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

2. **Complete loan requirements.**
   1. **Direct subsidized/unsubsidized loans:**
      • Sign in to your account at [https://studentloans.gov](https://studentloans.gov) using your **FAFSA PIN**.
        a. Complete entrance counseling (the link in on your homepage once you login).
        b. Complete a Master Promissory Note, or MPN (the link is on your homepage once you login).
   2. **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)**
   
   Note: To prevent the need for multiple credit checks, you should apply for one of these loans for the 2014-15 academic year no earlier than June.
   
   1. **Parent PLUS loan:**
      • These are federal loans with a fixed interest rate of 6.41% available to parents of dependent undergraduate students who have no adverse credit history. Options are available to defer repayment until the student graduates.
      • To apply, your parent must sign into [https://studentloans.gov](https://studentloans.gov):
        a. Request a PLUS Loan (the link is on your homepage once you login), and
        b. Complete the Master Promissory Note (the link is on your homepage once you login).
   2. **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 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).

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 **Student** tab.