

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!