To receive the aid listed on your award letter, there are additional steps you must take. (Please note that not all of the steps below may apply to you.)

1. **Accept your awards.**
   - Log into webCentral at [http://webCentral.du.edu](http://webCentral.du.edu)
   - Click on the Student or Incoming Grad Students tab
   - Click on View and Accept Award Offer in the “Financial Aid Information” box
   - Select the 2014-2015 aid year
   - Click on Terms and Conditions toward the top of the page, review and accept
   - Click on Accept Award Offer and accept, reduce or decline each award
   - **Note:** Some merit awards may be automatically accepted on your behalf

2. **Complete loan requirements.**
   *Note: To prevent the need for multiple credit checks for the Graduate PLUS loan, you should complete these steps for the 2014-15 academic year no earlier than June.*
   - **Direct unsubsidized loan:**
     - Sign in to your account at [https://studentloans.gov](https://studentloans.gov) using your FAFSA PIN.
     - a. Complete entrance counseling (the link is on your homepage once you login).
     - b. Complete a Master Promissory Note, or MPN (the link is on your homepage once you login).
   - **Grad PLUS loans:**
     - These are federal loans with a fixed interest rate of 6.41% available to graduate students who have no adverse credit history. This is not guaranteed funding; you must pass a credit check in order to receive this loan. Repayment of this loan can be deferred until graduation.
     - To secure this loan, sign into [https://studentloans.gov](https://studentloans.gov) and complete the Master Promissory Note (the link is on your homepage once you login).
   - **Perkins loan** (only necessary if you were offered this as a part of your financial aid award):
     - Complete Perkins entrance counseling online at [http://www.mappingyourfuture.org](http://www.mappingyourfuture.org)
     - Complete a Master Promissory Note, or MPN, available at [http://www.du.edu/bursar/debt/perkins.html](http://www.du.edu/bursar/debt/perkins.html) and return to the DU Bursar’s Office in University Hall Room 223.

3. **Apply for additional loans (if interested)**
   - **Private student loan:**
     - These are loans available from private lenders, such as your bank or credit union. Rates and terms vary, and the interest rate is based on your (or your co-signer’s) credit. It is recommended that you exhaust all federal loan options—including a Grad PLUS loan—before applying for private student loans. Apply directly with a lender of your choice. Learn more about private loans on the Office of Financial Aid website at [http://www.du.edu/financialaid/resources/privateloans.html](http://www.du.edu/financialaid/resources/privateloans.html).

The Office of Financial Aid will be notified electronically once you have completed all necessary steps to receive your financial aid. You can also verify you have no outstanding requirements by logging into [http://webCentral.du.edu](http://webCentral.du.edu) and reviewing the “Financial Aid Requirements” box on the Law Student tab.