



ENTRANCE COUNSELING FOR FEDERAL STUDENT LOANS

Subsidized/Unsubsidized and/or
Graduate PLUS loans

What is Entrance Counseling?

The federal government **requires** you to complete entrance counseling before your first federal loans can be disbursed to Bradley University on your behalf. Entrance Counseling helps borrowers understand their responsibilities and obligations for future loan repayment.

Should I complete Entrance Counseling?

If you have not previously received a loan under the federal Direct Loan Program, you must complete entrance counseling in order to utilize Subsidized/Unsubsidized and/or Graduate PLUS loans.

****** Completing entrance counseling does **not** lock you in to borrowing. You may complete entrance counseling even if you decide not to take federal student loans. ******

To decline federal student loans, simply use MySFS to notify Bradley University that you do not want federal subsidized or unsubsidized student loans - <https://www.bradley.edu/offices/other/sfs/>

How do I complete Entrance Counseling?

1. Go to <https://studentaid.gov/>
2. Select the “**In School**” tab.
3. Click on “**Complete Loan Entrance Counseling**”.
4. Find the “I am an Undergraduate Student” or “I am a Graduate or Professional Student” box and click “**LOG IN TO START**”.
5. Enter the student’s FSA ID and password.
6. Follow the instructions to complete entrance counseling.

Within a few business days, the federal government will notify Bradley University that you have completed entrance counseling, and if you decide to accept federal student loans, the funds can be disbursed to your Student Fees account.