

# 2016-17 Financial Aid Next Steps Checklist

## for graduate students

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 terms and conditions of receiving aid at the University of Denver.

Go to [www.du.edu/financialaid/resources/award](http://www.du.edu/financialaid/resources/award) to review additional information about your financial aid award, including the terms and conditions of receiving aid. It is your responsibility to understand this information before accepting your awards.

### Accept or decline your awards.

1. Log into PioneerWeb at <http://pioneerweb.du.edu>.
2. Click on the *Student* or *Incoming Grad Students* tab.
3. Click on *View and Accept Award Offer* in the “Financial Aid Awards” box.
4. Select the 2016-2017 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, winter and spring quarters.)
7. Click “Submit Decision.”

### If you accepted a loan, complete loan requirements.

If you accepted a Direct unsubsidized loan, and you are a first-time borrower at DU, sign into <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 were offered and then accepted a Perkins loan:

1. Complete entrance counseling online at <http://www.MappingYourFuture.org>.
2. Download the Master Promissory Note from [www.du.edu/bursar/debt/perkins](http://www.du.edu/bursar/debt/perkins). Complete and return it to the DU Bursar’s Office in University Hall Room 223.

### Estimate your bill.

Utilize the [Estimated Billing Worksheet](#) to help you determine your University bill each quarter. Once you have an idea of how much you will owe DU after all of your financial aid has disbursed to your student account, you can determine how much you need to borrow in additional loan funding (if any).

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### Apply for an additional loan (if needed).

**Graduate PLUS loan:** These are federal loans with a fixed interest rate of 6.84% available to graduate students who have no adverse credit history. Repayment of this loan is deferred until you graduate. To apply:

1. Sign into <https://StudentLoans.gov>. Then,
2. Request a PLUS Loan *and*
3. Complete a Master Promissory Note, or MPN.

(Links to both of these items are on the homepage after you log in.)

Learn more about this loan at [www.du.edu/financialaid/graduate/typesofaid/loans/plus](http://www.du.edu/financialaid/graduate/typesofaid/loans/plus).

**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. We recommend that you exhaust all federal loan options before applying for a private student loan. Apply directly with the lender of your choice. Learn more about private loans and find a link to our preferred lender list by visiting

[www.du.edu/financialaid/graduate/typesofaid/loans/private](http://www.du.edu/financialaid/graduate/typesofaid/loans/private).

### 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. Sign up for the 2016-17 academic year will begin in June. Learn more at [www.du.edu/bursar/payments/payment-plans](http://www.du.edu/bursar/payments/payment-plans).

### 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:

1. Log into PioneerWeb at <http://pioneerweb.du.edu>.
2. Click on the *Student* tab.
3. Click on *Update Bank Account* in the "My Statement" box.

Learn more about disbursement and refunds at [www.du.edu/financialaid/graduate/manageyouraid/disbursement](http://www.du.edu/financialaid/graduate/manageyouraid/disbursement).

### 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:

1. Log into PioneerWeb at <http://pioneerweb.du.edu>.
2. Click on the *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).



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