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 2021/Fall 2021/Spring 2022 Aid Year and Submit.

5. In the General Information Menu, you will see important instructions and messages.

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

7. If you have not already done so, click Terms and Conditions to review and accept the Terms and Conditions of your awards. You will not be able to accept/decline your loans until you have accepted your Terms and Conditions.
8. Click **Accept Award Offer** and read the **Important Award Acceptance Note**.

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 save.

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.

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