsible Borrowing
- Federal Loans First

Your Expenses

These are average expenses for an undergraduate at the specific school or general type of school selected, as of 2021. Educational expense fields will display \$0 if the specific school selected has not provided expense data.

Educational Expenses (Yearly)	\$ 27,383	Other Expenses (Monthly)	\$ 0
Choose the average expenses for an undergraduate at your specific school or general type of school, as of 2021 to display below. Or add your expenses yourself.		Savings	<input type="text" value="0"/>
Select type of school	<input style="width: 100%;" type="text" value="EASTERN CO"/>	Clothing	<input type="text" value="0"/>
Select type of tuition	<input style="width: 100%;" type="text" value="In-State"/>	Utilities (e.g. phone, internet)	<input type="text" value="0"/>
Select living arrangement	<input style="width: 100%;" type="text" value="On-Campus"/>	Entertainment	<input type="text" value="0"/>
Tuition and Fees	<input type="text" value="11886"/>	Medical Insurance & Expenses ?	<input type="text" value="0"/>
Housing and Meals	<input type="text" value="13908"/>	Other	<input type="text" value="0"/>
Books and Supplies	<input type="text" value="800"/>	Remember!	
Transportation	<input type="text" value="789"/>	Visit HealthCare.gov . You may qualify for lower costs on health coverage, and many people can get coverage for less than \$100 per month.	
Your Expenses This Year		\$ 27,383	

ENTRANCE COUNSELING

Step-By-Step Instructions

STEP 8C: Use the numbers you generated in “Your Expenses This Year” to “Check Your Knowledge.”

Check Your Knowledge

What are your total estimated expenses for this year?

✓ **Correct**

You can estimate your total annual expenses using the tool above.

How much funding do you have available this year?

✓ **Correct**

You can estimate your annual funding using the tool above.

STEP 8D: Answer the remaining “Check Your Knowledge” questions, then click “Continue” at the end of the page.

STEP 9: SECTION 3 OF 5 PLAN TO REPAY

Input what you think your future income will be. Use the “CareerOneStop” for help if you are unsure.



- Estimate What You Will Owe, Spend, and Earn
- Entering Repayment
- Navigating Repayment

Estimate What You Will Owe and Earn

In the sections below, enter what you expect to earn annually once you graduate. Check the Bureau of Labor Statistics available at [CareerOneStop](#) to estimate your future salary.

Your total student loan balance is displayed from the Understand Your Loans page. Select a repayment plan to see your estimated future payments.

Your Income

Projected Annual Income

* This assumes that you are single (unmarried) and that you have **no tax withholding allowances**. To estimate your actual withholding, visit the [IRS Withholding Calculator](#).

Estimated Federal Withholding * 

\$0

Other Withholding (%) 

Net Annual Income 

\$0

Your Monthly Income 

\$0

STEP 9A: Answer the remaining “Check Your Knowledge” questions, then click “Continue” at the end of the page.

ENTRANCE COUNSELING

Step-By-Step Instructions

STEP 10: SECTION 4 OF 5 AVOID DEFAULT

Answer the “Check Your Knowledge” questions then click “Continue” at the end of the page.

STEP 11: SECTION 4 OF 5 FINANCES: A PRIORITY

Answer the “Check Your Knowledge” questions then click “Submit Your Counseling” at the end of the page.

1 Understand Your Loans ✓

2 Manage Your Spending ✓

3 Plan To Repay ✓

4 Avoid Default ✓

5 Finances: A Priority

- Plan for the Future
- Your Income & Taxes
- Your Credit & Identity
- Credit Cards & Other Borrowing

- Plan ahead, and try to save for large purchases.
- Borrow only what you can afford to repay. (Use the calculator in the previous topics)
- Look for low interest rate and fees.

remember!

Credit cards aren't the only way to build credit - making your federal student loan payments on time will help you build up a credit history.

EXIT

SUBMIT COUNSELING

You're finished! Once you click Submit, please be sure this screen appears.

ENTRANCE COUNSELING SUMMARY

Stephanie, 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:

EASTERN CONNECTICUT STATE UNIVERSITY
83 WINDHAM STREET
WILLIMANTIC, CT 062262295