

# 2022-23 Financial Aid Next Steps Checklist

## JD Students

Once you receive your financial aid offer, there are additional steps you must take to receive your aid. (Please note that not all steps may apply to you.)

### Estimate your bill.

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

### Accept or decline your aid.

1. Log into PioneerWeb at <https://pioneerweb.du.edu>.  
(If this is your first time logging in, your password will be your 6-digit birthday in the MMDDYY format.)
2. Click on the *Law Student* tab.
3. Click on *Accept/Decline Financial Aid* in the “Financial Aid Awards” box.
4. Select the 2022-2023 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 type of aid in offered status.
  - b. If you wish to only accept a portion of a loan, type that amount in the “Accept Partial Amount” box.
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, go to <https://studentaid.gov>. Then, under the “Complete Aid Process” menu:

1. Complete Entrance Counseling *and*
2. Complete the MPN for Graduate/Professional Students > MPN for Subsidized and Unsubsidized Loans

If you accepted a Graduate PLUS loan, remember that this is not guaranteed funding; you must pass a credit check to receive this loan. To secure this loan:

1. Go to <https://studentaid.gov>. Then, under the “Complete Aid Process” menu:
2. Complete the MPN for Graduate/Professional Students > MPN for Direct PLUS Loans

**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).

**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 <https://pioneerweb.du.edu>.
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](#).

**Accept or waive health insurance and/or health and counseling services (optional).**

Many students are automatically enrolled in the DU Student Health Insurance Program and in DU health and counseling services. If you are covered by another health insurance plan, you may waive participation in [DU's health insurance](#). A separate, optional [health and counseling fee](#) is charged per term, which provides many free and discounted services at DU's Health & Counseling center. To either accept or waive DU's health insurance and/or the health and counseling fee:

1. Log into PioneerWeb at <https://pioneerweb.du.edu>.
2. Click on the *Student* tab.
3. Click on *Accept/Waive Health Insurance* in the "Advising and Registration Tools" box.

**Keep an eye on your account in PioneerWeb.**

Be sure to periodically check your financial aid requirements on the Student tab of PioneerWeb. Any item listed with a red flag requires additional action and may prevent your financial aid from paying to your student account in a timely manner.



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