

## Entrance Counseling

### Entrance Counseling

In order to better educate students and parents and to help reduce default rates, the U.S. Department of Education requires all first time borrowers to complete Entrance Counseling before disbursement of loans. Students and parents who are requesting a parent loan, are also required to complete a Loan Agreement Form (formerly called Master Promissory Note). This must be done **BEFORE** a loan will be originated and applied to a student's account. Exit Counseling is also a requirement of the U.S. Department of Education and is completed shortly before students leave NCK Tech.

**Entrance Counseling, Loan Agreement Forms, and other general information about loans can be found at [www.studentloans.gov](http://www.studentloans.gov).**

New enrollees at the college are also presented with entrance counseling information when making campus visits and phone contacts with the Financial Aid Office to explain student loan basics, interest rates and repayment options of Direct Loans. Each orientation session for new enrollees has a counseling session conducted by the Financial Aid Office to present information about Direct Loan borrowing with a question and answer session afterward. Any first time borrowers who were not able to participate in any counseling activities or who were not able to complete it online, are presented a pamphlet called Entrance Counseling Guide for Direct Loan Borrowers prior to receiving their first loan disbursement.

<https://studentloans.gov/myDirectLoan/index.action>

### ***North Central Kansas Technical College***

#### **Beloit Campus**

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1-800-658-4655 | 785-738-2276

#### **Hays Campus**

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