

# Accepting Your Direct Loans

---

1. Go online to <https://my.okstate.edu> to login to your **Banner portal**.
  - Go to Self-Services found under the Applications tab located at the top, middle of the screen
  - Go to Financial Aid tab
  - Go to Award
  - Go to Award for Aid Year → Select aid year.
  - Click “Submit”
  - “Terms and Conditions” must be accepted or declined before you can accept your aid
  - Go to “Accept Award Offer” tab
  - You may choose to accept or decline. You may accept a partial amount under “Accept Partial Amount”. It cannot be less than \$100 dollars or more than the Offered Amount.
    - **NOTE: The amount you enter for “Accept Partial Amount” will be split across the academic year (three trimesters) and not for one specific term! If you want to accept a partial amount for one term, contact the Financial Aid & Scholarships Office.**
  - Click Save/Submit
2. Go online to <https://www.studentaid.gov> to complete your **Master Promissory Note** and **Entrance Counseling**
  - Sign in using your FSAID.
  - Click on “**Complete Aid Process**”
  - Select Step 4 “**Complete Loan Agreement**” Complete **MPN for Subsidized/Unsubsidized Loans**
  - Select Step 5 “**Complete Entrance Counseling**” select “**First Loan**”
  - *If you are a first time borrower of loans from our school your loans will be disbursed 30 days after the first day of classes.*
  - *IF you are enrolled in at least 6 hours, but some of your classes do not begin until the 2<sup>nd</sup> 8 weeks, your loans will not disburse until you are attending at least 6 hours in the 2<sup>nd</sup> 8 weeks.*

**IMPORTANT: We cannot disburse loans to any student who does not have a completed Master Promissory Note *and* Entrance Counseling!**