



# ST. JOHN'S UNIVERSITY

## Federal Direct Stafford Loans How to Complete the...

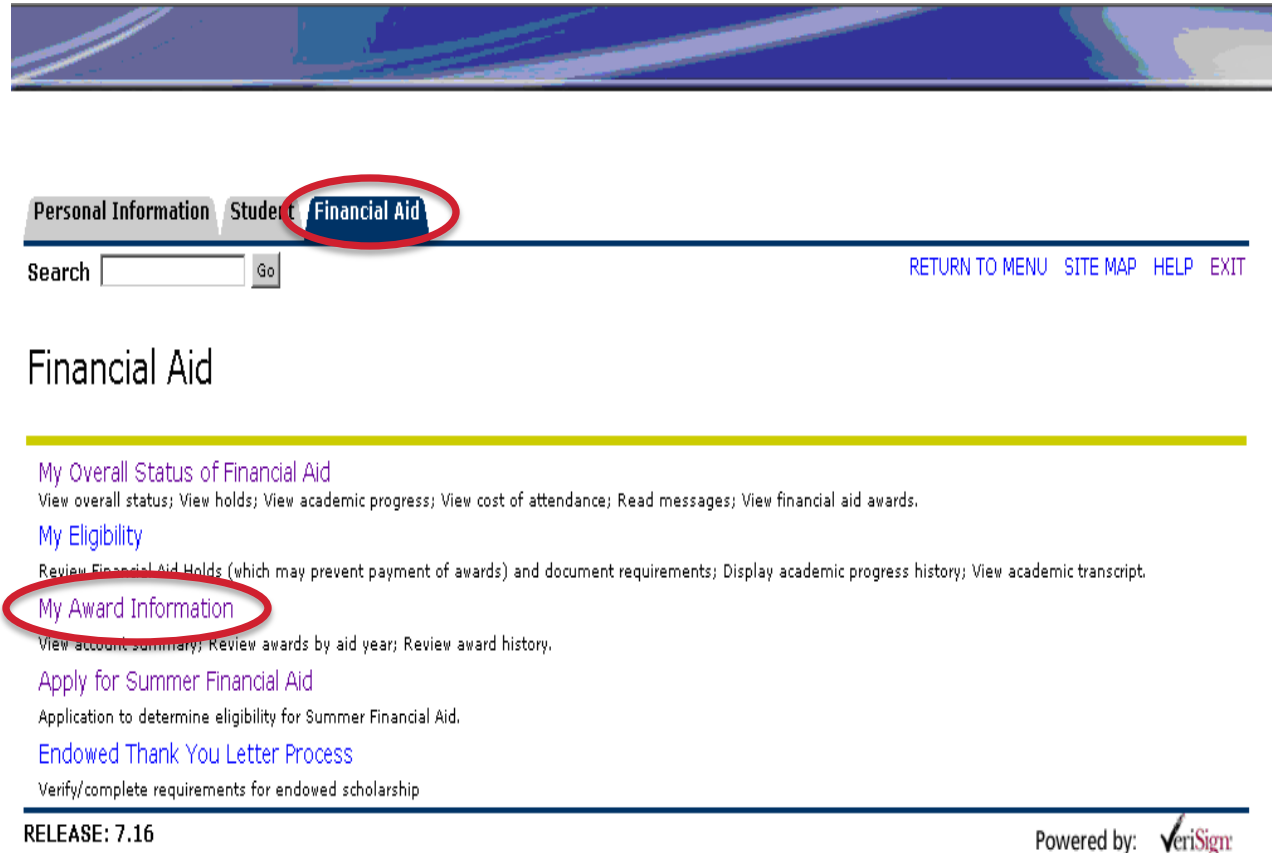
### Process of Accepting your Loan Awards

# How to Accept Your Loan Awards

- Students who file a FAFSA will be offered the maximum amount of federal student loans for which they are eligible.
- Students must then decide to accept or decline these awards. It is important to note that declining a loan will not make you eligible for additional financial aid.
- The first step is to log into your UIS account at <http://apollo.stjohns.edu>.

# How to Accept Your Loan Awards

- Once you have logged in, click “My Award Information” under the Financial Aid tab.
- Next, click “Award By Aid Year”, select the current aid year, and hit “Submit”.



The screenshot shows a web interface for a student's Financial Aid. At the top, there are three tabs: "Personal Information", "Student", and "Financial Aid". The "Financial Aid" tab is highlighted with a red circle. Below the tabs is a search bar with a "Go" button and a search input field. To the right of the search bar are links for "RETURN TO MENU", "SITE MAP", "HELP", and "EXIT". Below the search bar is the heading "Financial Aid". A horizontal yellow line separates the heading from the list of options. The list includes: "My Overall Status of Financial Aid" (with a sub-link "View overall status; View holds; View academic progress; View cost of attendance; Read messages; View financial aid awards."), "My Eligibility" (with a sub-link "Review Financial Aid Holds (which may prevent payment of awards) and document requirements; Display academic progress history; View academic transcript."), "My Award Information" (circled in red, with a sub-link "View account summary; Review awards by aid year; Review award history."), "Apply for Summer Financial Aid" (with a sub-link "Application to determine eligibility for Summer Financial Aid."), and "Endowed Thank You Letter Process" (with a sub-link "Verify/complete requirements for endowed scholarship"). At the bottom left, it says "RELEASE: 7.16". At the bottom right, it says "Powered by: VeriSign".

# How to Accept Your Loan Awards

- You will next be brought to your Award Package By Aid Year. Click the "Accept Award Offer" tab.
- Here you will be shown all of the financial aid which you have been awarded for the current year and given the opportunity to fully accept, partially accept, or decline your Federal Direct Stafford Loans

General Information | Award Overview | **Accept Award Offer**

Print

Options for Accept Award Offers include:

- Accept the full award amount by selecting Accept Full Amount of All Awards.
- Choose Decline or Accept for each fund.
- Accept a partial amount by selecting Accept and entering the amount in the Accept Partial Amount field.

**Award Decision**

Fund	Status	Fall	Spring	Total	Accept Award	Accept Partial Amount
Federal S.E.O.G. Grant -	Pending	\$750.00	\$750.00	\$1,500.00		
Federal Work-Study -	Pending	\$2,000.00	\$2,000.00	\$4,000.00		
Fedl Direct Subsidized Loan-	Offered	\$1,750.00	\$1,750.00	\$3,500.00	Undecided	<input type="text"/>
Fed Direct Unsubsidized Loan-	Offered	\$1,000.00	\$1,000.00	\$2,000.00	Undecided	<input type="text"/>
Federal Direct Parent Loan	Apply for Loan	\$1,147.50	\$1,147.50	\$2,295.00		
STJ Financial Grant In Aid -	Pending	\$4,735.00	\$4,735.00	\$9,470.00		
NYS TAP Grant (Fall)	Estimated	\$2,500.00	\$0.00	\$2,500.00		
NYS TAP Grant (Spring)	Estimated	\$0.00	\$2,500.00	\$2,500.00		
Federal Pell Grant	Awarded	\$2,675.00	\$2,675.00	\$5,350.00		
Academic Achievement Award-	Awarded	\$4,750.00	\$4,750.00	\$9,500.00		
<b>Total</b>		<b>\$23,432.50</b>	<b>\$23,432.50</b>	<b>\$46,865.00</b>		

By clicking on these tabs you can select whether to accept or decline your award.

# How to Accept Your Loan Awards

- In the drop down box next to your total loan amount, Choose the option to either accept or decline your loan.
- If you wish to accept only a portion of the loan, choose accept and enter the partial amount you wish to accept in the box to the right.
- Once you have chose to accept or decline your awards and made any changes you wish to make, click "Submit Decision"
- If you are simply accepting the full amount of all your loan awards, you may do so by clicking "Accept Full Amount of All Awards"

General Information | Award Overview | **Accept Award Offer**

Print

Options for Accept Award Offers include:

- Accept the full award amount by selecting Accept Full Amount of All Awards.
- Choose Decline or Accept for each fund.
- Accept a partial amount by selecting Accept and entering the amount in the Accept Partial Amount field.

**Award Decision**

Fund	Status	Fall	Spring	Total	Accept Award	Accept Partial Amount	Lender
Federal S.E.O.G. Grant -	Pending	\$750.00	\$750.00	\$1,500.00			
Federal Work-Study -	Pending	\$2,000.00	\$2,000.00	\$4,000.00			
Fedl Direct Subsidized Loan-	Offered	\$1,750.00	\$1,750.00	\$3,500.00	Accept		
Fed Direct Unsubsidized Loan-	Offered	\$1,000.00	\$1,000.00	\$2,000.00	Accept	1000	
Federal Direct Parent Loan	Apply for Loan	\$1,147.50	\$1,147.50	\$2,295.00			
STJ Financial Grant In Aid -	Pending	\$4,735.00	\$4,735.00	\$9,470.00			
NYS TAP Grant (Fall)	Estimated	\$2,500.00	\$0.00	\$2,500.00			
NYS TAP Grant (Spring)	Estimated	\$0.00	\$2,500.00	\$2,500.00			
Federal Pell Grant	Awarded	\$2,675.00	\$2,675.00	\$5,350.00			
Academic Achievement Award-	Awarded	\$4,750.00	\$4,750.00	\$9,500.00			
<b>Total</b>		\$23,432.50	\$23,432.50	\$46,865.00			

Accept Full Amount All Awards | Submit Decision

You can change the award amount you would like to receive while accepting as well.

# How to Accept Your Loan Awards

- Once you have accepted or declined your awards, you will be able to see your award decisions and shown any unsatisfied student requirements.
- Be sure to review and comply with all your student requirements and read any messages.

General Information | Award Overview | **Accept Award Offer**

Print

Options for Accept Award Offers include:

- Accept the full award amount by selecting Accept Full Amount of All Awards.
- Choose Decline or Accept for each fund.
- Accept a partial amount by selecting Accept and entering the amount in the Accept Partial Amount field.

Award Decision						
Fund	Status	Fall	Spring	Total Accept Award	Accept Partial Amount	Lender
Acad. Comp. Grant (ACG)	Estimated	\$375.00	\$375.00	\$750.00		
Federal Perkins Loan -	Pending	\$1,750.00	\$1,750.00	\$3,500.00		
Federal S.E.O.G. Grant -	Pending	\$750.00	\$750.00	\$1,500.00		
Federal Work-Study -	Pending	\$2,000.00	\$2,000.00	\$4,000.00		
Fedl Direct Subsidized Loan-	Apply for Loan	\$1,750.00	\$1,750.00	\$3,500.00		
Fed Direct Unsubsidized Loan-	Apply for Loan	\$500.00	\$500.00	\$1,000.00		
Federal Direct Parent Loan	Apply for Loan	\$1,147.50	\$1,147.50	\$2,295.00		
STJ Financial Grant In Aid -	Pending	\$4,735.00	\$4,735.00	\$9,470.00		
NYS TAP Grant (Fall)	Estimated	\$2,500.00	\$0.00	\$2,500.00		
NYS TAP Grant (Spring)	Estimated	\$0.00	\$2,500.00	\$2,500.00		
Federal Pell Grant	Awarded	\$2,675.00	\$2,675.00	\$5,350.00		
Academic Achievement Award-	Awarded	\$4,750.00	\$4,750.00	\$9,500.00		
<b>Total</b>		<b>\$22,932.50</b>	<b>\$22,932.50</b>	<b>\$45,865.00</b>		

Unsatisfied Disbursement Requirements

Outstanding Requirement	Status	Fund/Source Institution
Complete Federal Direct PLUS Loan Request Form.	Required	Federal Direct Parent Loan

Outstanding requirements will appear here, you can click the links to begin the required processes.

## Borrow Responsibly

- While completing this process, you should remember that these loans will accrue interest and must be repaid in full. Borrow only what is really needed.
- When repayment of your loans begins, you will be able to choose from several different repayment plans. For details about these plans including a calculation of what your regular payment amount will be and how many payments you will have to make, please visit <http://studentaid.ed.gov> and click on “How to Repay Your Loans”.



# Federal Direct Stafford Loan Procedures

---

## Remember...

- New borrowers be sure to complete Entrance Counseling at [www.StudentLoans.gov](http://www.StudentLoans.gov).
- New borrowers should also complete a Master Promissory Note at [www.StudentLoans.gov](http://www.StudentLoans.gov).