



Financial Aid Office

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Financial Aid Award Checklist

To accept your offer of financial aid, the following steps must be completed:

1. Carefully read the Financial Aid Rights and Responsibilities. By actively accepting institutional and/or federal financial aid, financial aid applicants agree to comply with the obligations and conditions listed in the **Financial Aid Rights and Responsibilities** and all institutional policies and federal regulations.
2. Log in to the [GTU Financial Aid NetPartner Student Portal](#) to view and accept your financial aid award. Reduce and Accept or Decline institutional and/or federal awards for the 2021-2022 academic year. **Note to federal student loan borrowers:** You may elect to reduce the amount of the loan request for the academic year but you must do so prior to accepting the loan. Please note: a full year award must be divided, per federal regulation, into two substantially equal disbursements; fall and spring. When determining your loan request amount keep in mind that the U.S. Department of Education charges a loan origination fee that changes every October 1. We strongly recommend you use a [loan borrowing calculator](#) to help you to decide on an amount to borrow for the year (see #6).
3. If you anticipate receiving an external award or other financial support that is currently not included in your financial aid package, complete the 2021-2022 Verification of External Aid Form to report this information to the Financial Aid Office. External awards are educational awards not provided directly by the GTU that include but are not limited to private scholarships, grants, denomination support, Vocational Rehabilitation, AmeriCorps, or other resources such as financial assistance from any person other than the student.

FEDERAL STUDENT LOAN BORROWERS MUST COMPLETE Steps 4 through 6 in addition to Steps 1 through 3.

4. Complete a Master Promissory Note (MPN) at studentaid.gov if you wish to borrow a federal student loan and have not previously borrowed with the William D. Ford Federal Direct Loan program or your MPN has expired. To complete the MPN, from the main menu select "Complete Aid Process" then select "Complete a Master Promissory Note (MPN)". The Direct Loan MPN is a multi-year promissory note good for a period of ten (10) years.
5. Complete the online Entrance Counseling session at studentaid.gov if you are borrowing for the first time in either the GTU Master of Arts or Doctoral programs. This interactive counseling session produced by the FSA Division of the U.S. Department of Education provides useful tips and tools to help you develop a budget for managing your educational expenses and helps the student understand their loan responsibilities. Select the, "Complete Aid Process" from the main menu and select "Complete Loan Counseling". Complete and submit the Budget Worksheet and login to studentaid.gov to complete the Loan Simulator. From the menu, select "Manage Loans" > "Loan Simulator" You must convert the results to PDF and submit an electronic or hard copy. Loan funds may not be certified prior to the receipt of your worksheets, if required. Read the Student Loan Borrowing Policy for a description of the Financial Aid Office's efforts to assist students in managing student loan debt.