



Accepting Your Direct Loans

1. Go online to my.okstate.edu to log in to your Banner portal.
 - Select the OSUIT campus
 - Click the Self-Service icon
 - Go to the Financial Aid tab
 - Click the Award Offer link
 - Select the Award Year from the dropdown in the top right corner
 - Scroll down to your Loan offerings and select Accept, Decline, or Modify from the dropdown menu next to each loan. **Accepting a partial amount cannot be less than \$100, or more than the offered amount.**
 - Click Submit
 - You will see a popup of “Terms and Conditions” that will need to be accepted before loans will update as accepted.

Respond to Title IV Authorization and Prior Year Charges:

- Go to Financial Aid “Home” tab and respond to the “Questions from the Financial Aid Office”
- Title IV Authorizations
 - Allows OSUIT to pay non-institution charges such as bookstore charges with your (Title IV) federal funds.
- Prior Year Charges
 - Allows OSUIT to pay up to \$200 from one aid year charges with the following aid year funds
- Accept or Decline
- Submit

2. Go online to <https://www.studentaid.gov> to complete your [Master Promissory Note \(MPN\)](#) and [Entrance Counseling](#)

Both requirements will ask you to select your role. Choose I'm an “Undergraduate Student” and click “Log In To Start”. Use your FSAID to begin.

- Click on Loans and Grants
- Click Master Promissory Note (MPN). Follow the instructions to complete the MPN.
- Click Loan Entrance Counseling. Follow the instructions to complete the entrance counseling modules.

IMPORTANT:

We cannot disburse loans to any student who has not completed Master Promissory Note *and* Entrance Counseling!

If you are a first-time borrower of loans, your loans will be disbursed 30 days after the first day of classes.

If you are enrolled in at least 6 hours but have classes that do not begin until the 2nd eight weeks, your loans will not disburse until you are attending 2nd eight-week classes.