

**Policies for the
Office of
Student
Financial Aid**

Subject

Entrance Counseling (H-6)

Office of Student Financial Aid/Scholarships

January 2023

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Entrance Counseling

Northwestern State University Student Financial Aid Office will require online entrance counseling for first time borrowers receiving Loans who have not received a previous loan disbursement at Northwestern State University. The Banner system will post an EI requirement on RRAAREQ once the student has been offered the loan. Students are notified via email every 21 days within the award year until the Entrance Counseling has been completed. Students complete the Entrance Counseling on a Department of Education website. Once the student has completed the EI the requirement on RRAAREQ will be satisfied. Loan disbursements cannot take place until after the required students complete the Entrance Counseling, Master Promissory Note, and the student has accepted the loan. If a student declines the offered loan the Entrance Counseling requirement is removed from RRAAREQ.

Students will be instructed on the following topics:

- What a *Direct Loan* is and how the loan process works
- Managing your education expenses
- Other financial resources to consider to help pay for your education
- Your rights and responsibilities as a borrower