Accepting Your Direct Loans

1. Go online to https://my.okstate.edu to login to your Banner portal.
   - Select OSUIT campus
   - Click the Self-Service icon
   - Go to the Financial Aid tab
   - Click the Award Offer link
   - Select the Award Year from the dropdown in the top right corner
   - Scroll down to your Loan offerings and select Accept, Decline, or Modify from the dropdown menu next to each loan. If you choose to accept a partial amount, it cannot be less than $100 or more than the offered amount.
   - Click Submit
   - “Terms and Conditions” will need to be accepted before loans will update as accepted

Respond to Title IV Authorization and Prior Year Charges:

- Go to Financial Aid “Home” tab and respond to the “Questions from the Financial Aid Office”
- Title IV Authorizations
  - Allows OSUIT to pay non-institution charges such as bookstore charges with your (Title IV) federal funds.
- Prior Year Charges
  - Allows OSUIT to pay up to $200 from one aid year charges with the following aid year funds
  - Accept or Decline
  - 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”
   - Click “Complete a Master Promissory Note (MPN)” Complete “MPN for Undergraduates”
   - Click “Complete Entrance Counseling” and follow the instructions to complete the Entrance Counseling modules
   - If you are a first-time borrower of loans, 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 2nd 8 weeks, your loans will not disburse until you are attending at least 6 hours in the 2nd 8 weeks.

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