Loan Counseling – Federal Direct Student or GradPLUS
You are required to complete entrance and exit counseling sessions if you borrow from the Federal Direct Student or GradPLUS loan programs. This can be completed by visiting studentaid.gov and logging in using your FSA ID (not the parent's).
If at any time throughout your college career you have any questions concerning your student loan, feel free to contact financial aid or your loan servicer. You may also contact the Federal Student Aid Information Center at (800) 4-FED-AID with questions regarding the loan or any other federal aid.

Entrance Counseling
Prior to the disbursement of your first federal loan, you are required to complete an entrance counseling session. This process takes 20-30 minutes to complete.

Here you will learn about
- Understating your loans
- Managing your spending
- Planning to repay
- Avoiding default
- Making your finances a priority
- Remember, when you borrow a loan you are obligated to pay it back!

Complete Loan Entrance Counseling
- Visit studentaid.gov.
- Sign in using your FSA ID number, not parent's. The student not parent must complete the counseling session.
- Select "Complete Aid Process".
- Select "Complete Entrance Counseling".
- Select "Start".
- Add school to notify.
- Select Student Type: undergraduate or graduate/professional student.
- Select "Continue".
- Process must be completed in one session.
- For technical or site related issues or have questions, please call Applicant Services at 800-557-7394.
- Have questions? Email us at buaid_loan@bloomu.edu or by phone 570-389-4297.

Exit Counseling
If you borrowed a Federal Direct Student or GradPLUS Loan, you are required to complete exit counseling before you graduate, drop below half-time enrollment, or withdraw from school. The counseling is completed online at studentloans.gov. This will take 20-30 minutes to complete.

Here you will learn about
- Borrower rights and responsibilities
- Repayment plans
- Deferment or forbearance options
- Avoiding default

Complete Loan Exit Counseling
- Visit studentaid.gov.
- Sign in using your FSA ID number, not parent's. The student not parent must complete the counseling session.
- Select "Manage Loans".
- Select "Complete Exit Counseling".
- Select "Start".
- Add school to notify.
- Select "Continue".
- Process must be completed in one session.
- For technical or site related issues or have questions, please call Applicant Services at 800-557-7394.
- Have questions? Email us at buaid_loan@bloomu.edu or by phone 570-389-4297.