

Entrance Counseling

Who must complete Entrance Counseling?

Students borrowing Federal Direct Subsidized/Unsubsidized loans for PLUS Loans for the first time.

Why do I need to completed Entrance Counseling?

Entrance Counseling is required before you can receive Federal Direct Subsidized/Unsubsidized loans, or your first PLUS loan as a graduate/professional student.

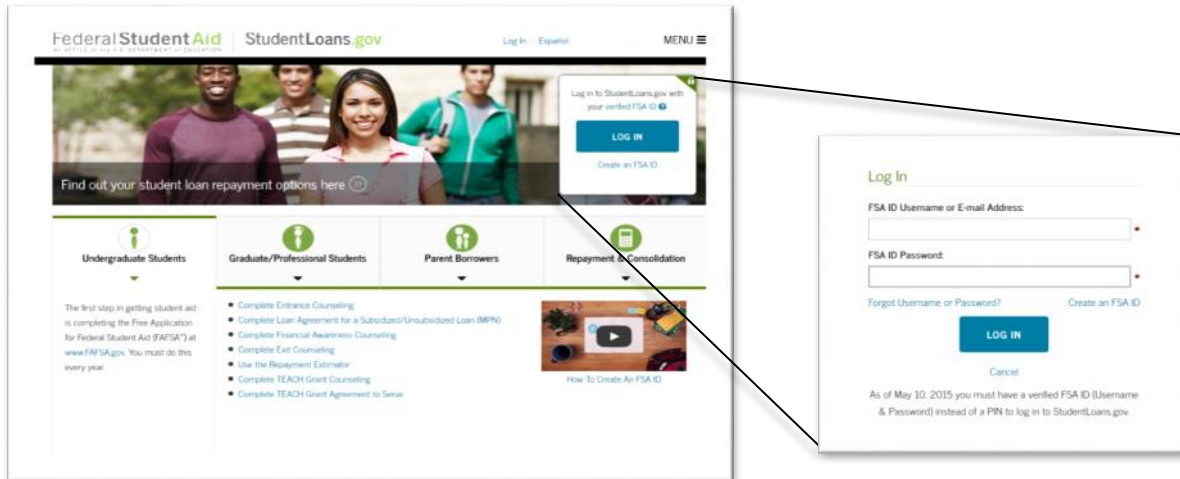
What information may help me complete Entrance Counseling?

Any details on your income, financial aid, and living expenses. Some of this information can be found in:

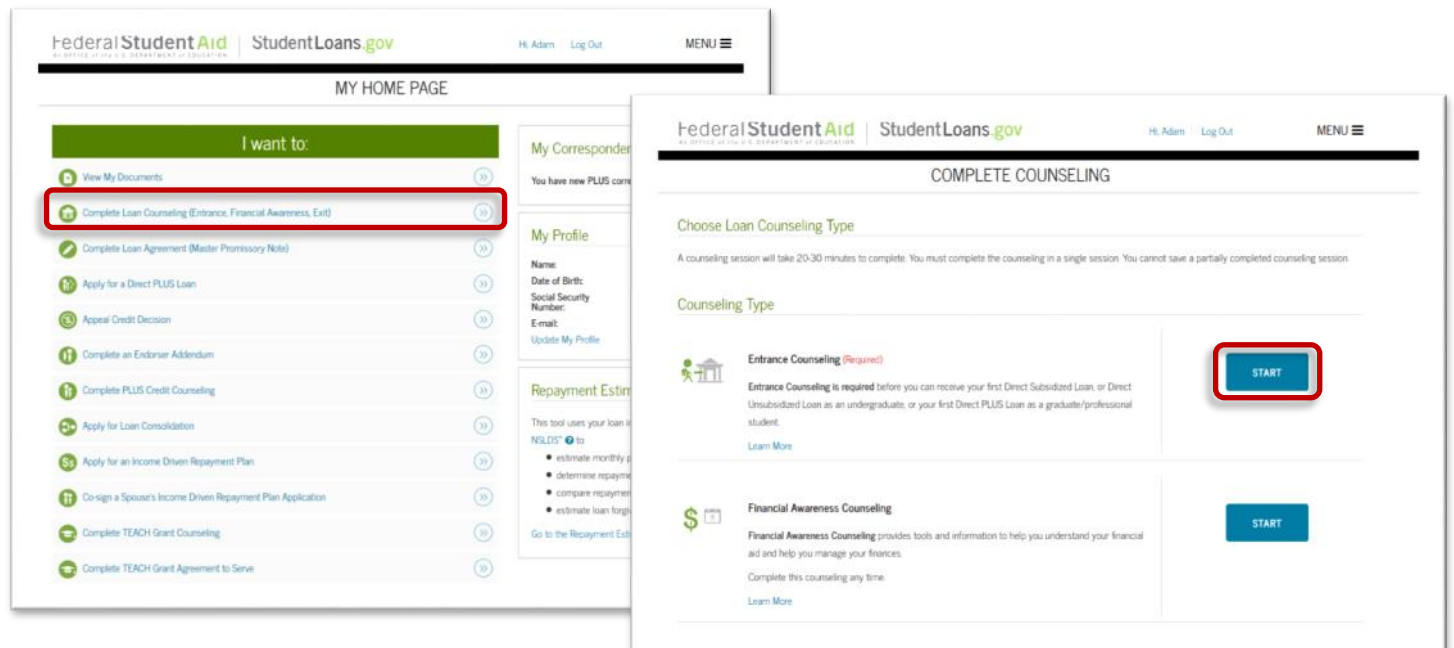
- Your student account information
- Your award letter from your school's financial aid office (if you have already received it)
- A listing of tuition and fees for your school

How do I complete Entrance Counseling?

1. Go to studentloans.gov and "Sign In" using your FSAID and password



2. Select "Complete Loan Counseling (Entrance, Financial Awareness, Exit), then "Start" by "Entrance Counseling"



Entrance Counseling

3. Search for the school by selecting "Illinois" and "Northern Illinois University" and select "Notify School." Next indicate if you will be receiving loans as an "undergraduate" or "graduate or professional student".

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 StudentLoans.gov.

School Name:
NORTHERN ILLINOIS UNIVERSITY

School Code/Branch:
G01737

School Address:
ALTGELD HALL - ROOM 300A
DEKALB, IL 601152854

NOTIFY THIS SCHOOL

Go back to Search

Federal Student Aid | StudentLoans.gov

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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

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

4. Review the information provided and answer the questions about loans.

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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

Loan Basics

Free Money First

Types of Federal Student Loans

Loan Limits

Your Student Loans

Current Loan Balance: \$ 0

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 owe when you graduate. Use the "Add Loan" feature to add the loan amount you 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

Additional/Future Loans

ADD LOAN

Check Your Knowledge

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

CHECK ANSWER

Federal Direct Loans

- Federal student loans may be a way to address a shortfall between the funds that you have and the funds that you will need. There is always a cost to borrowing money but federal student loans may offer benefits, such as flexible repayment plans, that aren't available with other loans.

Direct Subsidized Loans

- If you're eligible, take advantage of Direct Subsidized Loans. The government pays the interest on a Direct Subsidized Loan that has retained the interest subsidy while you are in school and during certain other periods in most cases.

Check Your Knowledge

Which sources of federal student aid do you have to repay?

- Grants
- Federal Work-Study jobs
- Federal student loans
- All of the above

Entrance Counseling

6. Enter information about your financial aid award (see your financial aid award letter if you have received one). Expenses should be have amounts listed for the school you selected earlier. Answer the questions that follow.

StudentLoans.gov

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MENU

ENTRANCE COUNSELING

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 School Expense Budget

Enter the amount you expect to receive to help pay for school this year. Refer to your student account to see the financial aid package awarded. If you have not received your financial aid package, refer to the Loan Limits in Understand Your Loans.

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

Your Expenses

These are average expenses for an undergraduate at the specific school or general type of school selected, as of 2017. Educational expense fields will display \$0 if the specific school selected has not provided expense data.

Educational Expenses (Yearly)	\$ 28,223	Other Expenses (Monthly)	\$ 0
Choose the average expenses for an undergraduate at your specific school or general type of school, as of 2017 to display below. Or add your expenses yourself.			
Select type of school	<input type="text" value="NORTHERN ILLI"/>	Savings	<input type="text" value="0"/>
Select type of tuition	<input type="text" value="In-State"/>	Clothing	<input type="text" value="0"/>
Select living arrangement	<input type="text" value="On-Campus"/>	Utilities (e.g. phone, internet)	<input type="text" value="0"/>
Tuition and Fees	<input type="text" value="13505"/>	Entertainment	<input type="text" value="0"/>
Housing and Meals	<input type="text" value="10756"/>	Medical Insurance & Expenses ?	<input type="text" value="0"/>
Books and Supplies	<input type="text" value="1300"/>	Other	<input type="text" value="0"/>
Transportation	<input type="text" value="2662"/>	Remember! 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 \$ 28,223

Entrance Counseling

7. Enter information about you projected income, if you are not sure how much to estimate, select the link “CareerOneStop” to search for income estimates by profession and state. Enter your Family Size, Projected Loan Balance, Interest Rate and State of Residence. The chart below will then show sample repayment amounts and indicate the repayment plans you may qualify for.

ENTRANCE COUNSELING

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

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](#) 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 Monthly Income

Projected Annual Income: 0
 Estimated Federal Withholding: \$0
 Net Annual Income: \$0

Your Estimated Future Monthly Loan Payment

Use Your Loans (selected)
 Use Average Loan Balances

Projected Loan Balance: 0
 Interest Rate: 6.8

State of Residence: ILLINOIS

VIEW OR ADD YOUR LOANS

	Initial Monthly Payment	Total Amount Paid	Repayment Period	
<input checked="" type="radio"/> Standard	\$ 50	\$0	10 years	See Payment Guidelines
<input type="radio"/> Graduated	\$ 25	\$0	10 years	See Payment Guidelines
<input type="radio"/> Extended, Fixed	Enter the information above to view repayment estimates.	Enter the information above to view repayment estimates.	25 years	See Payment Guidelines
<input type="radio"/> Extended, Graduated	Enter the information above to view repayment estimates.	Enter the information above to view repayment estimates.	25 years	See Payment Guidelines
<input type="radio"/> Revised Pay As You Earn	Enter the information above to view repayment estimates.	Enter the information above to view repayment estimates.	20 years	See Payment Guidelines
<input type="radio"/> Pay As You Earn	Enter the information above to view repayment estimates.	Enter the information above to view repayment estimates.	20 years	See Payment Guidelines
<input type="radio"/> Income-Based Repayment	Enter the information above to view repayment estimates.	Enter the information above to view repayment estimates.	25 years	See Payment Guidelines

The chart below will then show sample repayment amounts and indicate the repayment plans you may qualify for.

careeronestop
 your source for career exploration, training & jobs

Explore Careers Find Training Job Search Find Local Help Toolkit Resources For

Salary Finder

Search by Occupation: Keyword or Code
 Location: City, State or ZIP Code

List of Occupations

8. Continue to complete Entrance Counseling by answering the questions that follow. You will be notified when Entrance Counseling is successfully completed.