

# How to Accept or Decline Your Student Loans

## FEDERAL DIRECT LOANS

If you are awarded Federal Direct Subsidized or Unsubsidized loans, each loan must be accepted or declined. ALL of a Subsidized Loan must be accepted BEFORE accepting any portion of an Unsubsidized Loan.

Once your decline request has been submitted or your accept request has been submitted and sent to the Department of Education, you must contact the Financial Aid Office to request any changes.

## PERKINS LOANS

Perkins Loans can be accepted or declined through your student center the same way to accept/decline Federal Direct Loans.

## Finding Accept/Decline in Student Center

### 1. Click on Accept/Decline Awards

**My Finances (Financial Obligations and Financial Aid)**

**My Account**  
[Account Inquiry](#)  
[View 1098-T](#)

**Financial Aid**  
[View Financial Aid](#)  
[Accept/Decline Awards](#)

The CSU makes every effort to keep student costs to a minimum. Fees listed in published schedules or student accounts may need to be increased when public funding is inadequate. Therefore, CSU must reserve the right, even after initial fee payments are made, to increase or modify any listed fees, without notice, until the date when instruction for a particular semester or quarter has begun. All CSU listed fees should be regarded as estimates that are subject to change upon approval by The Board of Trustees.

[To View Your Account Click Here](#)  
[View eBills/Make a Payment](#)

### 2. Select academic year loan will be for

#### Financial Aid

#### Select Aid Year to View

View Financial Aid Awards: Click on an Aid Year to continue.

| Aid Year | Institution                  | Aid Year Description         |
|----------|------------------------------|------------------------------|
| 2016     | California State Univ Fresno | Financial Aid Year 2015-2016 |
| 2015     | California State Univ Fresno | Award access not available.  |

\*Link must be active-highlighted blue

## ACCEPTING Federal Direct & Perkins Loans

- To accept ALL Federal Direct loans listed, click on the **accept all** button. **OR**, click on the **Accept** box by each loan you want to accept. You may then reduce the **Accepted** amount if you wish.
- The **Accepted** amount entered must be equal to or greater than \$100.00, but not more than **Offered** amount.
- Enter whole dollar amounts only with .00 cents! Example: 2,500.00
- If you reduce the **Accepted** amount, the **Offered** amount will also be reduced.
- See **“Submitting Accept/Decline of Federal Direct & Perkins Loans”**, to complete the process.
- If you later decide that you need the original **Offered** amount you must contact the Financial Aid Office.

## DECLINING Federal Direct & Perkins Loans

- To decline ALL Federal Direct loans listed, click on the **decline all** button. Or, click on the **Decline** box by each loan you want to decline.
- To reduce an **Accepted** amount to zero, click on the **Decline** box
- The **clear all** button resets your current entries.
- See **“Submitting Accept/Decline of Federal Direct & Perkins Loans”**, to complete the process.

## SUBMITTING Accept/Decline of Federal Direct & Perkins Loans

- Once all Federal Direct Loan offers have been checked as accepted or declined, click on **SUBMIT** box.
- **WAIT!** To complete your accept or decline request, wait for the Accept/Decline confirmation message to appear,

### Accept/Decline



Click Yes to continue with the submit. Any changes made will be saved. Click No to cancel the submit.

then click on **Yes** box to submit.

## Accepting Loans for only one term

If you have been awarded a loan for the Fall and Spring terms\*, but you would like to accept a loan for only one of the terms, the Student Center CANNOT be used. Please contact the Financial Aid Office for instructions.

\*To see the terms awarded, click on the name of the [Loan](#), under the **Award** heading.

## Accepting Nursing Loans

Nursing Loans cannot be accepted through your student center. For accepting Nursing Loans, please contact Melissa Waite, [mwaite@csufresno.edu](mailto:mwaite@csufresno.edu).

**NOTE: ALL Loans NOT accepted within 30 days of the date of the award, or the beginning of the semester whichever is latest, may be cancelled.**

## REQUIRED ENTRANCE LOAN COUNSELING & MASTER PROMISSORY NOTE (MPN)

If you have not already completed Entrance Loan Counseling or a Master Promissory Note (MPN) for your loans based on your attendance at Fresno State, you will need to complete one for Federal Direct and Perkins Loans.

### Federal Direct Loan Counseling and MPN

Make sure to complete **BOTH** Entrance Loan counseling **AND** the MPN at [www.studentloans.gov](http://www.studentloans.gov).

### Perkins Loan Counseling and MPN

Contact Melissa Waite, [mwaite@csufresno.edu](mailto:mwaite@csufresno.edu) for completing the Entrance Loan Counseling and Master Promissory Note for Perkins Loans at Fresno State.

**You will need your FSA Log In to sign in**

