

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>

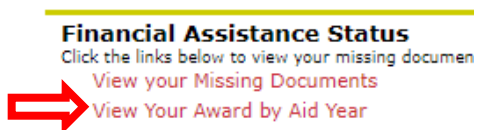
B) Returning students, via [CardinalApps](#)
Click on Banner 8 Self-Service app



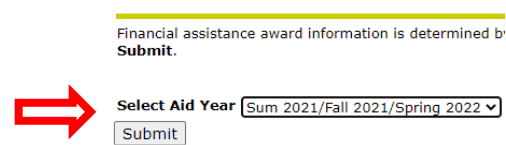
2. Click the **Financial Aid** tab



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

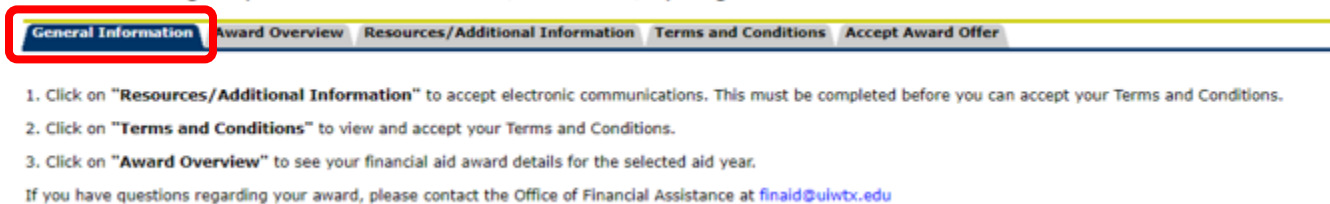


4. Select the **Sum 2021/Fall 2021/Spring 2022** Aid Year and **Submit.**



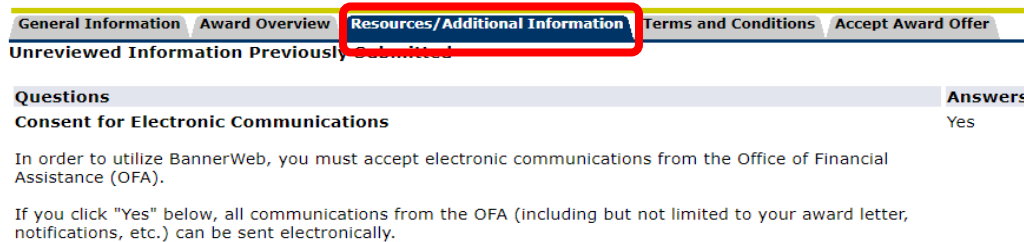
5. In the General Information Menu, you will see important instructions and messages.

Award Package By Aid Year Sum 2021/Fall 2021/Spring 2022



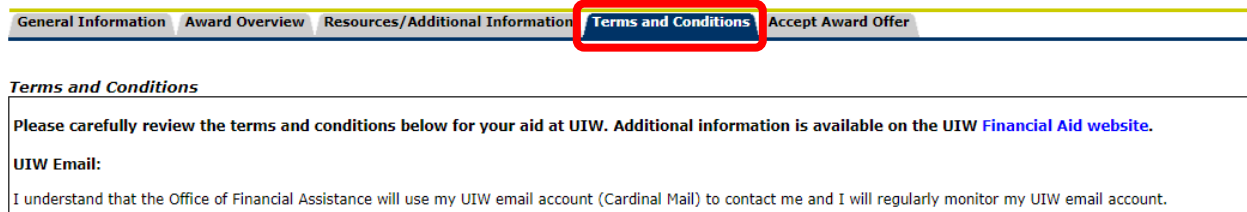
6. If you have not already done so, click **Resources/Additional Information** to accept consent to electronic communications.

Award Package By Aid Year Sum 2021/Fall 2021/Spring 2022



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.

Award Package By Aid Year Sum 2021/Fall 2021/Spring 2022




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

Award Package By Aid Year Sum 2021/Fall 2021/Spring 2022

[General Information](#) [Award Overview](#) [Resources/Additional Information](#) [Terms and Conditions](#) **Accept Award Offer**

[Print](#)

Important Award Acceptance Note: 

- You may accept or decline individual awards for the entire aid year on this page.
- You may choose to accept or decline individual funds now or later; they do not have to all be submitted at the same time.
- Accepting a lower amount will split the accepted amount evenly between semesters.
- Federal student loans have an origination fee; therefore, the amount you receive as a disbursement will be slightly lower than the amount you accept, requesting a specific net amount.
- Please complete a [loan change form](#) if any adjustments need to be made to the semester(s) for which you have been awarded, or to amounts you have.
- You must click on **Submit Decision** when you are ready to submit your choices.

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.

Loan-Federal Subsidized	Eligible	Fall 2021	\$2,750.00	
	Eligible	Spring 2022	\$2,750.00	
	Fund Total:		\$5,500.00	Select Decision
Loan-Federal Unsubsidized	Eligible	Fall 2021	\$1,000.00	
	Eligible	Spring 2022	\$1,000.00	
	Fund Total:		\$2,000.00	Select Decision

[Accept Full Amount All Awards](#) [Submit Decision](#)

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 2021	\$1,000.00
	Web Accept	Spring 2022	\$1,000.00
	Fund Total:		\$2,000.00
Loan-Federal Unsubsidized	Web Decline	Fall 2021	\$.00
	Web Decline	Spring 2022	\$.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. 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.

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.

