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

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

2. To view your award package, CLICK on the Aid Year link.

3. Grants are money you do not have to repay and are typically based on financial need (If awarded with grants, you do not need to accept Grants; they are automatically accepted on your behalf). For each loan type you would like to borrow, CLICK on the accept box. If you do not want to borrow the loans, you can either leave the award alone or decline each loan(s).
4. Once you click on accept, a box will open in the accepted amount column. This gives you the option to accept the full amount being offered, or lower the amount. **Important** to know, the amount of the loan you accept is for the year, unless you have notified the Financial Aid Office to adjust the award for one semester only.

<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>
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<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 Cppr Grant</td>
<td>Grant</td>
<td>Undergraduate</td>
<td>600.00</td>
<td>600.00</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>
</tbody>
</table>

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**

⚠️ 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]

If you are a first time student loan borrower at SJSU, you will receive a message in your To-Do list to complete an Entrance Loan Counseling. In addition, if it has been 10 years since you last completed a Master Promissory Note (MPN), you may need to complete a new MPN. Notification to complete these items will appear approximately 3-5 business days from when you accept your loan(s).