

Completing the Entrance Loan Counseling for the Student

Step 1:

1. Go to www.studentaid.gov
2. Select the "Log In" button

Welcome to the new look of StudentAid.gov, the official federal student aid website. We've combined content and features from StudentLoans.gov, fsaid.ed.gov, and nslds.ed.gov to enhance your experience. [Learn how the changes impact you.](#)


An official website of the United States government. Help Center English | Español Log In | Create Account

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UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS ▾ MANAGE LOANS ▾

You Are America's Smartest Investment

The U.S. Department of Education's office of Federal Student Aid provides more than \$120 billion in financial aid to help pay for college each year.

 [Log In](#) [Create Account](#)

[Corinthian/Manriquez Court Case](#)

[Complete the FAFSA® Form](#)

[Explore Ways to Lower Payments](#)

[Learn About Loan Forgiveness](#)

[Find Out How to Make a Payment](#)

Considering School
I'm thinking about going to college or a career school.

In School
I'm in the process of earning a degree or certificate.

Parent
I want to help my child pay for college.

In Repayment
I have loans I need to repay.

Step 2:



1. Enter your FSA ID username and password
2. If you have not set up a FSA ID username and password, select Create an FSA ID

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

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Log In

 FSA ID Username, Email, or Mobile Phone 


[Forgot My Username](#)

 Password  

[Forgot My Password](#)

[Log In](#)

OR

[Create an Account](#) 

Help Center | Contact Us | Feedback and Ombudsman

UNDERSTAND AID How Financial Aid Works Types of Aid Financial Aid Eligibility	APPLY FOR AID Complete the FAFSA® Form Apply for a Grad PLUS Loan Apply for a Parent PLUS Loan	COMPLETE AID PROCESS How Aid is Calculated Comparing School Aid Offers Accepting Financial Aid	MANAGE LOANS About Loan Repayment Complete Exit Counseling Find Out Where to Make a Student Loan Payment	MORE INFO Announcements & Events Data Center Resources	Figure out which repayment
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3. Read the Disclaimer and must Accept in order to move forward

The screenshot shows the Federal Student Aid website's login page. A modal window titled "Warning" is displayed in the center. The modal contains a disclaimer about the system's security and monitoring, followed by a list of prohibited actions. At the bottom of the modal are two buttons: "Decline" and "Accept". A red arrow points to the "Accept" button. The background shows the login form with fields for "FSA ID Username, Email" and "Password".

Warning

You are accessing a U.S. Federal Government computer system intended to be solely accessed by individual users expressly authorized to access the system by the U.S. Department of Education. Usage may be monitored, recorded, and/or subject to audit. For security purposes and in order to ensure that the system remains available to all expressly authorized users, the U.S. Department of Education monitors the system to identify unauthorized users. Anyone using this system expressly consents to such monitoring and recording. Unauthorized use of this information system is prohibited and subject to criminal and civil penalties. Except as expressly authorized by the U.S. Department of Education, unauthorized attempts to access, obtain, upload, modify, change, and/or delete information on this system are strictly prohibited and are subject to criminal prosecution under 18 U.S.C. § 1030, and other applicable statutes, which may result in fines and imprisonment. For purposes of this system, unauthorized access includes, but is not limited to:

- any access by an employee or agent of a commercial entity, or other third party, who is not the individual user, for purposes of commercial advantage or private financial gain (regardless of whether the commercial entity or third party is providing a service to an authorized user of the system); and
- any access in furtherance of any criminal or tortious act in violation of the Constitution or laws of the United States or any State.

If system monitoring reveals information indicating possible criminal activity, such evidence may be provided to law enforcement personnel.

[Decline](#) [Accept](#)

Step 3:

1. Under My Checklists, select “I’m in School”
2. Select “Complete Entrance Counseling”

The screenshot shows the "MY CHECKLISTS" section of the Federal Student Aid website. A red arrow points to the "Complete Entrance Counseling" item under the "I'M IN SCHOOL" checklist. The page also displays other checklists like "I'M PREPARING FOR SCHOOL", "I'M IN REPAYMENT", and "I'M A PARENT". On the right side, there are sections for "for you" (Loan Consolidation) and "MORE RESOURCES" with various links.

MY CHECKLISTS

I'M PREPARING FOR SCHOOL

I'M IN SCHOOL

- ☐ [Learn About Types of Aid—Grants, Work-Study, Loans, and Scholarships](#)
Learn about the types of aid that can help you pay for college
- ☐ [Renew Your FAFSA® Form](#)
The FAFSA® form needs to be completed each school year
- ☐ [Complete Loan Agreement](#)
You must complete a *Master Promissory Note* (MPN) to take out a loan
- ☐ [Complete Entrance Counseling](#)
Learn about the costs of borrowing, eligibility, and repayment
- ☐ [Apply for a PLUS Loan for Graduate School](#)
PLUS loans can help pay for education expenses not covered by other aid
- ☐ [Use the Repayment Estimator](#)
Estimate monthly payments and compare repayment options

I'M IN REPAYMENT

I'M A PARENT

for you

[LOAN CONSOLIDATION >](#)

Use the *Public Service Loan Forgiveness (PSLF)* Tool

[PSLF HELP TOOL >](#)

MORE RESOURCES

- [Help Center](#)
- [Update Your Contact Info](#)
- [View Your Document](#)
- [Choosing a School](#)
- [Prepare for College](#)
- [Learn About Aid](#)
- [Explore Your Repayment Options](#)
- [Learn About Income-Driven Repayment](#)

Step 4:

1. Select "Start"
2. Select "Michigan" under *Choose a state*
3. Select "Lawrence Technological University" under *Search school by name*
4. Select "Notify This School"
5. If Undergraduate, select "I am completing entrance counseling to receive Direct Loans as an [undergraduate](#) student"
6. If Graduate, select "I am completing entrance counseling to receive Direct Loans as [graduate](#) or [professional](#) student"

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

You have not selected any schools to notify.

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

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:
LAWRENCE TECHNOLOGICAL
UNIVERSITY

School Code/Branch:
G02279

School Address:
21000 WEST TEN MILE ROAD
SOUTHFIELD, MI 480751058

NOTIFY THIS SCHOOL

< Go back to Search

Notify These Schools

You have not selected any schools to notify.

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 5:

Follow the prompts through. Remember to read and answer the questions that are associated with the reading. You will not be able to continue without answering the questions correctly!

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

Hi, | Log Out

MENU

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

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

Types of Federal Student Loans

Direct Loans include Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans, and Direct Consolidation Loans.

You may be eligible for other federal student loans, such as Perkins Loans. For a list of all federal student aid programs and loans, visit "Types of Aid" on [StudentAid.gov](https://studentaid.gov) and check out [our video](#).

Direct Subsidized Loans	▼
Direct Unsubsidized Loans	▼
Direct PLUS Loans	▼
Federal Perkins Loans	▼

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5 Finances: A Priority

Your School Expense Budget

Manage Your Expenses

Responsible Borrowing

Federal Loans First

Manage Loan Disbursements

Check Your Knowledge

You will be notified in writing each time your school disburses a portion of your loan.

☐ True

☐ False

If school costs are less than the loan disbursement the amount remaining will be paid to the student or borrower.

☐ True

☐ False

Responsible Borrowing

Tips for Borrowing Responsibly

- Borrow only what you need. If you can, lower your federal student loan amount.
 - In most cases, your school will disburse your federal student loan money by crediting it to your school account to pay school charges.
 - If the loan disbursement amount exceeds school charges, the remaining balance of the disbursement will be paid to you directly by check or other means.
 - Decide if you really need any amount over the school charges.
- Consider using money earned at a part-time job to reduce borrowing. Money

Remember!

Pay off debt with a higher interest rates first (e.g. credit cards).

Step 7:

Continue to answer the questions within the reading in order to be able to continue to the next page.

Federal Student Aid
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Hi | Log Out | MENU

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

Entering Repayment

Navigating Repayment

Entering Repayment

When do I need to start making payments?

Can I make payments even when I'm not required to do so?

What If I want to pay off my loan early?

Remember!
A scheduled break in enrollment, such as summer break, is not considered an interruption in your enrollment if you are planning to return to school during the next regularly scheduled enrollment period.

Subsidized vs. Unsubsidized Loans

Check Your Knowledge

You must start making payments on Direct Subsidized and Direct Unsubsidized Loans 6 months after you leave school or drop below half-time enrollment.

☐ True
☐ False

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Hi, | Log Out | MENU

1 Understand Your Loans ✓

2 Manage Your Spending ✓

3 Plan To Repay ✓

4 Avoid Default

5 Finances: A Priority

Avoiding Default

Trouble Making Payments

Forgive, Cancel or Discharge Your Debts

Delinquency and Default

Records and Disputes

Loan Consolidation

Navigating Repayment

Check Your Knowledge

Deferment and forbearance are ways of temporarily postponing your federal student loan payments.

☐ True
☐ False

If you're having trouble making payments, your federal loan servicer can help you...

☐ Change your repayment plan.
☐ Determine if you are eligible for deferment.
☐ Determine if you are eligible for forbearance.
☐ All of the above

Forgive, Cancel or Discharge Your Debts

Under certain circumstances, you may have all or part of your federal student loans forgiven or discharged. Contact your federal loan servicer for details.

For a full list of the conditions for forgiveness and discharge/cancellation, see the [loan cancellation and discharge summary chart](#).

Remember!

Federal student loans are not generally eliminated as part of personal bankruptcy. Contact your federal loan servicer to discuss your federal student loan repayment options.

Step 8:

Continue to answer the questions within the reading in order to be able to continue on. Once you have finished you are going to select “Submit Counseling”

Federal StudentAid
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Hi, | Log Out

MENU

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

Check Your Knowledge

A tax deduction reduces taxable income.
☐ True
☐ False

Your Income & Taxes

Payroll Withholding Example

Gross Income
Your total income for the year before withholding.

\$45,000

Payroll Withholdings
Money withheld from your gross income before you receive your paycheck.

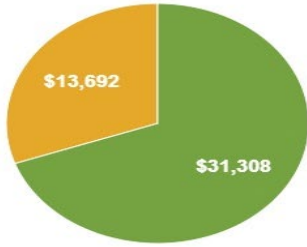
\$13,692

Federal withholdings include:

- Federal Income Tax
- Social Security
- Medicare

Other withholdings might include:

- State Income Tax
- Health Insurance
- Pre-Tax Retirement Savings



Gross to Net Income Comparison for
Gross Annual Income of \$45,000

Credit Cards & Other Borrowing

Credit Cards

- Spend only what you can pay back immediately.
- Pay your balance in full each month to avoid interest and fees.
- Look for the lowest annual interest rate (APR ⓘ) and fees.
- Read the fine print!
- Limit your number of credit cards.

Visit [Money Matters](#) and [MyMoney.gov](#) for more information on how to choose a credit card.

Other Borrowing

To reduce the amount borrowed for large purchases (e.g. a car):

- 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.

Did you know?

Making only the minimum payment on a balance of \$1,000 at an interest rate of 18.9% will take 5 years to pay off, for a total \$1,563!

[Do Your Own Calculation](#)

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

Step 9:

YOU ARE **FINISHED** WHEN YOU GET THIS MESSAGE!

ENTRANCE COUNSELING SUMMARY

, 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.

Export
E-Mail
Print
Tweet
Budget/Repayment

Selected Schools

The following schools will be notified of your entrance counseling completion:

LAWRENCE TECHNOLOGICAL UNIVERSITY
21000 WEST TEN MILE ROAD
SOUTHFIELD, MI 480751058

Loan Information

Current Loan Balance:

\$0

Servicer(s):

Loan	Date	Servicer	Balance
N/A	N/A	N/A	N/A

HIDE BALANCE DETAILS

Next Steps

[View Completed Counseling](#)

[Complete a Master Promissory Note](#)

[View/Print Borrower's Rights & Responsibilities for Direct Subsidized and Unsubsidized Loans](#)

[View/Print Borrower's Rights & Responsibilities for Direct PLUS Loans](#)

[Check out our YouTube playlist.](#)

This is your federal student loan data, including your loan servicer information, currently available in the National Student Loan Data System (NSLDS), and any additional loans you entered.