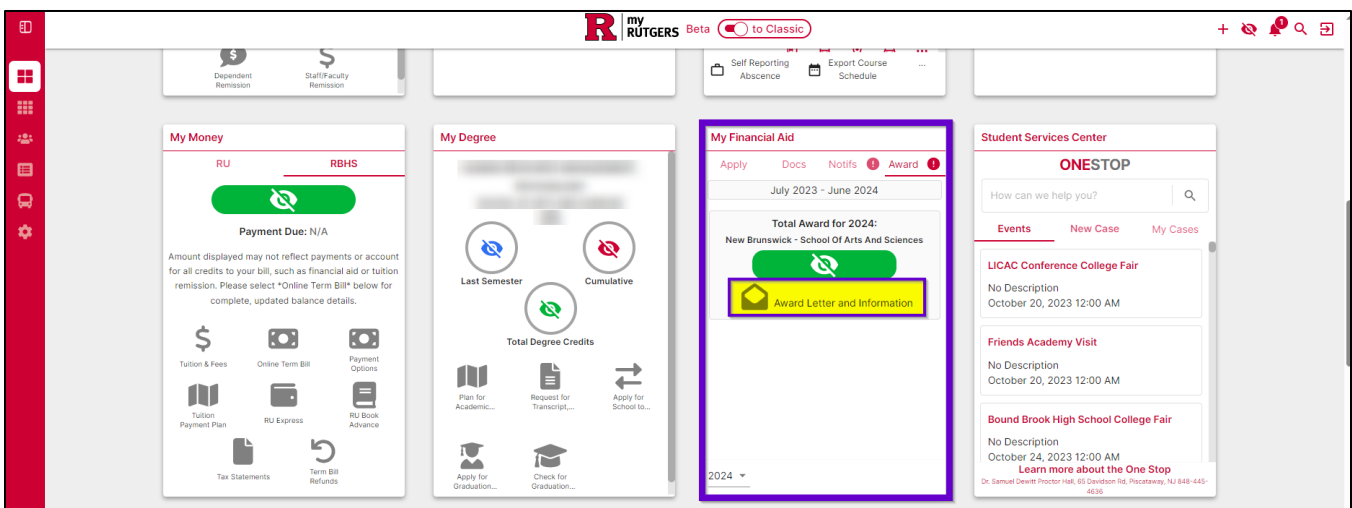
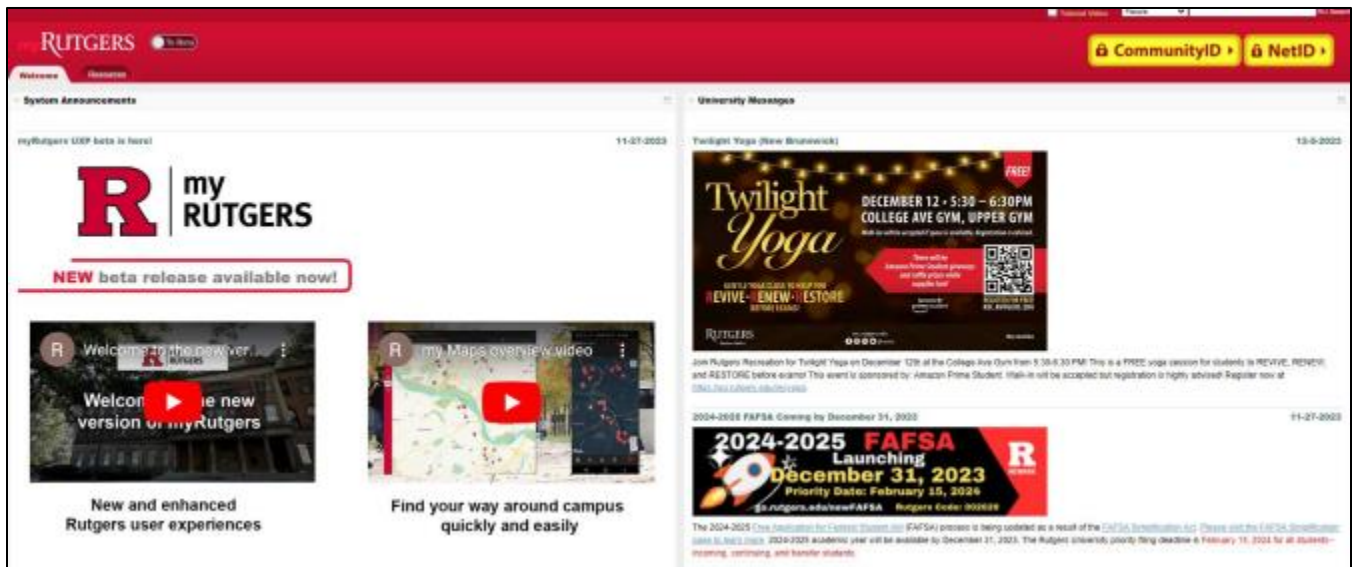


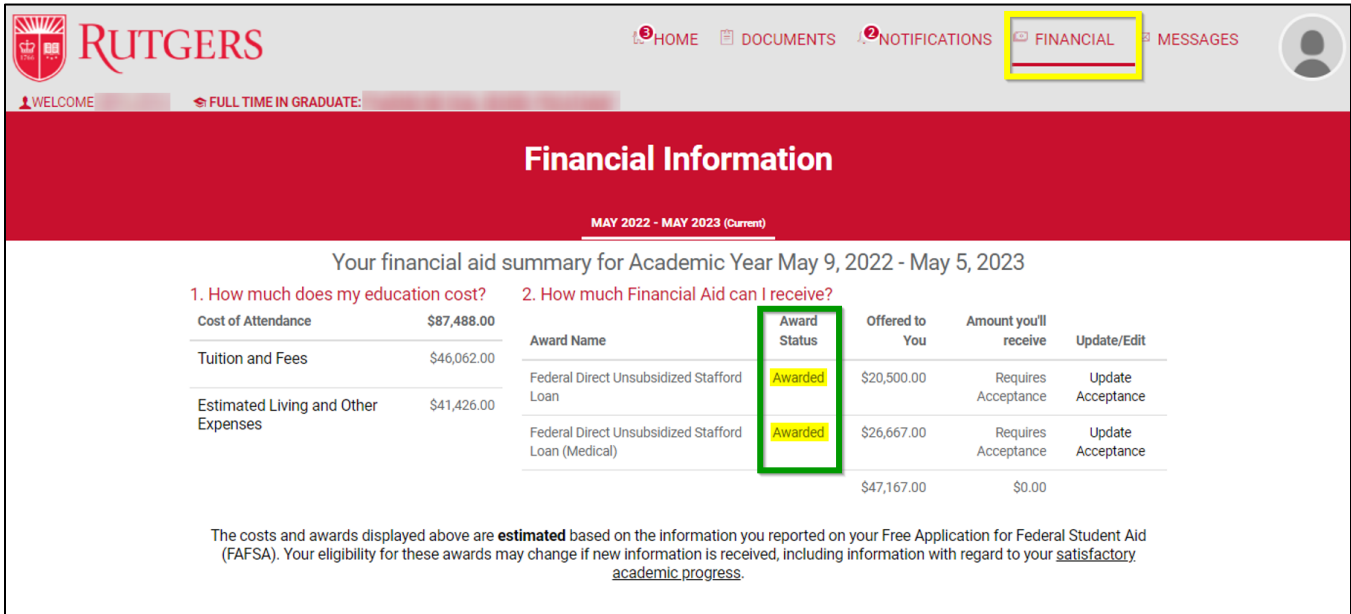
Accepting Awards

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 into 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 for the academic year May 2022 - May 2023. The 'FINANCIAL' tab is highlighted in the top navigation bar. The main heading is 'Financial Information'. Below this, the text reads 'Your financial aid summary for Academic Year May 9, 2022 - May 5, 2023'.

Section 1: How much does my education cost?

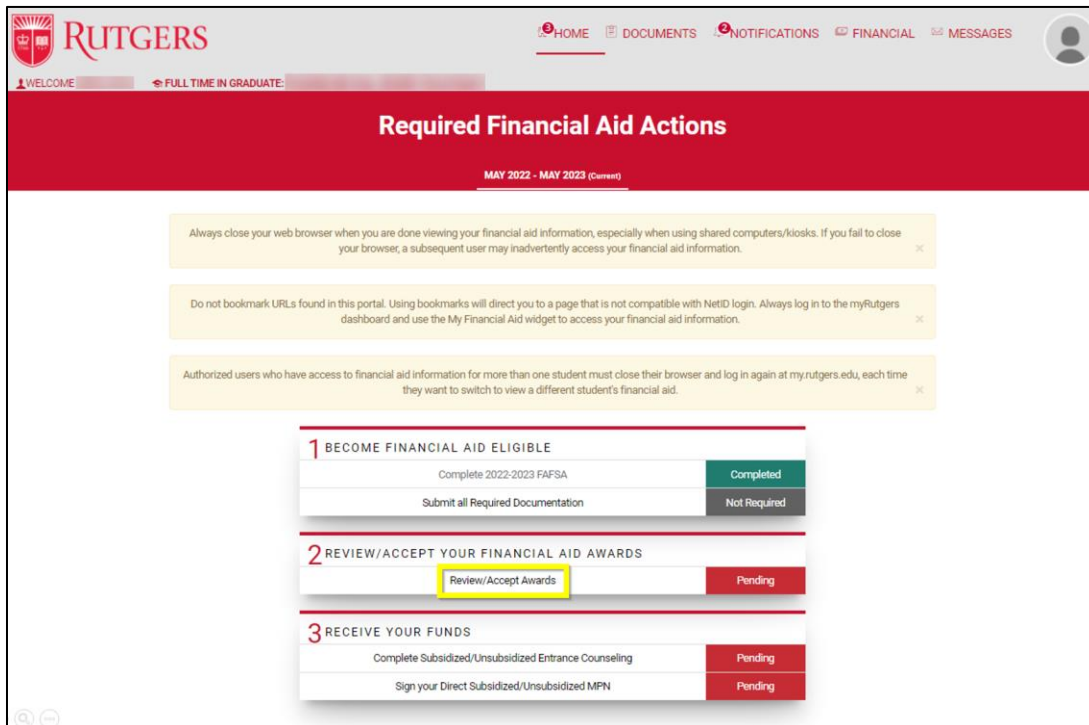
Cost of Attendance	Amount
Tuition and Fees	\$87,488.00
Estimated Living and Other Expenses	\$46,062.00
Total	\$133,550.00

Section 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
Federal Direct Unsubsidized Stafford Loan (Medical)	Awarded	\$26,667.00	Requires Acceptance	Update Acceptance
Total		\$47,167.00	\$0.00	

The costs and awards displayed above are **estimated** based on the information you reported on your Free Application for Federal Student Aid (FAFSA). Your eligibility for these awards may change if new information is received, including information with regard to your satisfactory academic progress.

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



The screenshot shows the Rutgers Required Financial Aid Actions portal for the academic year May 2022 - May 2023. The 'FINANCIAL' tab is highlighted in the top navigation bar. The main heading is 'Required Financial Aid Actions'.

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.

1 BECOME FINANCIAL AID ELIGIBLE

Complete 2022-2023 FAFSA	Completed
Submit all Required Documentation	Not Required

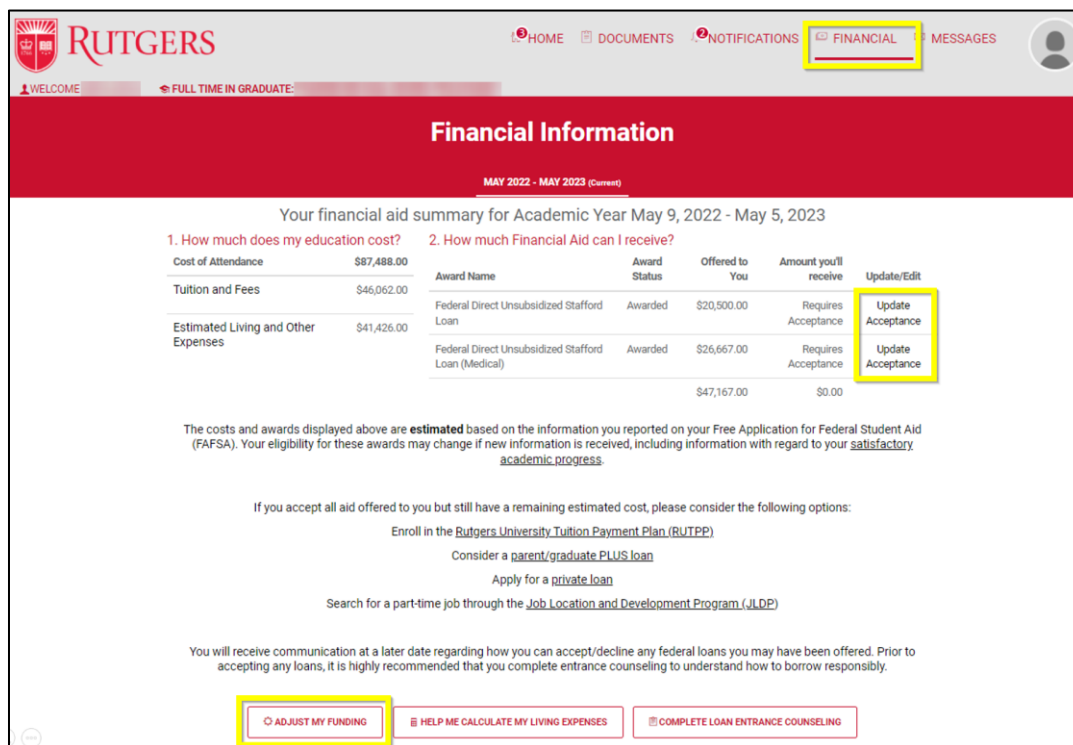
2 REVIEW/ACCEPT YOUR FINANCIAL AID AWARDS

Review/Accept Awards	Pending
-----------------------------	---------

3 RECEIVE YOUR FUNDS

Complete Subsidized/Unsubsidized Entrance Counseling	Pending
Sign your Direct Subsidized/Unsubsidized MPN	Pending

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’d like to accept, adjust, or reject.



Financial Information

MAY 2022 - MAY 2023 (Current)

Your financial aid summary for Academic Year May 9, 2022 - May 5, 2023

1. How much does my education cost?		2. How much Financial Aid can I receive?			
Cost of Attendance	\$87,488.00	Award Name	Award Status	Offered to You	Amount you'll receive
Tuition and Fees	\$46,062.00	Federal Direct Unsubsidized Stafford Loan	Awarded	\$20,500.00	Requires Acceptance
Estimated Living and Other Expenses	\$41,426.00	Federal Direct Unsubsidized Stafford Loan (Medical)	Awarded	\$26,667.00	Requires Acceptance
				\$47,167.00	\$0.00

The costs and awards displayed above are **estimated** based on the information you reported on your Free Application for Federal Student Aid (FAFSA). Your eligibility for these awards may change if new information is received, including information with regard to your satisfactory academic progress.

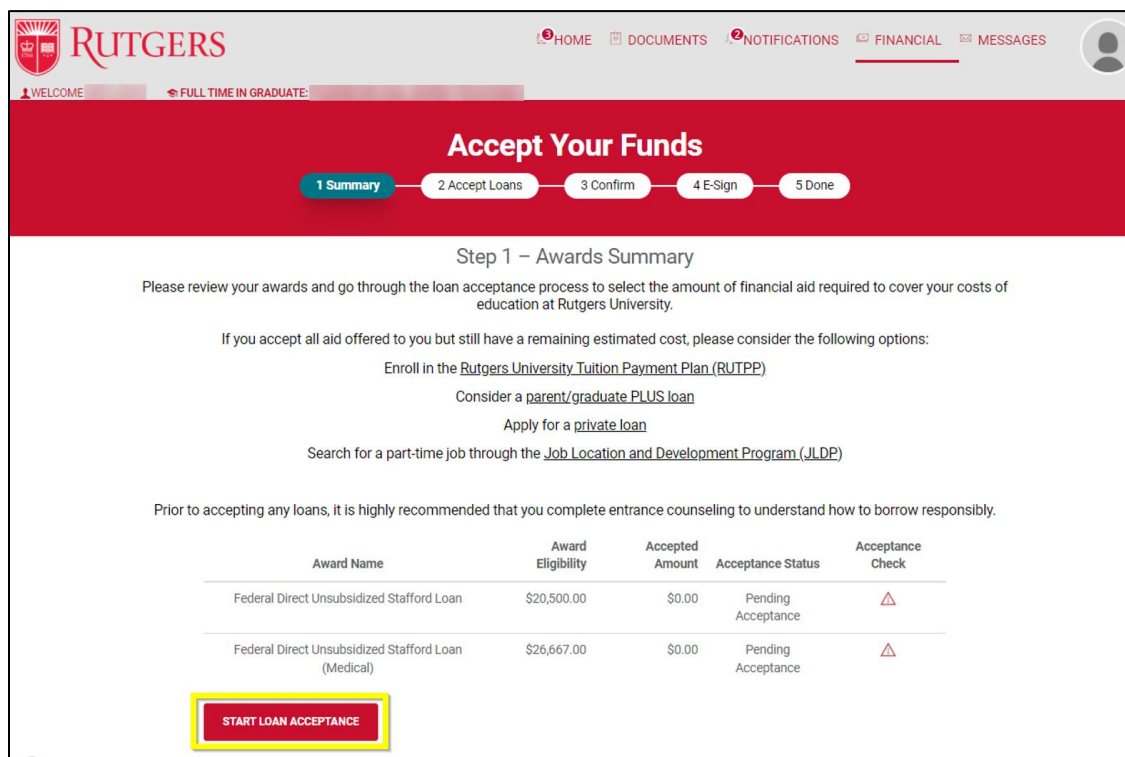
If you accept all aid offered to you but still have a remaining estimated cost, please consider the following options:

- 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 the [Job Location and Development Program \(JLDP\)](#)

You will receive communication at a later date regarding how you can accept/decline any federal loans you may have been offered. Prior to accepting any loans, it is highly recommended that you complete entrance counseling to understand how to borrow responsibly.

[ADJUST MY FUNDING](#) [HELP ME CALCULATE MY LIVING EXPENSES](#) [COMPLETE LOAN ENTRANCE COUNSELING](#)

5. Once in the *Accept Your Funds* page, click “Start Loan Acceptance.”



Accept Your Funds

1 Summary 2 Accept Loans 3 Confirm 4 E-Sign 5 Done

Step 1 - Awards Summary

Please review your awards and go through the loan acceptance process to select the amount of financial aid required to cover your costs of education at Rutgers University.

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

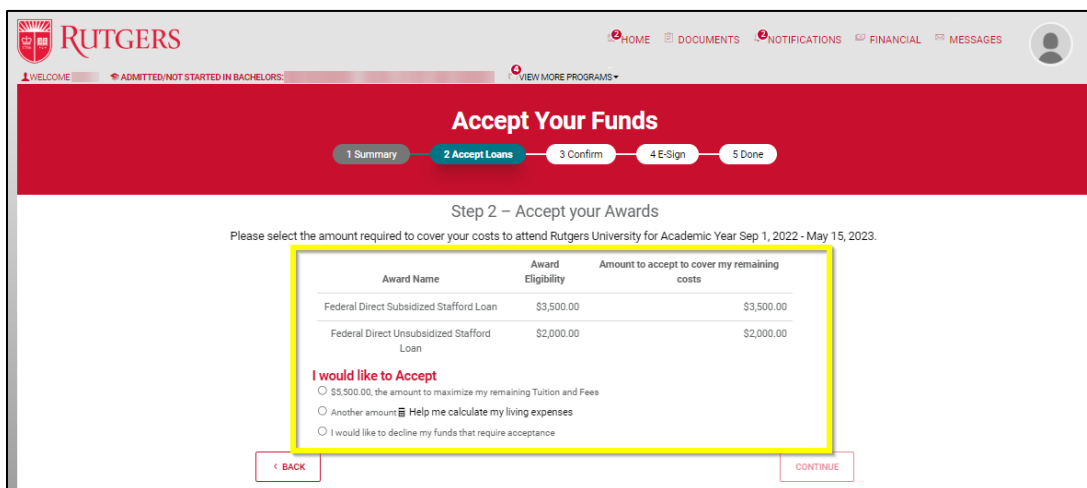
- Enroll in the [Rutgers University Tuition Payment Plan \(RUTPP\)](#)
- Consider a [parent/graduate PLUS loan](#)
- Apply for a [private loan](#)
- Search for a part-time job through the [Job Location and Development Program \(JLDP\)](#)

Prior to accepting any loans, it is highly recommended that you complete entrance counseling to understand how to borrow responsibly.

Award Name	Award Eligibility	Accepted Amount	Acceptance Status	Acceptance Check
Federal Direct Unsubsidized Stafford Loan	\$20,500.00	\$0.00	Pending Acceptance	⚠
Federal Direct Unsubsidized Stafford Loan (Medical)	\$26,667.00	\$0.00	Pending Acceptance	⚠

[START LOAN ACCEPTANCE](#)

6. Review the amounts of each loan and decide which option works best for you.



Accept Your Funds

1 Summary 2 **Accept Loans** 3 Confirm 4 E-Sign 5 Done

Step 2 – Accept your Awards

Please select the amount required to cover your costs to attend Rutgers University for Academic Year Sep 1, 2022 - May 15, 2023.

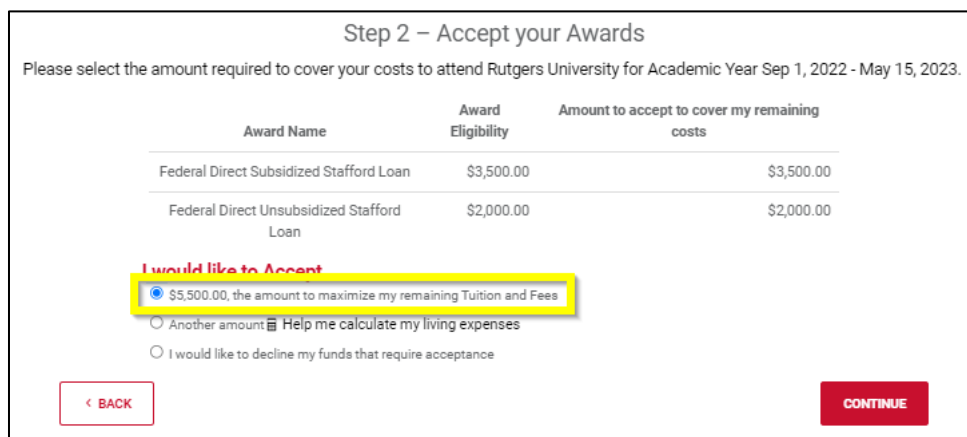
Award Name	Award Eligibility	Amount to accept to cover my remaining costs
Federal Direct Subsidized Stafford Loan	\$3,500.00	\$3,500.00
Federal Direct Unsubsidized Stafford Loan	\$2,000.00	\$2,000.00

I would like to Accept

- ☐ \$5,500.00, the amount to maximize my remaining Tuition and Fees
- ☐ Another amount [Help me calculate my living expenses](#)
- ☐ I would like to decline my funds that require acceptance

[< BACK](#) [CONTINUE](#)

- a. In the 1st option, you will see a suggested amount that may be sufficient to cover your budgeted tuition and fees. This may not reflect your actual charges, or other outstanding balances, such as housing and transportation. Then click “Continue.”



Step 2 – Accept your Awards

Please select the amount required to cover your costs to attend Rutgers University for Academic Year Sep 1, 2022 - May 15, 2023.

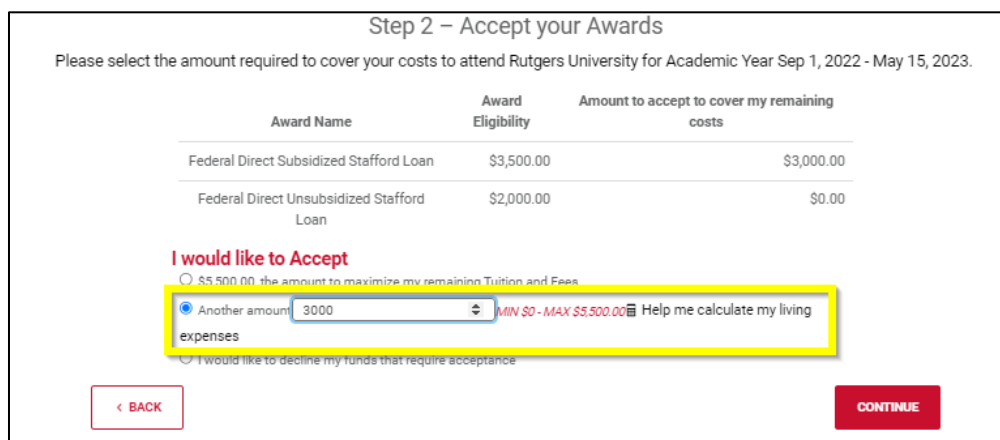
Award Name	Award Eligibility	Amount to accept to cover my remaining costs
Federal Direct Subsidized Stafford Loan	\$3,500.00	\$3,500.00
Federal Direct Unsubsidized Stafford Loan	\$2,000.00	\$2,000.00

I would like to Accept

- ☒ \$5,500.00, the amount to maximize my remaining Tuition and Fees
- ☐ Another amount [Help me calculate my living expenses](#)
- ☐ I would like to decline my funds that require acceptance

[< BACK](#) [CONTINUE](#)

- b. The 2nd option will allow you to adjust the amount of the loan you receive. Enter the amount you'd prefer, up to the full amount of the loan, and then click “Continue.”



Step 2 – Accept your Awards

Please select the amount required to cover your costs to attend Rutgers University for Academic Year Sep 1, 2022 - May 15, 2023.

Award Name	Award Eligibility	Amount to accept to cover my remaining costs
Federal Direct Subsidized Stafford Loan	\$3,500.00	\$3,000.00
Federal Direct Unsubsidized Stafford Loan	\$2,000.00	\$0.00

I would like to Accept

- ☐ \$5,500.00, the amount to maximize my remaining Tuition and Fees
- ☒ Another amount [MIN \\$0 - MAX \\$5,500.00](#) [Help me calculate my living expenses](#)
- ☐ I would like to decline my funds that require acceptance

[< BACK](#) [CONTINUE](#)

Note: If you notice you can only adjust the size of your unsubsidized loan, that's because this platform is designed to encourage you to take the full subsidized loan first. The subsidized loan will not accrue interest while you're in school and up to 6 months after graduation, whereas the unsubsidized loan will accrue interest while you're 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."

Step 2 – Accept your Awards

Please select the amount required to cover your costs to attend Rutgers University for Academic Year Sep 1, 2022 - May 15, 2023.

Award Name	Award Eligibility	Amount to accept to cover my remaining costs
Federal Direct Subsidized Stafford Loan	\$3,500.00	\$0.00
Federal Direct Unsubsidized Stafford Loan	\$2,000.00	\$0.00

I would like to Accept

☐ \$5,500.00, the amount to maximize my remaining Tuition and Fees
☐ Another amount [Help me calculate my living expenses](#)
☒ I would like to decline my funds that require acceptance

[< BACK](#)
[CONTINUE](#)



7. Confirm the loan/award amounts in your package. Use the pencil icon to adjust funding further, such as how much you want disbursed per term. The totals should add up to the award amount you've selected. For example, if you accept \$3,000 for your award, term 11 and term 12 together should add up to \$3,000. Once you've adjusted your term funds, click "Continue."

Accept Your Funds

1 Summary
2 Accept Loans
3 Confirm
4 E-Sign
5 Done

Step 3 – Confirm your Awards Selection

Congratulations! You have successfully accepted your awards for Academic Year Sep 1, 2022 - May 15, 2023.

Award Name	Award Eligibility	Your Award	Amount you'll receive per Term		Edit
			Term 11	Term 12	
The Dean's Scholarship	\$3,500.00	\$3,500.00	\$1,750.00	\$1,750.00	
Federal Direct Subsidized Stafford Loan	\$3,500.00	\$3,500.00	\$1,750.00	\$1,750.00	
Federal Direct Unsubsidized Stafford Loan	\$2,000.00	\$2,000.00	\$1,000.00	\$1,000.00	

The costs and awards displayed above are **estimated** based on the information you reported on your Free Application for Federal Student Aid (FAFSA). Your eligibility for these awards may change if new information is received, including information with regard to your [satisfactory academic progress](#).

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 the [Job Location and Development Program \(JLDP\)](#)

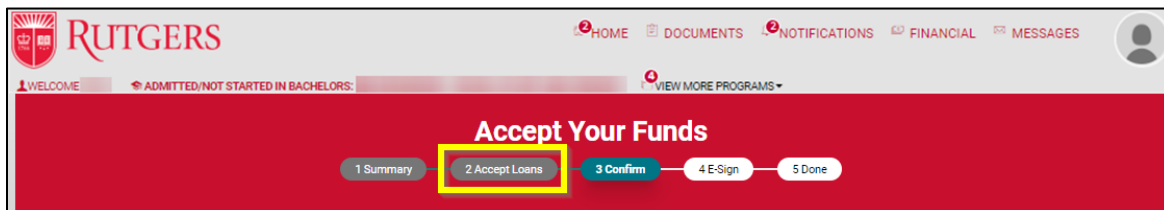
You will receive communication at a later date regarding how you can accept/decline any federal loans you may have been offered. Prior to accepting any loans, it is highly recommended that you complete entrance counseling to understand how to borrow responsibly.

[< BACK](#)

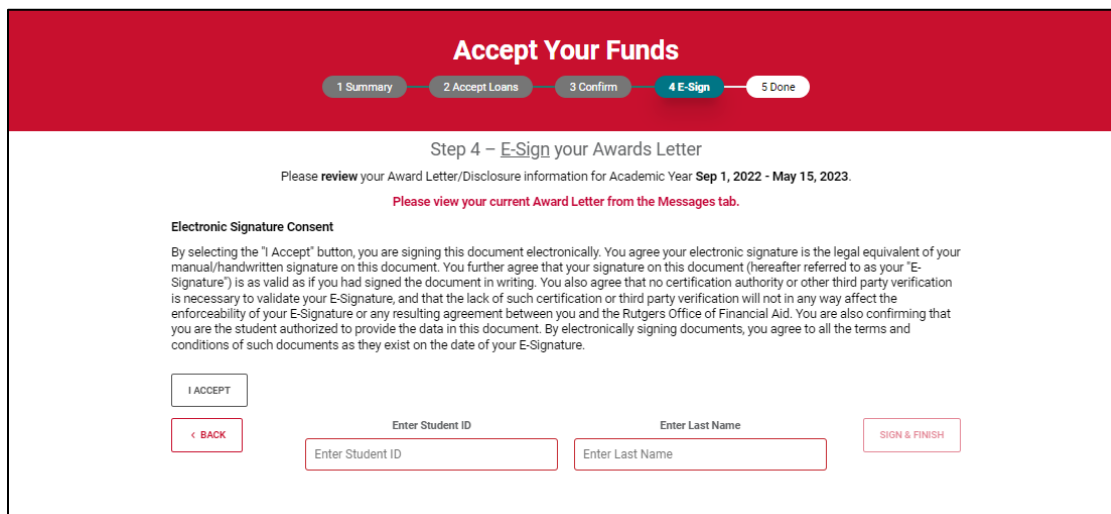
[ADJUST MY FUNDING](#)
[HELP ME CALCULATE MY LIVING EXPENSES](#)
[COMPLETE LOAN ENTRANCE COUNSELING](#)

[CONTINUE](#)

- a. If you accepted the wrong amount for your loan, accidentally declined a loan, or want to start the process over again, you can navigate back to step 2 “Accept Loans” at the top of the screen to readjust the amount of loan you’re accepting.

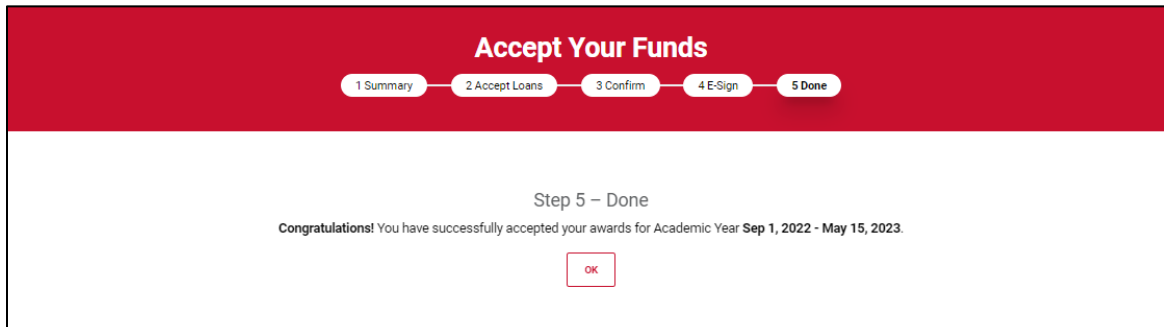


8. Read through the *Electronic Signature Consent* message and click “I Accept.” Then enter your NetID and last name to sign. Finally, click “Sign & Finish.”
 - a. The “Sign & Finish” button will remain ghosted until you’ve clicked “I Accept” and entered the required information.



Note: If you see a notice that invites you to view your award letter in the messages tab, do not go to the messages tab to view the letter. Your “award letter” is your award package available in the financial tab.

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



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

Financial Information

SEP 2022 - MAY 2023 (Current)

Your financial aid summary for Academic Year Sep 1, 2022 - May 15, 2023

1. How much does my education cost?

Cost of Attendance	\$35,812.00
Tuition and Fees	\$15,804.00
Estimated Living and Other Expenses	\$20,008.00

2. How much Financial Aid can I receive?

Award Name	Award Status	Offered to You	Amount you'll receive	Update/Edit
The Dean's Scholarship	Awarded	\$3,500.00	\$3,500.00	
Federal Direct Subsidized Stafford Loan	Awarded	\$3,500.00	\$3,500.00	✎
Federal Direct Unsubsidized Stafford Loan	Awarded	\$2,000.00	\$2,000.00	✎
Accepted		\$9,000.00	\$9,000.00	

The costs and awards displayed above are **estimated** based on the information you reported on your Free Application for Federal Student Aid (FAFSA). Your eligibility for these awards may change if new information is received, including information with regard to your satisfactory academic progress.

Financial Information

SEP 2022 - MAY 2023 (Current)

Your financial aid summary for Academic Year Sep 1, 2022 - May 15, 2023

1. How much does my education cost?

Cost of Attendance	\$35,812.00
Tuition and Fees	\$15,804.00
Estimated Living and Other Expenses	\$20,008.00

2. How much Financial Aid can I receive?

Award Name	Award Status	Offered to You	Amount you'll receive	Update/Edit
The Dean's Scholarship	Awarded	\$3,500.00	\$3,500.00	
Federal Direct Subsidized Stafford Loan	Awarded	\$3,500.00	\$3,500.00	✎
Federal Direct Unsubsidized Stafford Loan	Awarded	\$2,000.00	\$500.00	✎
Adjusted		\$9,000.00	\$7,500.00	

The costs and awards displayed above are **estimated** based on the information you reported on your Free Application for Federal Student Aid (FAFSA). Your eligibility for these awards may change if new information is received, including information with regard to your satisfactory academic progress.

Financial Information

SEP 2022 - MAY 2023 (Current)

Your financial aid summary for Academic Year Sep 1, 2022 - May 15, 2023

1. How much does my education cost?

Cost of Attendance	\$35,812.00
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Award Name	Award Status	Offered to You	Amount you'll receive	Update/Edit
The Dean's Scholarship	Awarded	\$3,500.00	\$3,500.00	
Federal Direct Subsidized Stafford Loan	Awarded	\$3,500.00	\$0.00	✎
Federal Direct Unsubsidized Stafford Loan	Awarded	\$2,000.00	\$0.00	✎
Rejected		\$9,000.00	\$3,500.00	

The costs and awards displayed above are **estimated** based on the information you reported on your Free Application for Federal Student Aid (FAFSA). Your eligibility for these awards may change if new information is received, including information with regard to your satisfactory academic progress.

11. After you've 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.

Financial Information



MAY 2022 - MAY 2023 (Current)

Your financial aid summary for Academic Year May 9, 2022 - May 5, 2023

1. How much does my education cost?

Cost of Attendance	\$87,488.00
Tuition and Fees	\$46,062.00
Estimated Living and Other Expenses	\$41,426.00

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	\$20,500.00	
Federal Direct Unsubsidized Stafford Loan (Medical)	Awarded	\$26,667.00	\$26,667.00	
			\$47,167.00	\$47,167.00

The costs and awards displayed above are **estimated** based on the information you reported on your Free Application for Federal Student Aid (FAFSA). Your eligibility for these awards may change if new information is received, including information with regard to your [satisfactory academic progress](#).

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 the Job Location and Development Program \(JLDP\)](#)

12. Contact your region's [One Stop Student Services Center](#) for additional questions or concerns about adjusting your funding.