



STEPS TO COMPLETE LOAN COUNSELING

Step 1: Go to <http://studentloans.gov>

Step 2: Click the **LOG IN** button; the borrower must log in with their FSA ID



Step 3: Select option to *Complete Loan Counseling*

Complete Loan Counseling (Entrance, Financial Awareness, Exit)

Choose Loan Counseling Type

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.

	<p>Entrance Counseling (Required)</p> <p>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.</p>	START
	<p>PLUS Credit Counseling For Parents only</p> <p>PLUS Credit Counseling is required if the U.S. Department of Education has informed you that you have an adverse credit history and you have obtained an endorser or documented to the satisfaction of the U.S. Department of Education that there are extenuating circumstances related to your adverse credit history.</p>	START
	<p>Exit Counseling (Required) only after leaving school</p> <p>Exit Counseling is required when you graduate, leave school, or drop below half-time enrollment. Exit Counseling provides important information to prepare you to repay your federal student loan(s).</p>	START

Step 4: Confirmation

- ✓ Print and keep completion records of your Loan Counseling.
- ✓ Confirmation of completion will be sent electronically to the PVAMU financial aid office.
- ✓ Requirements for Loan Counseling will be satisfied within 2-3 business days.
- ✓ Please note: 1st time freshman will have a 30-day delay on their first loan disbursement.