The following instructions are intended as a guide to help SJSU students navigate through the process of accepting Federal Direct Subsidized and Unsubsidized Loans.

1. Login to your my.sjsu.edu account. On the Student Center page, under Finances, click on the Accept/Decline Awards link.

2. Click on the Aid Year link (Below is an EXAMPLE using Aid Year 2011).

3. You will see the award package. Click on the accept box for each loan type that you would like to borrow. If you do not want to borrow the loans you can either leave the award alone or decline the loans.

NOTE: You do not need to accept Grants. Grants are money you do not have to repay and are typically based on financial need. Unless you inform us in writing, it is assumed that you are taking the grants.
4. Once you click on the accept box, the accepted amount will become available for you to change. You can accept the full amount of the loan or lower the amount offered.

<table>
<thead>
<tr>
<th>Award</th>
<th>Category</th>
<th>Career</th>
<th>Offered</th>
<th>Accepted</th>
<th>Accept</th>
<th>Decline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Loan Unsub Stafford 1</td>
<td>Loan</td>
<td>Undergraduate</td>
<td>3,115.00</td>
<td>0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Work Study</td>
<td>Work/Study</td>
<td>Undergraduate</td>
<td>5,000.00</td>
<td>0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supplemental Educ Oper Grant</td>
<td>Grant</td>
<td>Undergraduate</td>
<td>600.00</td>
<td>0.00</td>
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<td></td>
</tr>
<tr>
<td>Direct Loan Sub Stafford Ln 1</td>
<td>Loan</td>
<td>Undergraduate</td>
<td>3,500.00</td>
<td>3,500.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CAL Grant B Subsistence</td>
<td>Grant</td>
<td>Undergraduate</td>
<td>1,551.00</td>
<td>1,551.00</td>
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<td></td>
</tr>
<tr>
<td>CAL Grant B Fees</td>
<td>Grant</td>
<td>Undergraduate</td>
<td>4,026.00</td>
<td>4,026.00</td>
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<td></td>
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<tr>
<td>PELL Grant 1</td>
<td>Grant</td>
<td>Undergraduate</td>
<td>5,550.00</td>
<td>5,550.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td></td>
<td>23,342.00</td>
<td>15,227.00</td>
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<td></td>
</tr>
</tbody>
</table>

Currency used is US Dollar.

Once you have accepted the loan, click the submit button on the bottom of the page.

5. You will then see a warning page. Click YES to submit your loan request.

Accept/Decline Financial Aid

![Warning message](#)

Click Yes to continue with the submit. Any changes made will be saved. Click No to cancel the submit.

[YES][NO]

6. You will then receive a confirmation. Click OK to exit.

Accept/Decline Financial Aid

Submit Confirmation

[✔] The Submit was successful.

[OK]
7. **NOTES:**

- Students do not need to choose a lender. You are now borrowing from the Direct Lending Program.
- If it has been 10 years since completing a Master Promissory Note (MPN), a message regarding the MPN will be sent to your MySJSU within a week of accepting loans.
- Entrance Loan Counseling is required for first time SJSU student loan borrowers. A message will be sent to your MySJSU within a week of accepting loans. If you previously completed the Entrance Loan Counseling at SJSU, you will not need to complete the process again.
- If you choose a lower amount of loan and then want to increase it, you will need to contact our office.
- You may contact us at 408-283-7500 or at FAO@sjsu.edu