Entrance Counseling for Subsidized/Unsubsidized Student Loans

This guide is designed to walk students through the process of completing the Entrance Counseling module for Federal Direct Subsidized and Unsubsidized Student Loans.

Step-by-Step Instructions:

2. Select “Complete Loan Counseling (Entrance, Financial Awareness, Exit).”
3. Click the “Start” button for the Entrance Counseling (Required).
4. Select University of North Carolina at Wilmington as the school to notify.
5. Select Student Type (Undergraduate for Bachelor’s Degree) - (Graduate or Professional for Master’s or Doctoral Degrees).
6. Step 1 (Understand Your Loans). Follow along with the Entrance Counseling by reading the instructions and entering the “Check Your Knowledge” responses where required.
7. Step 2 (Manage Your Spending)
8. Step 3 (Plan to Repay)
9. Step 4 (Avoid Default)
10. Step 5 (Finances: A Priority)

***Don’t forget to click the “Submit Counseling” button at the bottom of the Step 5 page!
1. Log-in to www.studentloans.gov, using your Federal Student Aid ID and Password:

2. Select “Complete Loan Counseling (Entrance, Financial Awareness, Exit)”: 
3. Click the “Start” button for the Entrance Counseling (Required):

4. Select University of North Carolina at Wilmington as the school to notify:
5. Select Student Type (Undergraduate for Bachelor’s Degree) - (Graduate or Professional for Master’s or Doctoral Degrees):
6. **Step 1 - Understand Your Loans.** Follow along with the Entrance Counseling by reading the instructions and entering the “Check Your Knowledge” responses where required:

7. **Step 2 (Manage Your Spending)** contains an exercise using estimates that you provide. The goal of this step is to ensure that you have an adequate plan for covering your anticipated expenses for the academic year. The amounts of your award package on Seanet can be used here, along your own estimates for outside resources. Here is an example:
8. **Step 3 (Plan to Repay)** contains an exercise to ensure that you have an adequate plan for repaying your federal student loans, using your own estimates of projected annual income.

9. **Step 4 (Avoid Default)** offers information and tips with establishing and maintaining satisfactory repayment arrangements of your student loans, once you leave school.
10. Step 5 (Finances: A Priority) - almost there! This page offers tips and ideas for preparing yourself financially while in school and after graduation:

***Don’t forget to click the “Submit Counseling” button at the bottom of the Step 5 page!
Confirmation - Once you have submitted your Entrance Counseling, this page will appear. This completes the Entrance Counseling for Direct Loans.