

# Guide to Accepting/Declining Your Student Loans

1. Access **Banner|8 Self-Service** through one of the methods below:

A) New students without CardinalApps access:  
<https://www.uiw.edu/finaid/ofa.html>

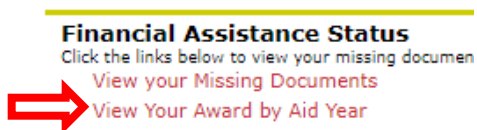
B) Returning students, via [CardinalApps](#)  
Click on Banner 8 Self-Service app



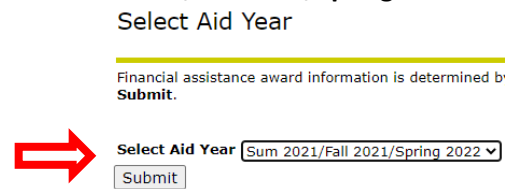
2. Click the **Financial Aid** tab



3. Click **View Your Award by Aid Year.**



4. Select the **Sum 2021/Fall 2021/Spring 2022** Aid Year and **Submit.**



5. In the General Information Menu, you will see important instructions and messages.

## Award Package By Aid Year Sum 2021/Fall 2021/Spring 2022



1. Click on **"Resources/Additional Information"** to accept electronic communications. This must be completed before you can accept your Terms and Conditions.
  2. Click on **"Terms and Conditions"** to view and accept your Terms and Conditions.
  3. Click on **"Award Overview"** to see your financial aid award details for the selected aid year.
- If you have questions regarding your award, please contact the Office of Financial Assistance at [finaid@uiwtx.edu](mailto:finaid@uiwtx.edu)

6. If you have not already done so, click **Resources/Additional Information** to accept consent to electronic communications.

## Award Package By Aid Year Sum 2021/Fall 2021/Spring 2022



Questions	Answers
<b>Consent for Electronic Communications</b>	Yes
In order to utilize BannerWeb, you must accept electronic communications from the Office of Financial Assistance (OFA).	
If you click "Yes" below, all communications from the OFA (including but not limited to your award letter, notifications, etc.) can be sent electronically.	

7. If you have not already done so, click **Terms and Conditions** to review and accept the Terms and Conditions of your awards. You will not be able to accept/decline your loans until you have accepted your Terms and Conditions.

## Award Package By Aid Year Sum 2021/Fall 2021/Spring 2022



### Terms and Conditions

Please carefully review the terms and conditions below for your aid at UIW. Additional information is available on the UIW [Financial Aid website](#).

UIW Email:


I understand that the Office of Financial Assistance will use my UIW email account (Cardinal Mail) to contact me and I will regularly monitor my UIW email account.

8. Click **Accept Award Offer** and read the **Important Award Acceptance Note**.

### Award Package By Aid Year Sum 2021/Fall 2021/Spring 2022

[General Information](#) [Award Overview](#) [Resources/Additional Information](#) [Terms and Conditions](#) **Accept Award Offer**

[Print](#)

**Important Award Acceptance Note:** 

- You may accept or decline individual awards for the entire aid year on this page.
- You may choose to accept or decline individual funds now or later; they do not have to all be submitted at the same time.
- Accepting a lower amount will split the accepted amount evenly between semesters.
- Federal student loans have an origination fee; therefore, the amount you receive as a disbursement will be slightly lower than the amount you accept, requesting a specific net amount.
- Please complete a [loan change form](#) if any adjustments need to be made to the semester(s) for which you have been awarded, or to amounts you have.
- You must click on **Submit Decision** when you are ready to submit your choices.

9. View available loan(s) to accept/decline. You may accept/decline full amounts or accept a lower amount. You may also choose to Accept Full Amount of All Awards. Click **Submit Decision** when you are ready to save.

Loan-Federal Subsidized	Eligible	Fall 2021	\$2,750.00	
	Eligible	Spring 2022	\$2,750.00	
	Fund Total:		\$5,500.00	<a href="#">Select Decision</a>
Loan-Federal Unsubsidized	Eligible	Fall 2021	\$1,000.00	
	Eligible	Spring 2022	\$1,000.00	
	Fund Total:		\$2,000.00	<a href="#">Select Decision</a>

[Accept Full Amount All Awards](#) [Submit Decision](#)

10. Your award will refresh to reflect your submissions, and any accepted amounts will be divided over the semester(s) for which you are awarded.

Loan-Federal Subsidized	<b>Web Accept</b>	Fall 2021	\$1,000.00
	<b>Web Accept</b>	Spring 2022	\$1,000.00
	Fund Total:		\$2,000.00
Loan-Federal Unsubsidized	<b>Web Decline</b>	Fall 2021	\$ .00
	<b>Web Decline</b>	Spring 2022	\$ .00
	Fund Total:		\$ .00

11. A reminder to complete required loan documents will be added to the Important Notes. You may click on **View Your Missing Documents** to see loan requirements you need to complete. You will be prompted to select the Aid Year again to view your missing documents. Each loan may list the same requirements – they only need to be completed one time. Each link will take you directly to the task to be completed.

#### Loan Documents To Be Completed

Once you've accepted a federal loan, please click on [View Your Missing Documents](#) to complete the required loan counseling, promissory note, and/or informed borrowing processes.

