



FINE Mortuary College

A Private Two Year College
www.fmc.edu

What is Entrance Counseling?

Entrance counseling is a mandatory program for first-time borrowers of Federal Direct Student Loans, designed to inform students about their loan terms, rights, and responsibilities as a borrower. This is an interactive process that helps students understand their educational costs and manage their debt.

If you are completing entrance counseling to borrow a loan as an undergraduate student, then the entrance counseling will fulfill counseling requirements for Direct Subsidized Loans and Direct Unsubsidized Loans.

Who should complete this Counseling?

Students who have not previously received a subsidized/unsubsidized loan under the Direct Loan Program or Federal Family Education Loan (FFEL) Program.

How long will it take?

The entire counseling process must be completed in a single session. Most people complete counseling in 20-30 minutes.

What do I need?

- Verified [FSA ID](#)
- School Name
- Details on Your Income, Financial Aid and Living Expenses

Some of this information can be found in:

- Your student account information
- A copy of the award letter from your school's financial aid office (if you have received it)
- A listing of the tuition and fees from your enrollment agreement

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