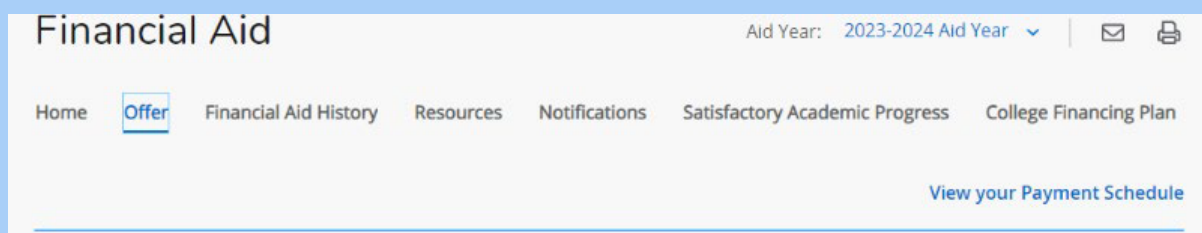


Accepting Direct Student Loans

You have been offered a Federal Direct Loan. You must be enrolled in at least 6 credit hours a semester to receive the loan. **You do NOT have to accept this loan if you do not wish to do so.** To accept or decline this loan, please login to your Banner Web account and follow the instructions below.

Accept the Loan

1. Log into Banner Web.
2. Click on Financial Aid, under the “Financial Aid” Heading.
3. Click on “Offer” (next to “Home”).



4. Scroll down to view your loan offers. Each loan will have an option under “Take Action”. At this point you may choose to
 - a. Accept All
 - b. Decline All
 - c. Modify

The screenshot shows a table titled "Loans" with columns: Type, Fall 2023, Spring 2024, Summer 2024, Amount, and Take Action. The table lists two loan types: Direct Subsidized Loan and Direct Unsubsidized Loan. The Direct Subsidized Loan has amounts of \$2,750.00 (Fall 2023), \$1,750.00 (Spring 2024), and \$1,000.00 (Summer 2024), totaling \$5,500.00. The Direct Unsubsidized Loan has amounts of \$3,500.00 (Fall 2023), \$2,500.00 (Spring 2024), and NA (Summer 2024), totaling \$6,000.00. A third row shows a total of \$6,250.00 (Fall 2023), \$4,250.00 (Spring 2024), and \$1,000.00 (Summer 2024), totaling \$11,500.00. A dropdown menu is open under the "Take Action" column, showing options: Select, Accept All, Decline All, and Modify. A "Submit" button is at the bottom right.

Type	Fall 2023	Spring 2024	Summer 2024	Amount	Take Action
Direct Subsidized Loan	\$2,750.00 ACCEPTED	\$1,750.00 ACCEPTED	\$1,000.00	\$5,500.00	Select Accept All Decline All Modify Submit
Direct Unsubsidized Loan	\$3,500.00	\$2,500.00	NA	\$6,000.00 ACCEPTED	
	\$6,250.00	\$4,250.00	\$1,000.00	\$11,500.00	

5. Once you Submit, you will see the Terms and Conditions. Click the button to acknowledge and click “Accept Award” at the bottom.

*****If you have previously completed Entrance Counseling at Gordon State College and signed a Master Promissory Note you may stop here.**

Complete Loan Entrance Counseling

If this is the first time you have accepted loans, please follow the following steps to complete your Entrance Counseling. This can take up to 45 minutes to complete.

1. Sign into Student Aid (www.studentaid.gov) using your FSA ID and Password.
2. Click "Log in to Start" beside the "I am an undergraduate student"
3. Select Gordon State College as the school you want to notify of counseling completion

****If you are a first time loan recipient, your loan is subject to the 30 day delay rule. This means that your loan funds will not disburse to Gordon State College until 30 days from the first day of class. These funds will show as memoed to your account until the disbursement date.*

Sign your Master Promissory Note (MPN)

1. Sign into Student Aid (www.studentaid.gov) using your FSA ID and password.
2. Click "Log in to Start" beside the "I am an undergraduate student"
3. Select Gordon State College as the school you want to notify of counseling completion

You must complete all of these steps before a loan can be disbursed to your account! If you do not complete all three of the steps listed above, even if you have accepted the loan in your Banner web account, you will not receive any loan funds.

If you **DO NOT** wish to accept any loan funds, then you can simply decline the loan in your Banner web account. If you decline and later change your mind, then you will need to email finaid@gordonstate.edu and the loans can be reoffered to you.