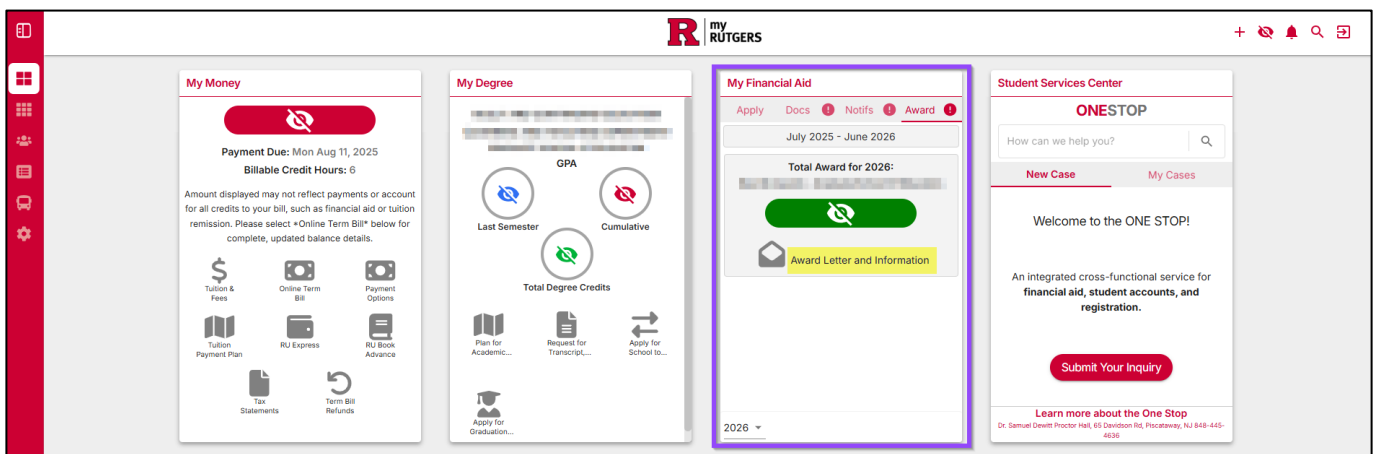
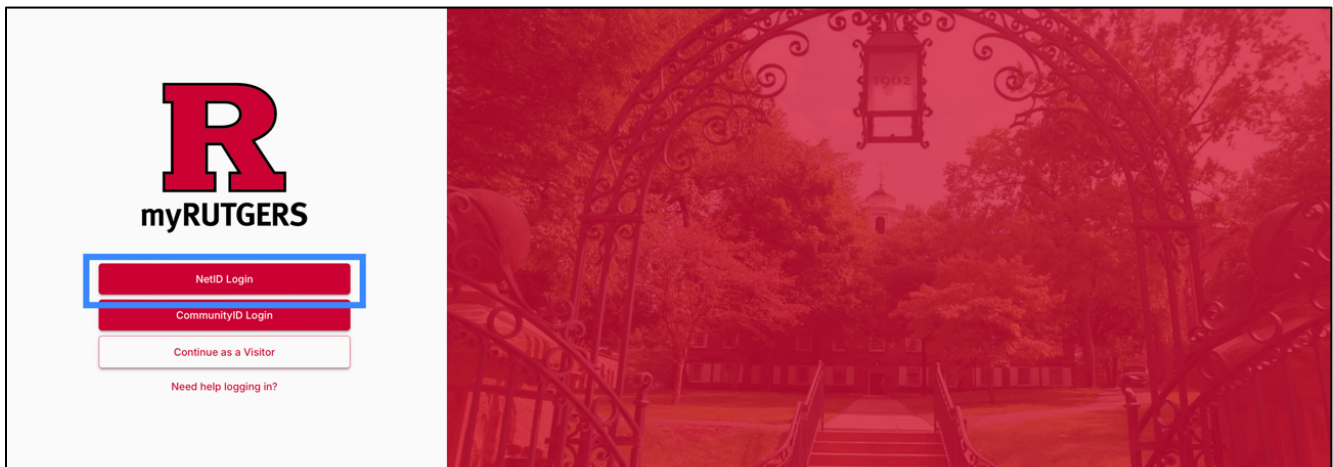


Accepting Awards

This guide will show you how to accept, adjust, or reject the Federal loans in your financial aid package. Accepting awards is only for accepting Federal loans; you are not required to accept/adjust/reject any other funds in your financial aid package. If these awards display a “projected” status in your financial tab, you should not go through the awards acceptance process. You will receive notifications from Rutgers when your awards are in an awarded state and are ready to be accepted.

1. Log in to your myRutgers account and open the financial aid portal by finding the My Financial Aid widget, clicking on the awards tab, and clicking on “Award Detail and Information.”



- Once in the financial aid portal, open the *Financial* tab and check the award status column to verify that your awards are in an “awarded” status. If your awards are in a “projected” status, you should not try to complete the loan acceptance process.

The screenshot shows the Rutgers Financial Information portal. At the top, there are navigation links for HOME, DOCUMENTS, NOTIFICATIONS, FINANCIAL (highlighted with a purple box), and MESSAGES. Below the navigation is a red header with the Rutgers logo and the text "Financial Information". Underneath, it says "SEP 2024 - AUG 2025" and "SEP 2025 - MAY 2026 (Current)".

The main content area is titled "Your financial aid summary for Academic Year Sep 2, 2025 - May 13, 2026". It is divided into two sections:

- 1. How much does my education cost?** This section contains a table with the following data:

Cost of Attendance	\$44,356.00
Tuition and Fees	\$11,888.00
Estimated Living and Other Expenses	\$32,468.00
- 2. How much Financial Aid can I receive?** This section contains a table with the following data:

Award Name	Award Status	Offered to You	Amount you'll receive	Update/Edit
Federal Direct Unsubsidized Stafford Loan	Awarded	\$20,500.00	Requires Acceptance	Update Acceptance
		\$20,500.00	\$20,500.00	

Below the tables, there is a "COLLEGE FINANCING PLAN" button and a disclaimer: "The costs and awards displayed above are **estimated** based on the information you reported on your Free Application for Federal Student Aid (FAFSA). Your awards may change based on factors such as actual tuition charges, updates to Cost of Attendance or housing status, the annual state budget, and/or information regarding your satisfactory academic progress. Award eligibility may be subject to federal or state verification, if applicable."

- To begin the award acceptance process, you can start from the homepage, under item 2, by clicking *Review/Accept Awards* to accept your financial aid awards.

The screenshot shows the Rutgers Required Financial Aid Actions page. At the top, there are navigation links for HOME, DOCUMENTS, NOTIFICATIONS, and FINANCIAL. Below the navigation is a red header with the Rutgers logo and the text "Required Financial Aid Actions". Underneath, it says "SEPTEMBER 2024 - AUGUST 2025" and "SEPTEMBER 2025 - MAY 2026 (Current) ALL".

The main content area contains four informational boxes:

- Always close your web browser when you are done viewing your financial aid information, especially when using shared computers/kiosks. If you fail to close your browser, a subsequent user may inadvertently access your financial aid information.
- Do not bookmark URLs found in this portal. Using bookmarks will direct you to a page that is not compatible with NetID login. Always log in to the myRutgers dashboard and use the My Financial Aid widget to access your financial aid information.
- Authorized users who have access to financial aid information for more than one student must close their browser and log in again at my.rutgers.edu, each time they want to switch to view a different student's financial aid.
- If you believe your housing status is incorrect, please complete the Housing Status Change Request at <https://scarlethub.rutgers.edu/HousingChange>. Please be sure to select the aid year you wish to receive the change for.

Below the informational boxes, there are three progress bars:

- 1 BECOME FINANCIAL AID ELIGIBLE**: Submit all Required Documentation (Completed)
- 2 TAKE ACTION ON LOANS**: Review/Accept Awards (Pending)
- 3 RECEIVE YOUR FUNDS**: Complete Subsidized/Unsubsidized Entrance Counseling (Completed)

4. You can also accept awards from the *Financial* tab by clicking the “Adjust My Funding” button or the “update acceptance” link next to the specific award in your package you would like to accept, adjust, or reject.

[HOME](#) | [DOCUMENTS](#) | [NOTIFICATIONS](#) | **[FINANCIAL](#)**

Financial Information

SEP 2024 - AUG 2025 SEP 2025 - MAY 2026 (Current)

Your financial aid summary for Academic Year Sep 2, 2025 - May 13, 2026

1. How much does my education cost?

Cost of Attendance	Amount
Tuition and Fees	\$44,356.00
Estimated Living and Other Expenses	\$11,888.00
	\$32,468.00

2. How much Financial Aid can I receive?

Award Name	Award Status	Offered to You	Amount you'll receive	Update/Edit
Federal Direct Unsubsidized Stafford Loan	Awarded	\$20,500.00	Requires Acceptance	Update Acceptance
		\$20,500.00	\$20,500.00	

COLLEGE FINANCING PLAN

The costs and awards displayed above are **estimated** based on the information you reported on your Free Application for Federal Student Aid (FAFSA). **Your awards may change based on factors such as actual tuition charges, updates to Cost of Attendance or housing status, the annual state budget, and/or information regarding your satisfactory academic progress.** Award eligibility may be subject to federal or state verification, if applicable.

If you believe your housing status is incorrect, please complete the [Housing Status Change Request](#). Please be sure to select the aid year you wish to receive the change for.

If you accept all aid offered to you but still have a remaining estimated cost, please consider the following options:

- Enroll in the [Rutgers University Tuition Payment Plan \(RUTPP\)](#)
- Consider a [parent/graduate PLUS loan](#)
- Apply for a [private loan](#)
- Search for a part-time job through [Rutgers Handshake](#)

Students who receive federal loans are required to complete entrance counseling. It is highly recommended that you complete entrance counseling **prior** to accepting any loans, to understand how to borrow responsibly. In addition, you will receive an email that includes instructions for accepting, reducing or declining your awarded federal loans. If you have already received that email, please follow the instructions to proceed with completing the loan acceptance process. Please do not attempt to complete this process until you receive that email and/or until you are able to click "Review/Accept Awards" on the home page to access the loan acceptance section of the portal.

If you need assistance, please visit the [Financial Aid Portal Library](#).

[ADJUST MY FUNDING](#)

[COMPLETE LOAN ENTRANCE COUNSELING](#)

- Once in the *Accept Your Funds* page, select the terms you want to accept or reject loans for, then click “Take Action on Loans.”

Accept Your Funds

Select Term
Take action on Loans
Confirm
Done

Step 1 - Select Term(s)

Please review your awards and complete all steps of the loan acceptance process to select the amount required to cover your costs of education at Rutgers University. You may choose to take action for the fall term, spring term, or both but please be advised that you will only receive loans for the amounts that you accept through this process for each term.

Students who receive federal loans are required to complete entrance counseling. To understand how to borrow responsibly, it is highly recommended that you complete entrance counseling **prior** to accepting any loans.

If you need assistance with completing the loan acceptance process, please visit the [Financial Aid Portal Library](#).

Fall 2025 Awards Select Term to Take Action

Fund	Awarded	Actions	Accepted
Federal Direct Unsubsidized Stafford Loan	\$10,250.00	Pending Acceptance	-

Spring 2026 Awards Select Term to Take Action

Fund	Awarded	Actions	Accepted
Federal Direct Unsubsidized Stafford Loan	\$10,250.00	Pending Acceptance	-

TAKE ACTION ON LOANS

- Review the amounts of each loan offered each term and decide which option works best for you.

Accept Your Funds

Select Term
Take action on Loans
Confirm
Done

Step 2 – Take Action on Direct Loans

Please select the amount required to cover your costs of education at Rutgers University for the selected terms.

Students who receive federal loans are required to complete entrance counseling. To understand how to borrow responsibly, it is highly recommended that you complete entrance counseling **prior** to accepting any loans.

If you need assistance with completing the loan acceptance process, please visit the [Financial Aid Portal Library](#).

Fall 2025 Awards

Cost of Attendance	Amount	Take Action
Direct Cost	\$5,944.00	<input type="radio"/> \$5,944.00 needed to cover Direct Cost <input type="radio"/> Another amount <input type="radio"/> I would like to decline my funds that require acceptance
Indirect Cost	\$16,234.00	
Total Cost of Attendance	\$22,178.00	

Fund	Awarded	Actions	Accepted
Federal Direct Unsubsidized Stafford Loan	\$10,250.00	Pending Acceptance	
Total Awarded	\$10,250.00		
Amount You will receive (excluding Fees)			

a. The 1st option is taking the full amount of the loan offered for the term.

Fall 2025 Awards		Take Action	
Cost of Attendance	Amount		
Direct Cost	\$5,944.00	<input checked="" type="radio"/> \$5,944.00 needed to cover Direct Cost	
Indirect Cost	\$16,234.00	<input type="radio"/> Another amount	
Total Cost of Attendance	\$22,178.00	<input type="radio"/> I would like to decline my funds that require acceptance	

Fund	Awarded	Actions	Accepted
Federal Direct Unsubsidized Stafford Loan	\$10,250.00	Accepting	\$5,944.00
Total Awarded	\$10,250.00		
Amount You will receive (excluding Fees)	\$5,944.00		

b. The 2nd option allows you to accept a lower amount of the loan offered for the term. Enter the amount you would prefer, up to the full amount of the loan.

Fall 2025 Awards		Take Action	
Cost of Attendance	Amount		
Direct Cost	\$5,944.00	<input type="radio"/> \$5,944.00 needed to cover Direct Cost	
Indirect Cost	\$16,234.00	<input checked="" type="radio"/> Another amount <input type="text" value="6000"/> MIN \$0 - MAX \$10,250.00	
Total Cost of Attendance	\$22,178.00	<input type="radio"/> I would like to decline my funds that require acceptance	

Fund	Awarded	Actions	Accepted
Federal Direct Unsubsidized Stafford Loan	\$10,250.00	Accepting	\$6,000.00
Total Awarded	\$10,250.00		
Amount You will receive (excluding Fees)	\$6,000.00		

Note: If you notice you can only adjust the size of your unsubsidized loan, this is because this platform is designed to encourage you to take the full subsidized loan first. The subsidized loan will not accrue interest while you are in school and up to 6 months after graduation, whereas the unsubsidized loan will accrue interest while you are in school. If you only want to accept the subsidized loan, enter the amount of the subsidized loan as your “another amount” and then click continue.

c. The 3rd option will allow you to decline your loan. Then click “Continue.”

Fall 2025 Awards

Cost of Attendance	Amount
Direct Cost	\$5,944.00
Indirect Cost	\$16,234.00
Total Cost of Attendance	\$22,178.00

Take Action

\$5,944.00 needed to cover Direct Cost

Another amount

I would like to decline my funds that require acceptance

Fund	Awarded	Actions	Accepted
Federal Direct Unsubsidized Stafford Loan	\$10,250.00	Declining	\$0.00
Total Awarded	\$10,250.00		
Amount You will receive (excluding Fees)	\$0.00		

7. After completing the loan acceptance or loan rejection process for both terms, click “Save.”

Spring 2026 Awards

Cost of Attendance	Amount
Direct Cost	\$5,944.00
Indirect Cost	\$16,234.00
Total Cost of Attendance	\$22,178.00

Take Action

\$5,944.00 needed to cover Direct Cost

Another amount *MIN \$0 - MAX \$10,250.00*

I would like to decline my funds that require acceptance

Fund	Awarded	Actions	Accepted
Federal Direct Unsubsidized Stafford Loan	\$10,250.00	Accepting	\$6,000.00
Total Awarded	\$10,250.00		
Amount You will receive (excluding Fees)	\$6,000.00		

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SAVE

8. Confirm the loan/award amounts in your package. If the accepted amounts look incorrect, click “Take Action on Loans” at the top of the page to go back and adjust your accepted amounts.

Accept Your Funds

Select Term
Take action on Loans
Confirm
Done

Step 3 – Confirm your Awards

Congratulations! Below are the actions you have taken on your awards.

Cost of Attendance	Fall 2025	Spring 2026
Direct Cost	\$5,944.00	\$5,944.00
Indirect Cost	\$16,234.00	\$16,234.00
Total Cost of Attendance	\$22,178.00	\$22,178.00

Fund	Fall 2025	Acceptance	Spring 2026	Acceptance	Change in Acceptance
Federal Direct Unsubsidized Stafford Loan	\$10,250.00	\$6,000.00	\$10,250.00	\$6,000.00	\$12,000.00

Summary of Award Acceptance

	Fall 2025	Spring 2026
Amount you will receive (excluding Fees)	\$6,000.00	\$6,000.00
Direct Cost	\$5,944.00	\$5,944.00
Excess Amount	\$56.00	\$56.00

Students who receive federal loans are required to complete entrance counseling. To understand how to borrow responsibly, it is highly recommended that you complete entrance counseling **prior** to accepting any loans.

9. Scroll down the page to read the *Electronic Signature Consent* message and click “I Accept.” Enter your NetID and last name to sign. Finally, click “Sign & Finish.”
 - a. The “Sign & Finish” button will remain ghosted until you have clicked “I Accept” and entered the required information.

Electronic Signature Consent

By selecting the "I Accept" button, you are signing this document electronically. You agree your electronic signature is the legal equivalent of your manual/handwritten signature on this document. You further agree that your signature on this document (hereafter referred to as your "E-Signature") is as valid as if you had signed the document in writing. You also agree that no certification authority or other third party verification is necessary to validate your E-Signature, and that the lack of such certification or third party verification will not in any way affect the enforceability of your E-Signature or any resulting agreement between you and the Rutgers Office of Financial Aid. You are also confirming that you are the student authorized to provide the data in this document. By electronically signing documents, you agree to all the terms and conditions of such documents as they exist on the date of your E-Signature.

I ACCEPT

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Enter Student ID

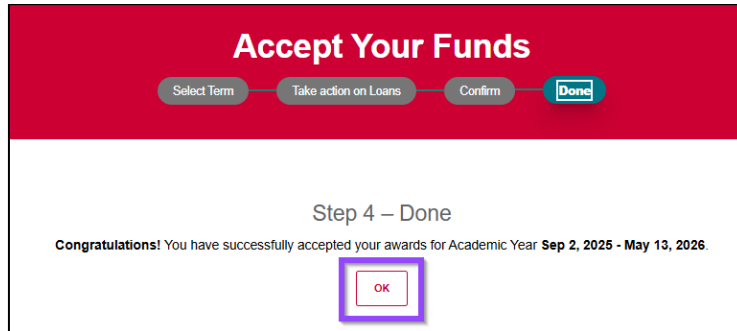
Enter Student ID
Enter your NETID

Enter Last Name

Enter Last Name
Enter your last name

SIGN & FINISH

10. Once you click “Sign & Finish,” you will be shown a confirmation message that indicates you have successfully accepted/adjusted/declined your awards for the academic year. Click “OK.”



11. You will be brought back to the *Financial Tab*, which will show your accepted, adjusted, and rejected awards in your package.

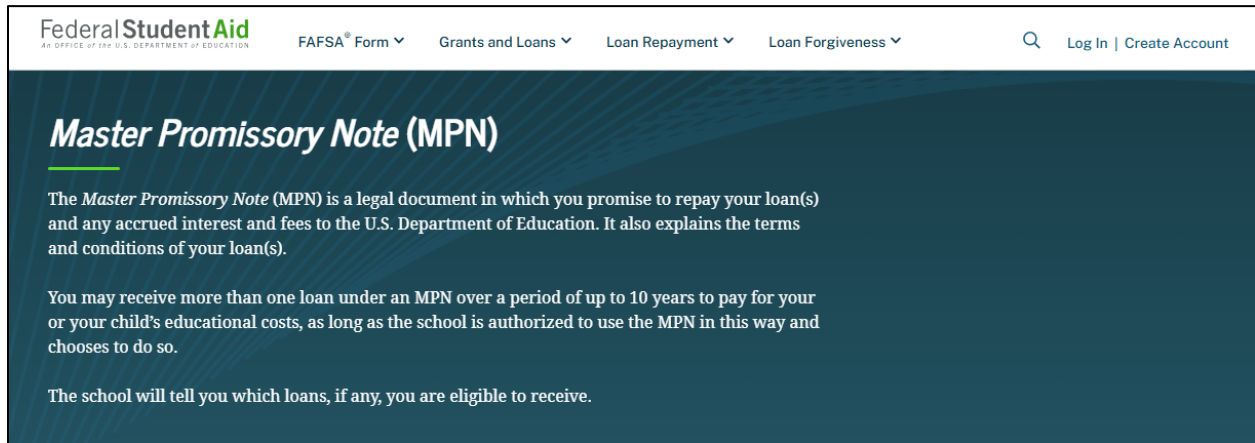
1. How much does my education cost?		2. How much Financial Aid can I receive?			
Cost of Attendance		Award Name	Award Status	Offered to You	Amount you'll receive
Tuition and Fees	\$11,888.00	Federal Direct Unsubsidized Stafford Loan	Awarded	\$20,500.00	\$12,000.00
Estimated Living and Other Expenses	\$32,468.00			\$20,500.00	\$12,000.00

12. After you have accepted/adjusted/rejected your loans, if you realize you need to make further adjustments to your funds, you can begin the process again by clicking the pencil icon next to your fund.

- a. For additional instructions to adjust your funds after previously accepting them, refer to the “Adjusting or Rejecting Awards” [PDF quick guide](#).

1. How much does my education cost?		2. How much Financial Aid can I receive?			
Cost of Attendance		Award Name	Award Status	Offered to You	Amount you'll receive
Tuition and Fees	\$11,884.00	Federal Direct Unsubsidized Stafford Loan	Awarded	\$20,500.00	\$12,000.00
Estimated Living and Other Expenses	\$32,468.00			\$20,500.00	\$12,000.00

13. After completing your loan acceptance, visit www.studentaid.gov to complete your Master Promissory Note (MPN) and Direct Loan Entrance Counseling. These are requirements from the US Department of Education that must be completed prior to your loans' disbursement.



The screenshot shows the Federal Student Aid website. The header includes the logo, navigation links for FAFSA Form, Grants and Loans, Loan Repayment, and Loan Forgiveness, a search icon, and links for Log In and Create Account. The main content area has a dark blue background with the title "Master Promissory Note (MPN)" in white. Below the title, there is a paragraph explaining that the MPN is a legal document for repaying loans. A second paragraph states that one can receive more than one loan over 10 years. A final paragraph notes that the school will inform the user of eligible loans.

Federal Student Aid
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FAFSA® Form ▾ Grants and Loans ▾ Loan Repayment ▾ Loan Forgiveness ▾

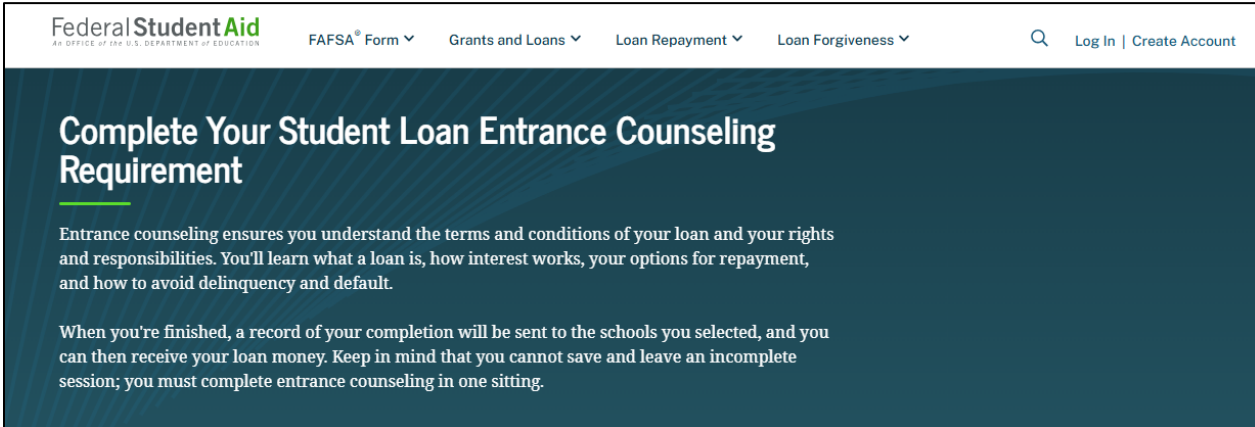
🔍 Log In | Create Account

Master Promissory Note (MPN)

The *Master Promissory Note* (MPN) is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s).

You may receive more than one loan under an MPN over a period of up to 10 years to pay for your or your child's educational costs, as long as the school is authorized to use the MPN in this way and chooses to do so.

The school will tell you which loans, if any, you are eligible to receive.



The screenshot shows the Federal Student Aid website. The header is identical to the previous screenshot. The main content area has a dark blue background with the title "Complete Your Student Loan Entrance Counseling Requirement" in white. Below the title, there is a paragraph explaining that entrance counseling ensures understanding of loan terms and rights. A second paragraph states that upon completion, a record will be sent to schools and that the session must be completed in one sitting.

Federal Student Aid
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FAFSA® Form ▾ Grants and Loans ▾ Loan Repayment ▾ Loan Forgiveness ▾

🔍 Log In | Create Account

Complete Your Student Loan Entrance Counseling Requirement

Entrance counseling ensures you understand the terms and conditions of your loan and your rights and responsibilities. You'll learn what a loan is, how interest works, your options for repayment, and how to avoid delinquency and default.

When you're finished, a record of your completion will be sent to the schools you selected, and you can then receive your loan money. Keep in mind that you cannot save and leave an incomplete session; you must complete entrance counseling in one sitting.

14. Contact your local [One Stop Student Services Center](#) for additional questions or concerns about adjusting your funding.