

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



Financial Assistance Menu

Financial Assistance Status

Click the links below to view your missing documents, your award, your Federal shopping sheet, and your Satisfactory Academic Progress (SAP) status.

- [View your Missing Documents](#)
- [View Your Award by Aid Year](#)
- [View Your Federal Shopping Sheet](#)
- [View Your Satisfactory Academic Progress \(SAP\)](#)

Contact and Forms

Contact our office via email or by submitting a loan change request form. Access all other forms through your missing documents link or via the Forms page below.

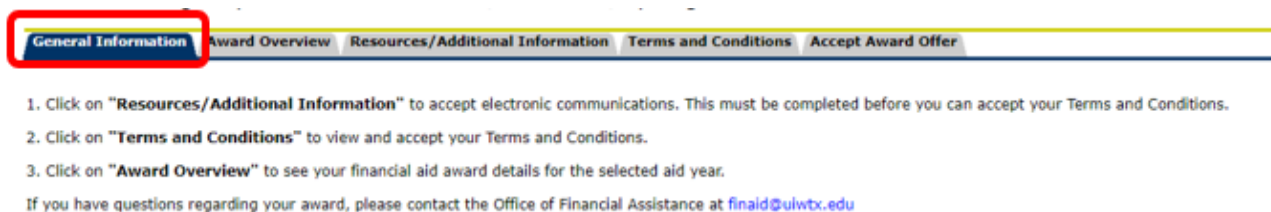
- [Forms and Information](#)
- [E-mail UIW Office of Financial Assistance](#)
- [Submit Loan Change Request](#)
- [Submit Documents \(Secure Upload\)](#)

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

4. Select the **Sum 2022/Fall 2022/Spring 2023** Aid Year and **Submit**.



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



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



- 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.

General Information | Award Overview | Resources/Additional Information | **Terms and Conditions** | Accept Award Offer

Terms and Conditions

Please carefully review the terms and conditions below for your aid at UIW. Additional information is available on the [UIW Financial Aid website](#).

UIW Email:
 I understand that the Office of Financial Assistance will use my UIW email account (Cardinal Mail) to contact me and I will regularly monitor my UIW email account.

I have read and understand the Terms and Conditions for aid at UIW.

Fund	Message
Scholarship-Undergrad Academic	<input type="checkbox"/> Academic Scholarship applies to full-time main campus undergraduate tuition only
Grant-Federal Pell	<input type="checkbox"/> Pell Grant award is for full-time enrollment and prorates if under 12 hours
Grant-Federal Pell	<input type="checkbox"/> Pell grant may be adjusted for undocumented attendance and/or dropped courses.
Loan-Other Options	<input type="checkbox"/> Information on Other Loan Options found at www.uiw.edu/financialaid under the "Loan Assistance" link
Loan-Federal Subsidized	<input type="checkbox"/> Electronically accept or decline Subsidized Loan on BannerWeb every year


You have accepted the Terms and Conditions.

RELEASE: 8.24.0.1

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

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 accepted.
- You must click on **Submit Decision** when you are ready to submit your choices.

- 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.

Loan-Federal Subsidized	Eligible	Fall 2022	\$2,750.00	
	Eligible	Spring 2023	\$2,750.00	
		Fund Total:	\$5,500.00	<input type="text" value="Select Decision"/>
Loan-Federal Unsubsidized	Eligible	Fall 2022	\$1,000.00	
	Eligible	Spring 2023	\$1,000.00	
		Fund Total:	\$2,000.00	<input type="text" value="Select 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 2022	\$1,000.00
	Web Accept Spring 2023	\$1,000.00
	Fund Total:	\$2,000.00
Loan-Federal Unsubsidized	Web Decline Fall 2022	\$.00
	Web Decline Spring 2023	\$.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 b

Select Aid Year Sum 2022/Fall 2022/Spring 2023 ▼

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.

Student Requirements	Holds	Academic Progress
Incomplete Requirements		
Document/Task		
<ul style="list-style-type: none"> 1 Complete Annual Student Loan Acknowledgement Process COMPLETE THE ANNUAL STUDENT LOAN ACKNOWLEDGEMENT (ASLA) PROCESS AFTER APRIL 1, 2021 Log in to https://studentaid.gov/ada/ using your FSA ID (fsaid.ed.gov). Complete the Annual Student Loan Acknowledgement process. 2 To Accept a Student Loan: Sign Loan Agreement (MPN) 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. 3 To Accept a Student Loan: Submit Entrance Counseling 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 UW as one of the schools to receive your results. 	<p>Loan-Federal Subsidized</p> <p>Loan-Federal Subsidized</p> <p>Loan-Federal Subsidized</p>	
<p>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.</p>		