

Entrance Loan Counseling Instructions

Entrance Loan Counseling (ELC) is a mandatory information session which takes place before you receive your first federal student loan that explains your responsibilities and rights as a student borrower. The following are the steps to complete the ELC.

1. Go to <https://studentloans.gov>.
2. Log in using your FSA ID. To create your FSA ID, you can visit <https://fsaid.ed.gov>.

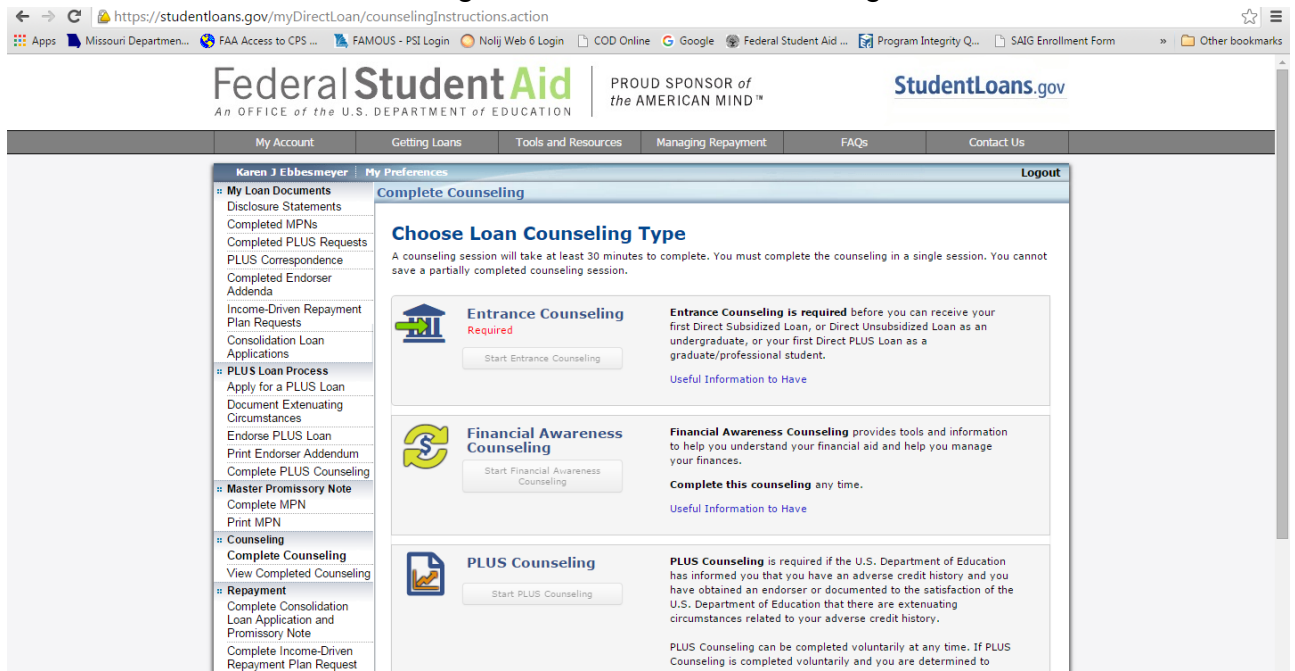


3. Click on, "Complete Entrance Counseling".

Once you have confirmed your information, select what you would like to do:

- **Complete Counseling**
(Entrance, Financial Awareness, and Exit)
- **Complete Master Promissory Note**
- **Request a Direct PLUS Loan**
- **Endorse a Direct PLUS Loan**
- **Complete IBR/Pay As You Earn/ICR Repayment Plan Request**
- **Co-sign IBR/Pay As You Earn/ICR Repayment Plan Request**
- **I am not sure** (we will ask you a series of questions to direct you)

4. Click on, “Start Entrance Counseling” under Entrance Counseling.



The screenshot shows the Federal Student Aid website interface. At the top, there's a navigation bar with 'My Account', 'Getting Loans', 'Tools and Resources', 'Managing Repayment', 'FAQs', and 'Contact Us'. Below that, the user's name 'Karan J Ebbsmeyer' and 'My Preferences' are visible. The main content area is titled 'Complete Counseling' and features a section 'Choose Loan Counseling Type'. This section includes three cards: 'Entrance Counseling' (marked as 'Required'), 'Financial Awareness Counseling', and 'PLUS Counseling'. Each card has a 'Start' button and a short paragraph explaining the counseling process. A sidebar on the left lists various loan-related tasks like 'My Loan Documents', 'PLUS Loan Process', 'Master Promissory Note', 'Counseling', and 'Repayment'.

(Make sure you complete the Entrance counseling.)

5. Select your school. (Missouri, Central Methodist University)
6. Select your student type. If you are working on your Bachelor’s degree or a teaching certificate, you will choose “Undergraduate.” If you are working on your Master’s degree, you will select “Graduate.”
7. Go through the sections from “Understand Your Loans” to “Make Finances a Priority.”



Questions???

Call 1-800-557-7394