Guide to Accepting/Declining Your Student Loans

1. Access Banner|8 Self-Service through one of the methods below:

   A) New students without CardinalApps access: https://www.uiw.edu/finaid/ofa.html

   B) Returning students, via CardinalApps
   Click on Banner 8 Self-Service app

2. Click the **Financial Aid** tab

3. Click **View Your Award by Aid Year.**

4. Select the **Sum 2023/Fall 2023/Spring 2024** Aid Year and **Submit**.
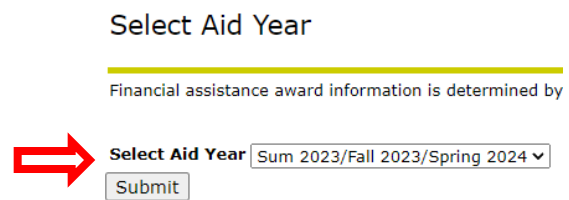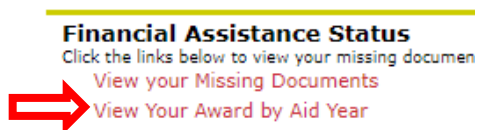
5. In the General Information Menu, you will see important instructions and messages.

   1. Click on **"Resources/Additional Information"** to accept electronic communications. This must be completed before you can accept your Terms and Conditions.
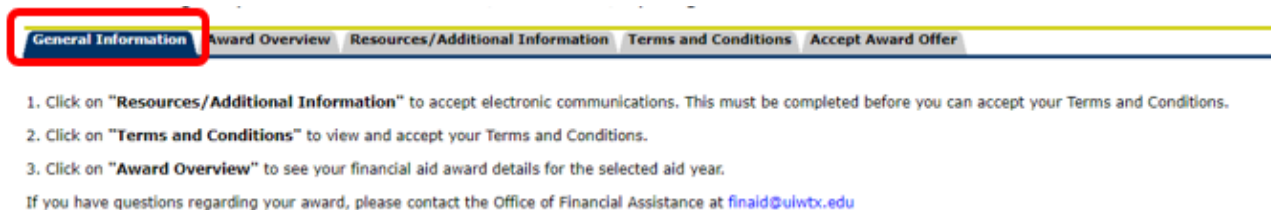   2. Click on **"Terms and Conditions"** to view and accept your Terms and Conditions.
   3. Click on **"Award Overview"** to see your financial aid award details for the selected aid year.

   If you have questions regarding your award, please contact the Office of Financial Assistance at finaid@uiwtx.edu

6. If you have not done so, click Resources/Additional Information to accept consent to electronic communications.

   Unreviewed Information Previously Submitted

   Questions

   Consent for Electronic Communications

   In order to utilize BannerWeb, you must accept electronic communications from the Office of Financial Assistance (OFA).

   If you click "Yes", all communications from the OFA (including but not limited to your award letter, notifications, etc.) can be sent electronically.

   State Aid Eligibility - Child Support

   We are required to ask you **(the student)** whether you are required to pay child support, and if required to pay, whether you are more than 30 days behind on payments.

7. If you have not done so, click Terms and Conditions to review and Accept the Terms and Conditions of your awards towards the bottom of the page. You will not be able to accept/decline your awards until you have accepted your Terms and Conditions.

8. Click **Accept Award Offer** and read the **Important Award Acceptance Notes**.

9. View available loan(s) to accept/decline. You may accept/decline full amounts or accept a lower amount. You may also choose to Accept Full Amount of All Awards. Click Submit Decision when you are ready to submit.

10. Your award will refresh to reflect your submissions, and any accepted amounts will be divided over the semester(s) for which you are awarded.

Loan-Federal Subsidized	Web Accept	Fall 2023	$1,000.00
	Web Accept	Spring 2024	$1,000.00
		Fund Total:	$2,000.00
Loan-Federal Unsubsidized	Web Decline	Fall 2023	$.00
	Web Decline	Spring 2024	$.00
		Fund Total:	$.00

11. A reminder to complete required loan documents will be added to the Important Notes. You may click on View Your Missing Documents to see loan requirements you need to complete.

Loan Documents To Be Completed

Once you've accepted a federal loan, please click on View Your Missing Documents to complete the required loan counseling, promissory note, and/or informed borrowing processes.

12. You will be prompted to select the Aid Year again to view your missing documents.

Select Aid Year

Financial assistance award information is determined by

Select Aid Year [Sum 2023/Fall 2023/Spring 2024 ▾]
[Submit]

13. Each loan may list the same requirements – they only need to be completed one time. Each link will take you directly to the task to be completed.

Incomplete Requirements
Document/Task

[] Complete Annual Student Loan Acknowledgement Process — Loan-Federal Subsidized
 COMPLETE THE ANNUAL STUDENT LOAN ACKNOWLEDGEMENT (ASLA) PROCESS AFTER **APRIL 1, 2021**
 Log in to https://studentaid.gov/asla/ using your FSA ID (fsaid.ed.gov). Complete the Annual Student Loan Acknowledgement process.

[] To Accept a Student Loan: Sign Loan Agreement (MPN) — Loan-Federal Subsidized
 OPTIONAL: IF YOU CHOOSE TO BORROW A DIRECT STUDENT LOAN, COMPLETE YOUR MPN AFTER YOU ENROLL
 Log in to http://studentloans.gov using your FSA ID (fsaid.ed.gov). Click on "Complete a Loan Agreement" and then select "Subsidized/Unsubsidized Loan" for the loan type.
 We will receive your electronically signed promissory note in 1-2 business days.

[] To Accept a Student Loan: Submit Entrance Counseling — Loan-Federal Subsidized
 OPTIONAL: IF YOU CHOOSE TO BORROW A DIRECT STUDENT LOAN, COMPLETE ENTRANCE COUNSELING AFTER YOU ENROLL
 Log in to http://studentloans.gov using your FSA ID (fsaid.ed.gov). Click on "Complete Loan Counseling" then select "Entrance Counseling" and indicate your student type (Undergraduate or Graduate).
 Follow the instructions to complete the counseling. Make sure you list UIW as one of the schools to receive your results.

The Requirements link enables you to download the form necessary to complete the specific requirement or transfers you to another page to satisfy the requirement.