Once you receive your award letter, there are additional steps you must take to receive your aid. (Please note that not all of these steps may apply to you.)

- **Review the guide to your award letter.** Visit our website to review additional information about your financial aid award, including the terms and conditions of receiving aid. On that page, you’ll see a link to the Guide to Your 2019-20 Financial Aid Award. It is your responsibility to read and understand this information before accepting your awards.

- **June: Accept or decline your awards.**
  2. Click on the Law Student or Incoming Grad Students tab.
  3. Click on View and Accept Award Offer in the “Financial Aid Awards” box.
  4. Select the 2018-2019 Aid Year.
  5. Click on the Terms and Conditions tab, review and click “Accept.”
  6. Click on the Accept Award Offer tab.
     a. Choose Accept or Decline in the drop-down box next to each award.
     b. If you wish to only accept a portion of a loan, type that amount in the “Accept Partial Amount” box. (Remember that any amount you accept will be split evenly over your terms of enrollment—ie. fall and spring semesters.)
  7. Click “Submit Decision”.

- **June: If you accepted a loan, complete loan requirements.**
  Learn more about available student loans on our website.

  - If you accepted a Direct unsubsidized loan, and you are a first-time borrower at DU, sign into [https://StudentLoans.gov](https://StudentLoans.gov) using your FSA ID. Then:
    1. Complete entrance counseling and
    2. Complete a Master Promissory Note, or MPN.
    (Links to both of these items are on the homepage after you log in.)

  - If you accepted a Graduate PLUS loan, remember that this is not guaranteed funding; you must pass a credit check in order to receive this loan. To secure this loan:
    1. Sign into [https://StudentLoans.gov](https://StudentLoans.gov). Then,
    2. Complete a Master Promissory Note, or MPN.
    (The link is on the homepage after you log in.)

Continued on next page
July: Estimate your bill.
Utilize the **Estimated Billing Worksheet** to help you determine your University bill each semester. Once you have an idea of how much you will owe DU, you can determine how much you need to borrow in loan funding.

August: Sign up for a payment plan (optional).
DU offers a no-interest payment plan that may help you cover a portion of your bill. Utilizing this plan will reduce the amount you may need to borrow in loan funding. Learn more at [www.du.edu/bursar/payments/payment-plans](http://www.du.edu/bursar/payments/payment-plans).

August: Sign up for direct deposit (optional).
If your financial aid—including loans—is more than the total of your charges, you will receive a refund from the Bursar’s office. To expedite the receipt of your refund, we recommend setting up direct deposit. To do so:
2. Click on the Law Student tab.
3. Click on Direct Deposit Info in the “My Statement/Payment” box.

Learn more about disbursement and refunds [on our website](http://www.du.edu).

August: Accept or waive health insurance (optional).
Most students are automatically enrolled in the Student Health Insurance Program. If you are covered by another health insurance plan, you may waive participation in this program. To either accept or waive DU’s health insurance:
2. Click on the Law Student tab.
3. Click on Accept/Waive Health Insurance in the “Registration Tools” box.

Learn more at [www.du.edu/bursar/health-insurance](http://www.du.edu/bursar/health-insurance).

Throughout the year: Keep an eye on your financial aid account.
Be sure to frequently log into your account in PioneerWeb to review your financial aid requirements and verify that you have no outstanding items that need to be submitted. To review your requirements:
2. Click on the Law Student tab.
3. Review the “Financial Aid Requirements” box.

If you have an item with a red flag next to it, there are additional steps you must take. Click on that requirement to learn more.