

2022-23 Financial Aid Next Steps Checklist

Undergraduate Students

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

Accept or decline your financial 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 *Student* tab.
3. Click on *Accept/Decline Financial Aid* in the “Financial Aid Information” 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 menu next to type of aid offered.
 - 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.”

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).

Apply for an additional credit-based loan (if needed).

 There are two options:

- **Parent PLUS loan:** These are federal loans with a fixed interest rate of 5.30% 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 for a Parent PLUS loan, your *parent* must go to <https://studentaid.gov>, and under the “Apply for Aid” menu, click on the “Apply for a Parent PLUS Loan” link.
- **Private student loan:** These are loans available from private lenders, such as a 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 [our website](#).

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If you accepted a loan, complete loan requirements.

If you accepted a Direct Subsidized/Unsubsidized loan, and you are a first-time borrower at DU, you'll need to go to <https://studentaid.gov> and complete entrance counseling *and* a Master Promissory Note.

- [Complete entrance counseling](#)
- [Complete a Master Promissory Note](#)

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.

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

Learn more at www.du.edu/bursar/student-health-insurance.

Complete/update a FERPA release (optional).

The [Family Educational Rights and Privacy Act \(FERPA\)](#) is a Federal law that prohibits DU from releasing a student's educational records to anyone (including parents and guardians) without the student's written consent. That means we can't discuss specific details about your account with a family member if you haven't given written consent—we can only provide general information. If you wish to allow us to speak to a family member or another third-party about your financial aid, you must complete a [Release of Student Records form](#) in PioneerWeb.



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