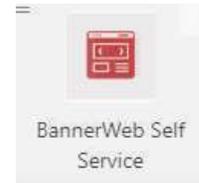# Guide to Accepting/Declining Your Student Loans

1. Access BannerWeb 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 BannerWeb Self-Service app

2. Click the **Financial Aid** tab

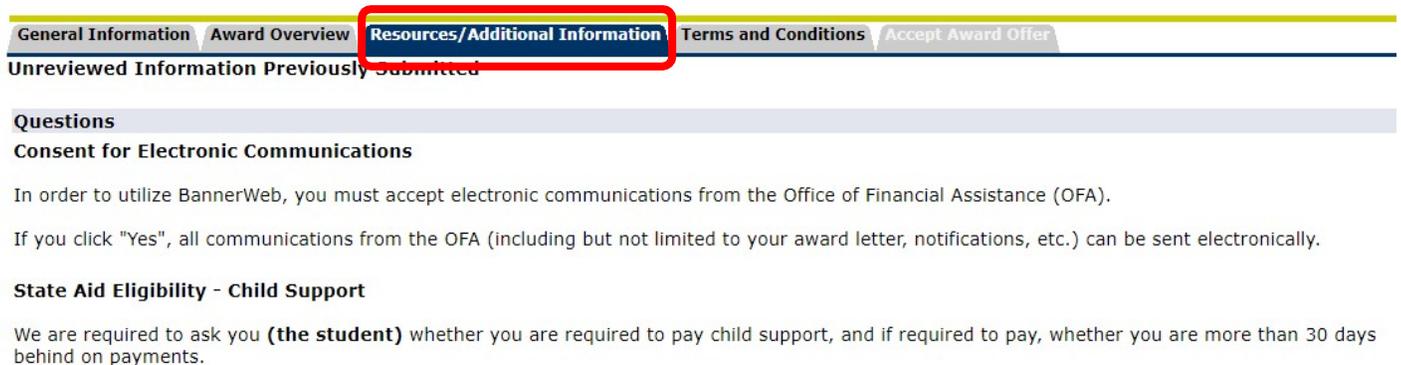3. Click **View Your Award by Aid Year.**

4. Select the **Sum 2024/Fall 2024/Spring 2025** Aid Year and **Submit**.

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

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

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

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

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 submit.

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.

Award Decision

Fund	Status	Term	Amount
Loan-Federal Subsidized	Web Accept	Fall 2024	$1,750.00
	Web Accept	Spring 2025	$1,750.00
		Fund Total:	$3,500.00
Loan-Federal Unsubsidized	Web Accept	Fall 2024	$1,000.00
	Web Accept	Spring 2025	$1,000.00
		Fund Total:	$2,000.00

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.

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.

12. You will be prompted to select the Aid Year again to view your missing documents.

Select Aid Year

Financial assistance award information is determined by

Select Aid Year [Sum 2024/Fall 2024/Spring 2025 ∨]
Submit

13. 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.