



To View Financial Aid Awards/Offers:

1. Log into [MyCentral](#)
2. Click on the Student menu, choose Student Financial Services.
3. In the “Financial Aid” block, click on “Award Offers and Acceptance”
4. Click on “Accept Financial Aid Offers for Award Year”
5. Choose the Award Year from the drop down box, click on the Submit button
 - Award Year semesters are Fall, Spring, Summer
 - Award Years start over each Fall
 - Ex: 2019-2020 Award Year = Fall 2019, Spring 2020, Summer 2020
6. Only Loans must be accepted or declined; other aid is accepted by default.

Submitting a Decision for a Federal Stafford Loan:

1. Once viewing the Financial Aid Offers, choose “Accept” or “Decline” from the drop down box next to the loan offer
2. Choose from the following options:
 - a) If declining all loans, you may click “Submit Decision” then exit
 - b) If accepting all loans offered, you may click “Accept Full Amount All Awards” then exit
 - c) If accepting a partial amount or choosing a combination of declining and accepting, use the “Submit Decision” button and continue to step 3
3. When accepting a loan, be sure to accept the amount you want from the “Fund Total” number; Fall/Spring loan amounts split in half.
 - a. Ex: Fall 2019 \$2750, Spring 2020 \$2750, Fund Total \$5500
 - b. If a partial amount of \$2500 is submitted, it will be a Fall 2019 loan for \$1250 and a Spring 2020 loan for \$1250.
 - c. In this example, if a loan of \$2500 is desired for Fall and Spring, a partial amount of \$5000 should be accepted.
4. All first-time loan borrowers are required by the Department of Education to complete Entrance Loan Counseling and a Loan Agreement (Master Promissory Note) before the Stafford Loan is allowed to pay toward the student’s educational charges.
 - a. Log in using the student FSA ID at studentloans.gov
 - b. Click on “Complete Counseling” then choose Entrance Counseling
 - Time to complete is approximately 30-45 minutes and must be done in one sitting
 - UCM will receive confirmation electronically within 2 business days; confirmation can be seen in MyCentral/Student/Student Financial Services tab/Eligibility and Requirements/Student Requirements/Choose Academic Year