Entrance Loan Counseling will guide you through information regarding student loans and will help you to have a better understanding of student finance. Entrance loan counseling is required if you are considering loans as a funding option.

Once you have a valid FSA ID and password (usually 48 hours after applying), please follow the step-by-step instructions below:

1. Log on to www.studentloans.gov, click on the green “Log In” button (upper left).
2. Enter your FSA User ID and password. Then click on the green “Log In” button.
3. Click on “Complete Counseling” (center of the page)
4. Under the “Entrance Counseling” column, click the “Start Entrance Counseling” button.
5. Select “Utah” for the school state & select “Eagle Gate College” and the specific campus you will be attending. Click the “Notify This School” button.
6. Click the button next to the statement, “I am completing entrance counseling to receive Direct Loans as an undergraduate student.” Click the “continue” button.
7. The next page will show you your current student loan balance as of today if you have previously used student loans. You will need to answer the question in the purple “Check Your Knowledge” section & click the “Check Answer” button.
8. Continue to read through the sections on this page & answer the purple “Check Your Knowledge” questions. When you reach the bottom of the page, click on the “Continue” button. You will need to answer all questions in the “Check Your Knowledge” sections in order to continue on through each page.
9. The next page goes over how to manage your spending. Under “Estimate School Expenses” select “Off-Campus” in the last drop down box. This will give you an estimate of expenses such as tuition, housing, etc. for an average student at Eagle Gate College for one year. Click on the “Apply Expenses” button.
10. Click on the second tab “Estimate Your Funds This Year.” You can then list the federal student aid you qualify for (estimates for Pell $0-$5775 and loans $5500-$9500) as well as any additional funding, such as scholarships, money you’ve saved, etc. You will then need to complete the “Check Your Knowledge” section.
11. Continue reading through the sections & answering the “Check Your Knowledge” questions. Click the “Continue” button when you’ve reached the bottom of the page.
12. The next page covers estimating what you will owe and earn. Type in your projected loan amount you will have borrowed once you leave school in the “Projected Loan Balance” section.
13. Click on the second tab “Estimate Your Monthly Income.” You can then type in what you would project to make per year once you graduate. You can click on the link “CareerOneStop” to get an estimate of your future salary. This section also gives you what you should make per year as a minimum to be able to make your student loan payments.
14. Continue reading through & answering the “Check Your Knowledge: questions. Click the “Continue” button once you’ve reached the bottom of the page.
15. The next page covers how to avoid defaulting on your loans. Read through each section & answer the “Check Your Knowledge” questions. Click the “Continue” button once you’ve reached the bottom of the page.
16. The next page covers how to plan for the future. Read through the sections & answer the “Check Your Knowledge” questions.
17. When you get to the bottom of that final page, click the “Submit Counseling” button. Review the Entrance Counseling Summary page & print for your own records.

If you have any questions or concerns regarding this process, please contact the Financial Services Office.