



My Account

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Tools and Resources

Managing Repayment

FAQs

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Manage My Direct Loan

Sign In

Use your PIN to sign in
[Why am I signing in?](#)

- » **Complete Counseling**
(Entrance, Financial Awareness, and Exit)
- » **Sign Master Promissory Note**
- » **Complete PLUS Request Process**
- » **Endorse Direct PLUS Loan**
- » **IBR/Pay As You Earn/ICR Repayment Plan Request**

Visit the PIN site if you are a new user or have forgotten your PIN.



Learn More

- » **Find Information about Student Aid Programs**
- » **Recent Changes to the Student Aid Programs**
- » **Impact of Sequestration on Federal Student Aid Programs**
- » **Direct Loan Overview**
- » **What You Need**
- » **What To Expect**
- » **Glossary**

- » **Applying for Loans**
- » **FAFSA**
- » **Counseling Demo**
- » **Direct Loan Consolidation**
- » **My Financial Aid History**
- » **TEACH Grant**
 - » Initial and Subsequent Counseling
 - » Agreement To Serve (ATS)
 - » Exit Counseling

Managing Repayment

- » **Repaying Your Loans**
- » **Repayment Plans & Calculators**
- » **Trouble Making Payments?**
- » **Loan Discharge**
- » **Public Service Loan Forgiveness**
- » **Teacher Loan Forgiveness**
- » **Loan Servicers**



Complete Counseling

You are currently not signed in!

Sign in to view your federal student loan data available in NSLDS, notify schools of counseling completion, and save proof of counseling completion.

[Sign In](#)

Choose Loan Counseling Type

A counseling session will take about 20 - 30 minutes to complete.



Entrance Counseling

Required

Who is this for?

Students borrowing federal subsidized/unsubsidized student loans or PLUS loans for the first time.

Why?

Entrance counseling is required before you can receive your first federal subsidized/unsubsidized student loan, or your first PLUS loan as a graduate/professional student.

What do I need?

Useful Information to Have

Start



Financial Awareness Counseling

Who is this for?

Student borrowers attending school.

Why?

Financial awareness counseling provides tools and information while in school to help you understand your financial aid and assist you in managing your finances.

What do I need?

Useful Information to Have

Start



Exit Counseling

Required

Who is this for?

Student borrowers graduating, leaving school, or dropping below half-time enrollment.

Why?

Exit counseling is required when you graduate, leave school, or drop below [half-time enrollment](#)®. Exit counseling provides important information you will need as you prepare to repay your federal student loan(s).

What do I need?

Useful Information to Have

Start

