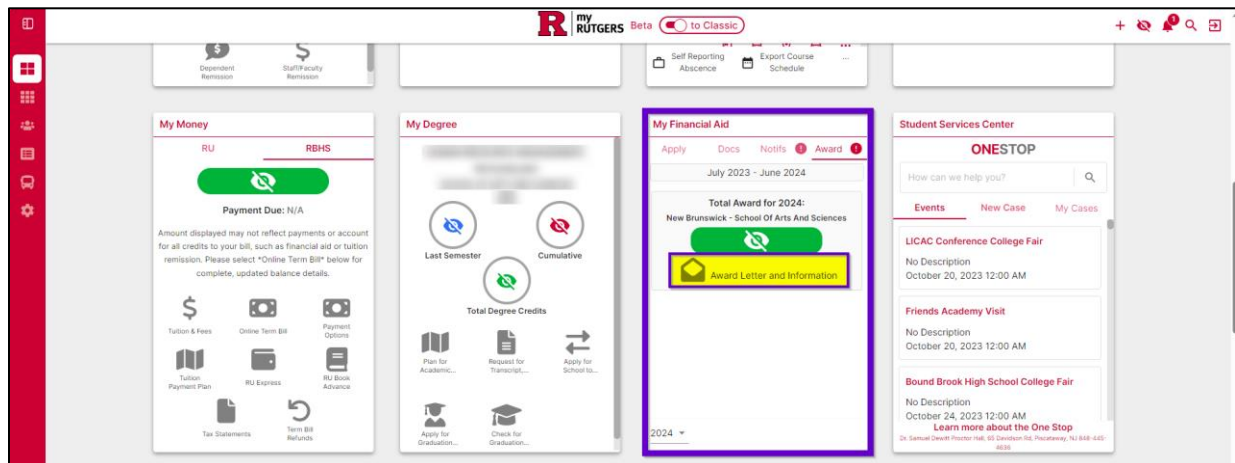
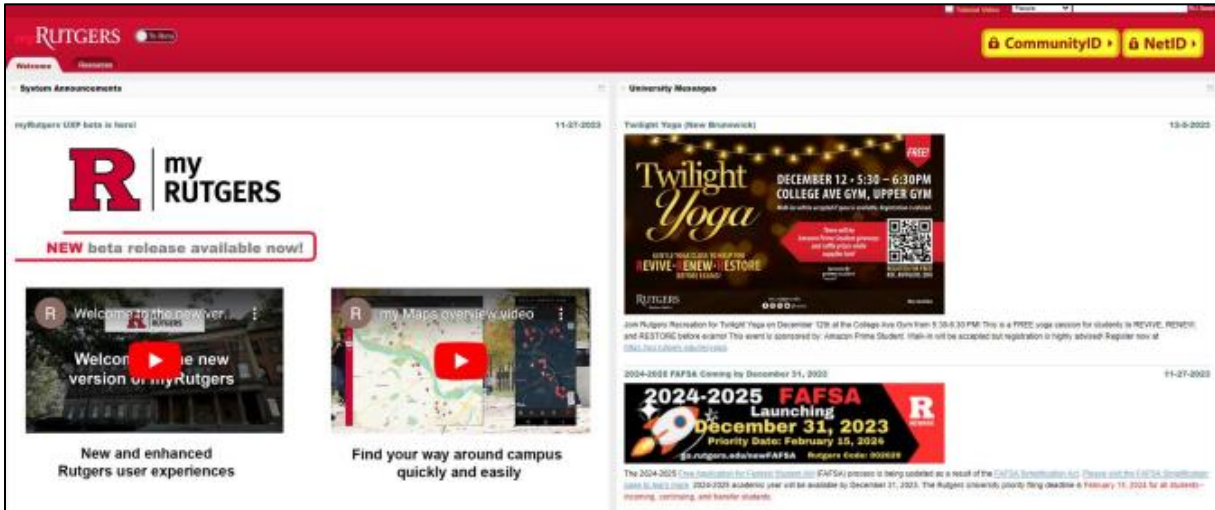


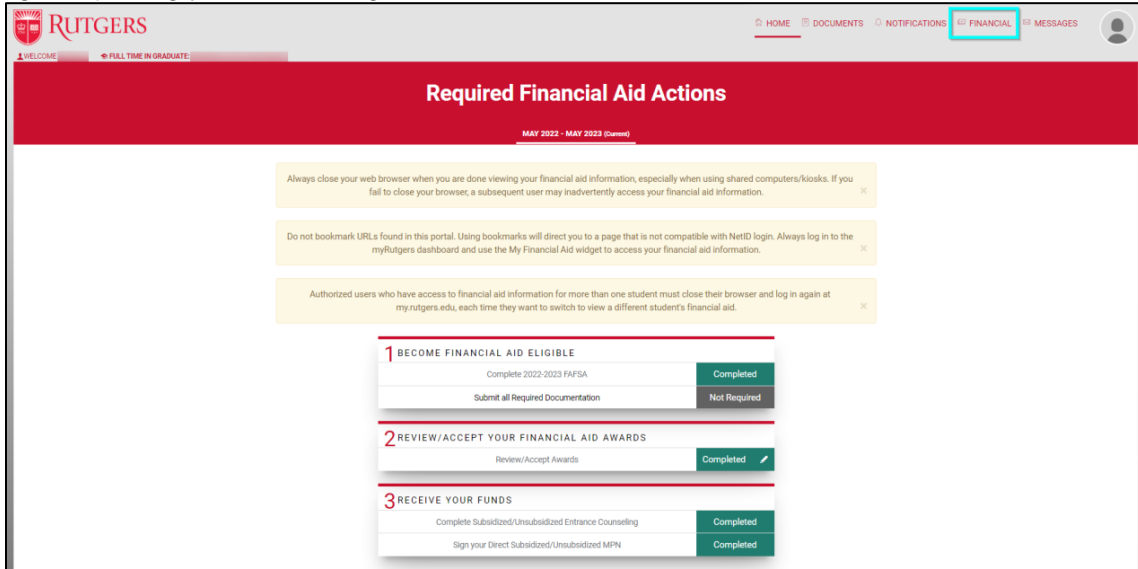
Adjusting or Rejecting Awards

This guide will show you how to further adjust the Federal loans you were awarded in your financial aid package after previously accepting them. If you haven't already accepted your awards, please follow the instructions provided in "Accepting Awards" on the Financial Aid Student Portal Library.

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."



2. To begin adjusting your awards, go to the *Financial* tab.



Required Financial Aid Actions
MAY 2022 - MAY 2023 (Current)

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.

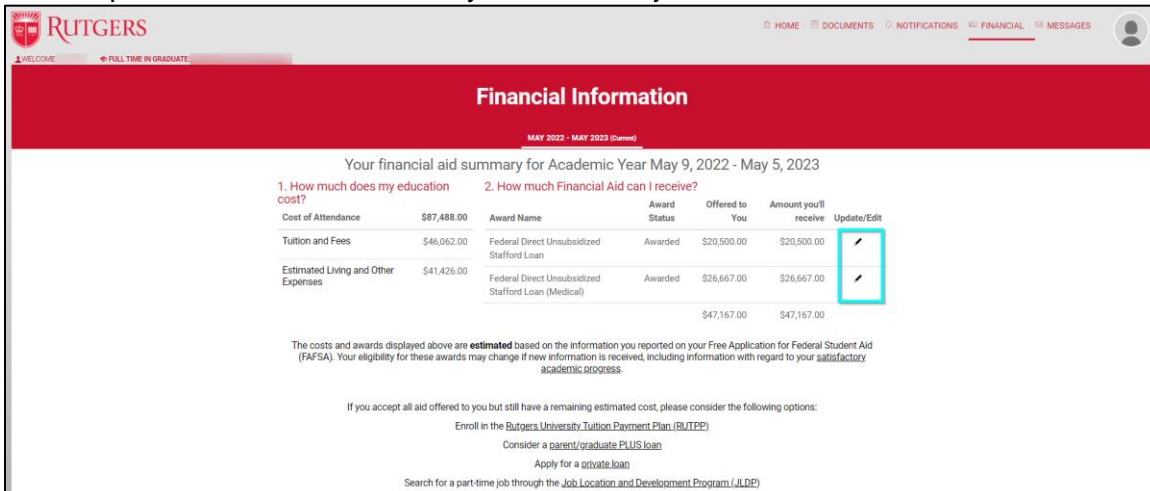
Authorized users who have access to financial aid information for more than one student must close their browser and log in again at myrutgers.edu, each time they want to switch to view a different student's financial aid.

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 **Completed**

3 RECEIVE YOUR FUNDS
Complete Subsidized/Unsubsidized Entrance Counseling **Completed**
Sign your Direct Subsidized/Unsubsidized MPN **Completed**

3. Click on the pencil icon next to the fund you wish to adjust.





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

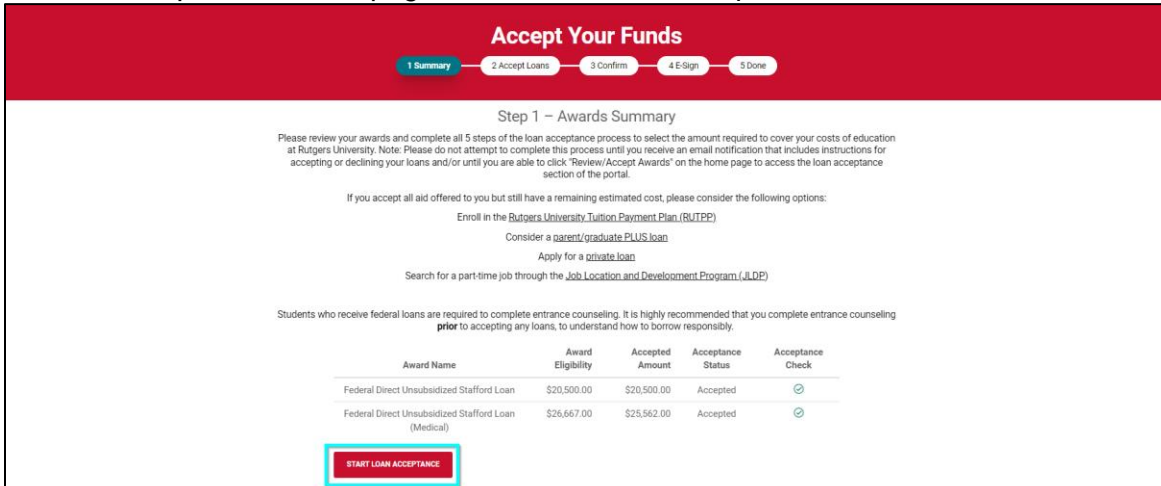
2. How much Financial Aid can I receive?

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 \(JLDP\)](#)

4. 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 complete all 5 steps of the loan acceptance process to select the amount required to cover your costs of education at Rutgers University. Note: Please do not attempt to complete this process until you receive an email notification that includes instructions for accepting or declining your loans 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 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 \(JLDP\)](#)

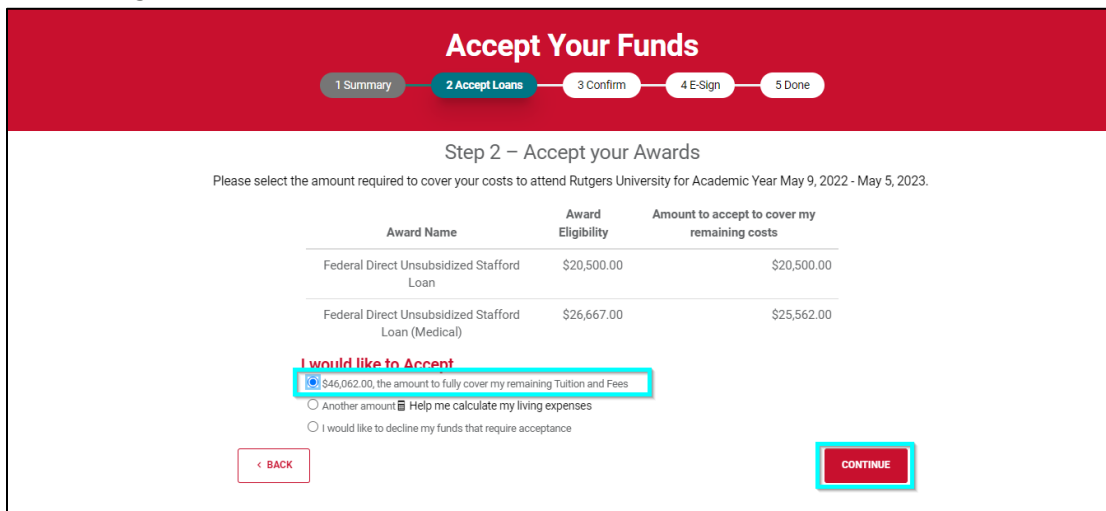
Students who receive federal loans are required to complete entrance counseling. It is highly recommended that you complete entrance counseling **prior** to accepting any loans, to understand how to borrow responsibly.

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

START LOAN ACCEPTANCE

Note: The amount you previously selected will appear in the accepted amount column on page 1 only. Going forward, you will only see the full amount of the award for which you are eligible. If you need to accept more or less than what you previously accepted, you should double check the amount you previously accepted and make a mental note for your adjustments going forward.

5. On Step 2 (Accept Loans), you can either accept the full amount offered, accept a lower amount, or decline your loans altogether.
 - a. If you would like to accept the full amount of the award you're eligible for, select the first option. Then click "Continue."



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 May 9, 2022 - May 5, 2023.

Award Name	Award Eligibility	Amount to accept to cover my remaining costs
Federal Direct Unsubsidized Stafford Loan	\$20,500.00	\$20,500.00
Federal Direct Unsubsidized Stafford Loan (Medical)	\$26,667.00	\$25,562.00

I would like to Accept

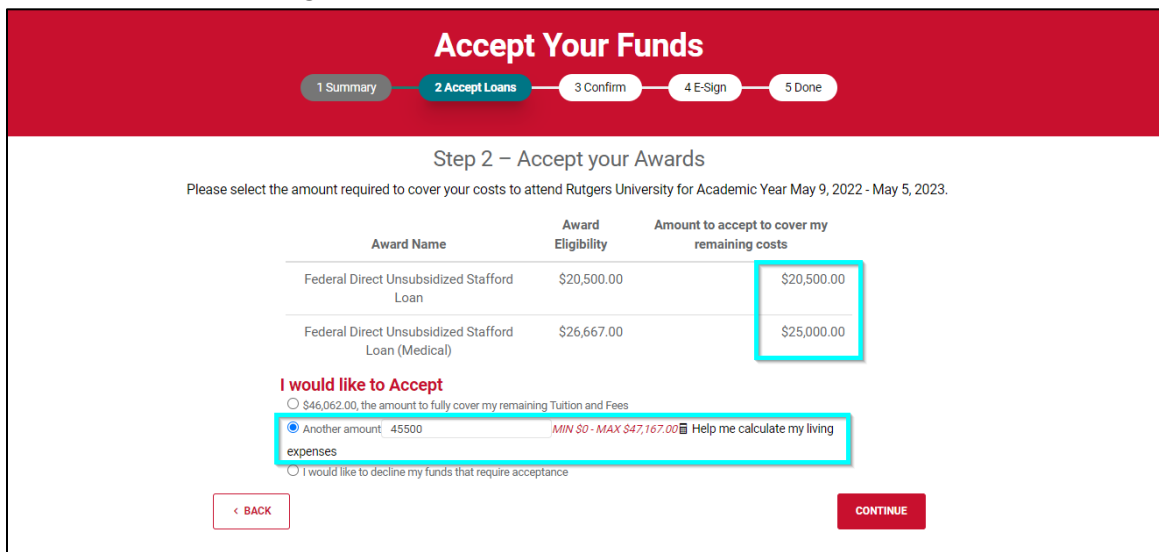
☒ \$46,062.00, the amount to fully cover my remaining Tuition and Fees

☐ Another amount [Help me calculate my living expenses](#)

☐ I would like to decline my funds that require acceptance

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

- b. If you would like to make an adjustment to your award (adding or reducing the amount you accepted), select the second option. Enter the **total** amount you'd prefer, up to the full amount of both loans, and then click "Continue."
 - Example A: You were awarded \$20,500 in Loan A and \$26,667 in Loan B. If you previously accepted the full \$20,500 for Loan A and \$20,000 for Loan B, but want to increase Loan B by \$5,000, enter \$45,500. Double check the loan amounts are correct, and then click "Continue."



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 May 9, 2022 - May 5, 2023.

Award Name	Award Eligibility	Amount to accept to cover my remaining costs
Federal Direct Unsubsidized Stafford Loan	\$20,500.00	\$20,500.00
Federal Direct Unsubsidized Stafford Loan (Medical)	\$26,667.00	\$25,000.00

I would like to Accept

☐ \$46,062.00, the amount to fully cover my remaining Tuition and Fees

☒ Another amount 45500 MIN \$0 - MAX \$47,167.00 [Help me calculate my living expenses](#)

☐ I would like to decline my funds that require acceptance

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

- Example B: You were awarded \$20,500 in Loan A and \$26,667 in Loan B. If you previously accepted the full \$20,500 for Loan A and \$20,000 for Loan B, but want to decrease Loan B by \$5,000, enter \$35,500. Double check the loan amounts are correct, and then click “Continue.”

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 May 9, 2022 - May 5, 2023.

Award Name	Award Eligibility	Amount to accept to cover my remaining costs
Federal Direct Unsubsidized Stafford Loan	\$20,500.00	\$20,500.00
Federal Direct Unsubsidized Stafford Loan (Medical)	\$26,667.00	\$15,000.00

I would like to Accept

☐ \$46,062.00, the amount to fully cover my remaining Tuition and Fees

☒ Another amount:
MIN \$0 - MAX \$47,167.00
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. If you would like to decline your loans entirely, select the third option, and then click “Continue.”

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 May 9, 2022 - May 5, 2023.

Award Name	Award Eligibility	Amount to accept to cover my remaining costs
Federal Direct Unsubsidized Stafford Loan	\$20,500.00	\$0.00
Federal Direct Unsubsidized Stafford Loan (Medical)	\$26,667.00	\$0.00

I would like to Accept

☐ \$46,062.00, the amount to fully cover 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

6. 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 on step 2.
 - a. For example, if you accept \$20,500 for your award, term 11 and term 12 together should add up to \$20,500.
 - b. 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 **May 9, 2022 - May 5, 2023.**

Award Name	Award Eligibility	Your Award	Amount you'll receive per Term		Edit
			Term 11	Term 12	
Federal Direct Unsubsidized Stafford Loan	\$20,500.00	\$20,500.00	\$12,781.00	\$12,781.00	✎
Federal Direct Unsubsidized Stafford Loan (Medical)	\$26,667.00	\$25,562.00	\$12,781.00	\$12,781.00	✎

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 \(JLDP\)](#)

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 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.

↻ ADJUST MY FUNDING

📖 HELP ME CALCULATE MY LIVING EXPENSES

📋 COMPLETE LOAN ENTRANCE COUNSELING

< BACK

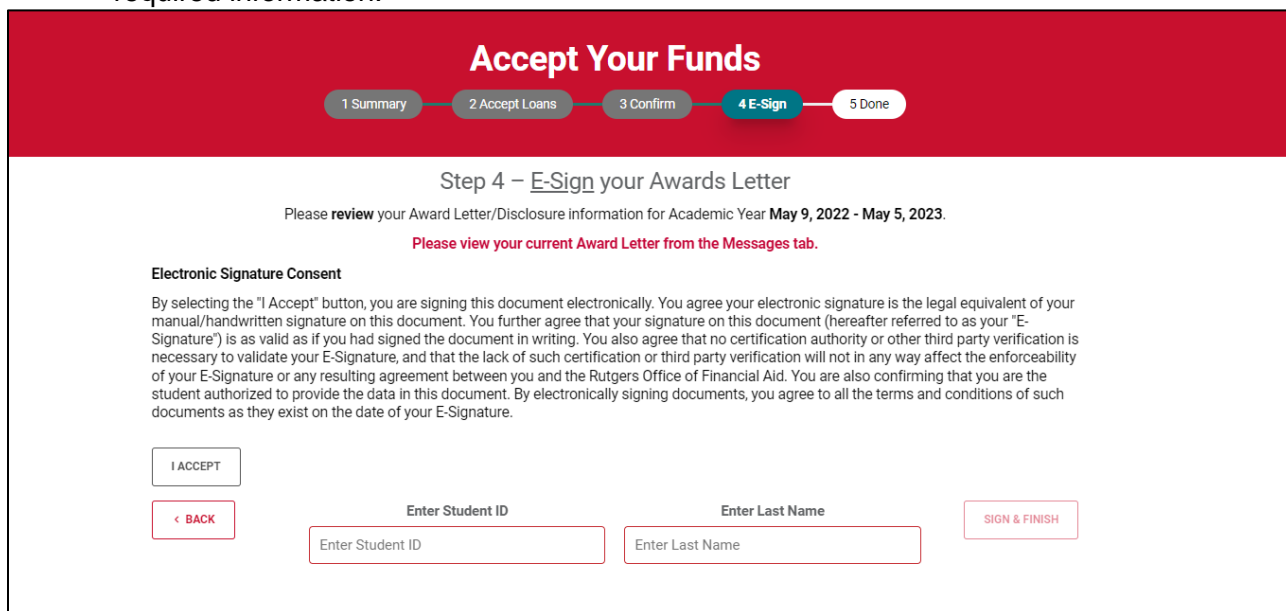
CONTINUE

- c. 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.

Accept Your Funds

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

7. Read 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.



Accept Your Funds

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

Step 4 – E-Sign your Awards Letter

Please **review** your Award Letter/Disclosure information for Academic Year **May 9, 2022 - May 5, 2023**.

Please view your current Award Letter from the Messages tab.

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

< BACK

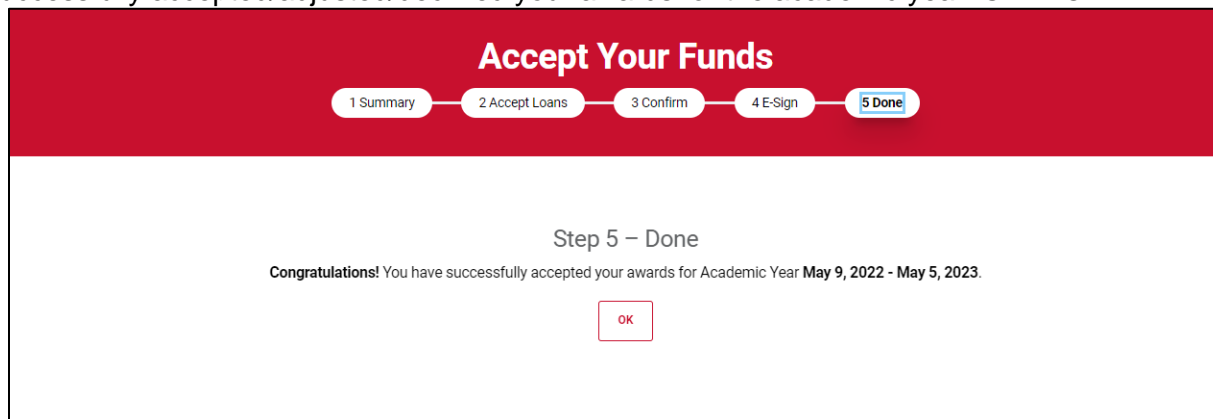
Enter Student ID

Enter Last Name

SIGN & FINISH

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.

8. 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.”



Accept Your Funds

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

Step 5 – Done

Congratulations! You have successfully accepted your awards for Academic Year **May 9, 2022 - May 5, 2023**.

OK

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

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	\$25,562.00	✎
		\$47,167.00	\$46,062.00	

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.

10. To make further adjustments, click the pencil icon and begin the acceptance process again.

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?

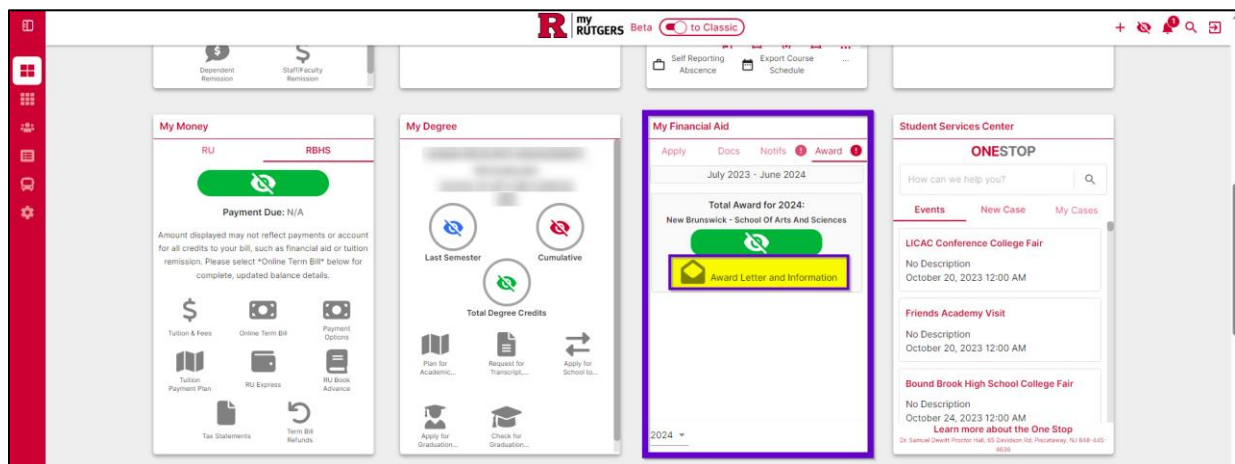
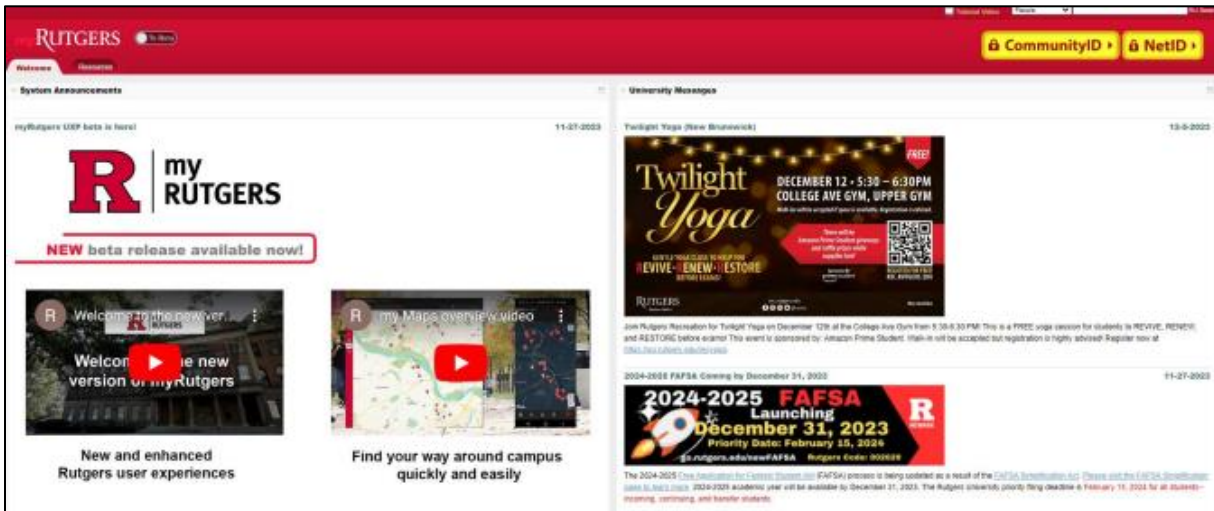
Award Name	Award Status	Offered to You	Amount you'll receive	Update/Edit
Federal Direct Unsubsidized Stafford Loan	Awarded	\$20,500.00	\$20,500.00	✎
Federal Direct Unsubsidized Stafford Loan (Medical)	Awarded	\$26,667.00	\$25,562.00	✎
		\$47,167.00	\$46,062.00	

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.

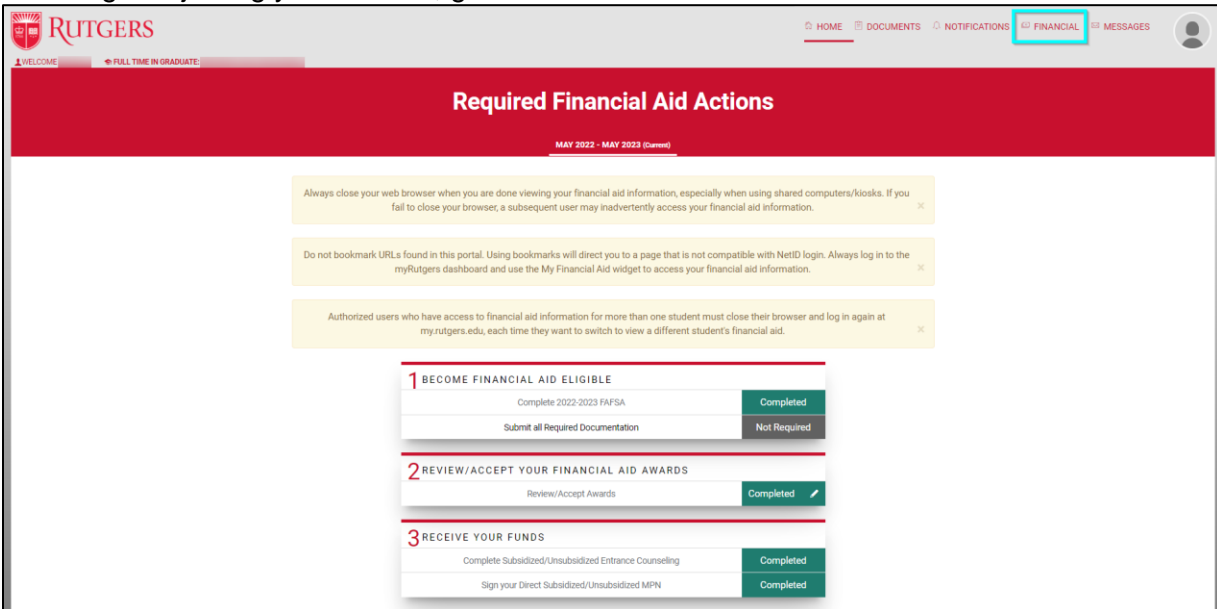
Adjusting PLUS Loans

Unlike Subsidized and Unsubsidized loans, you do not have to accept the PLUS loan for it to disburse. If you would like to accept a lower amount of PLUS loan than offered, you can adjust the PLUS loan in the student portal in a similar manner as you adjust Subsidized and Unsubsidized loans.

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."



2. To begin adjusting your awards, go to the *Financial* tab.



Required Financial Aid Actions

MAY 2022 - MAY 2023 (Current)

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

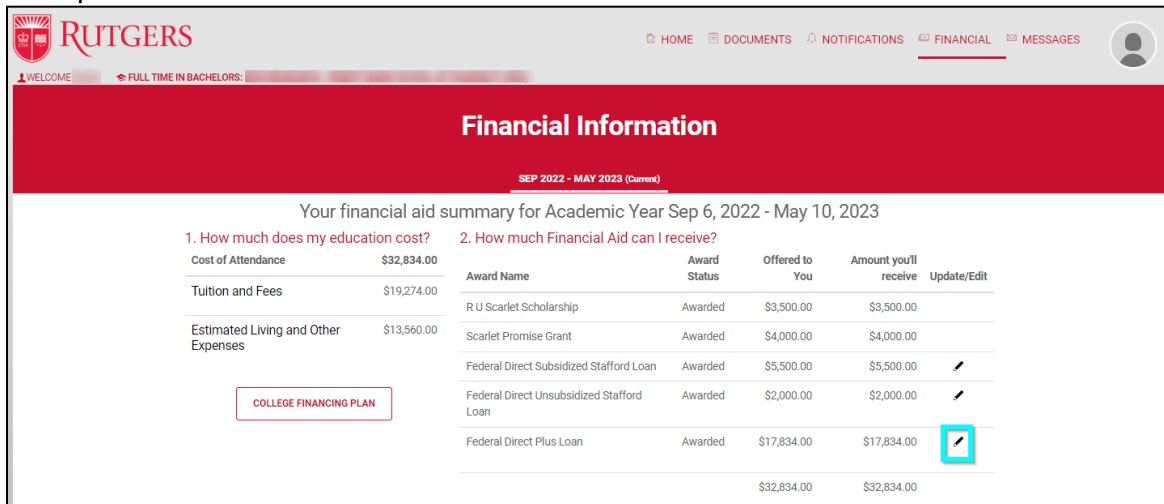
Review/Accept Awards Completed

3 RECEIVE YOUR FUNDS

Complete Subsidized/Unsubsidized Entrance Counseling Completed

Sign your Direct Subsidized/Unsubsidized MPN Completed

3. Click the pencil icon next to the PLUS loan.



Financial Information


SEP 2022 - MAY 2023 (Current)

Your financial aid summary for Academic Year Sep 6, 2022 - May 10, 2023

1. How much does my education cost?


Cost of Attendance	\$32,834.00
Tuition and Fees	\$19,274.00
Estimated Living and Other Expenses	\$13,560.00

2. How much Financial Aid can I receive?

Award Name	Award Status	Offered to You	Amount you'll receive	Update/Edit
R U Scarlet Scholarship	Awarded	\$3,500.00	\$3,500.00	
Scarlet Promise Grant	Awarded	\$4,000.00	\$4,000.00	
Federal Direct Subsidized Stafford Loan	Awarded	\$5,500.00	\$5,500.00	
Federal Direct Unsubsidized Stafford Loan	Awarded	\$2,000.00	\$2,000.00	
Federal Direct Plus Loan	Awarded	\$17,834.00	\$17,834.00	
		\$32,834.00	\$32,834.00	


COLLEGE FINANCING PLAN

4. A verification pop-up will appear requesting the borrower's (parent's) last 4 digits of SSN and their Date of Birth. Enter requested information and click *validate*.

 **Manually Accept Your Funds**


PLUS Loan Borrower SSN (Last 4 digits) *

PLUS Loan Borrower Date of Birth *



CANCEL **VALIDATE**

5. Enter the total amounts per term you would like to accept in the boxes provided.

 **Manually Accept Your Funds**

Award Name	Award Eligibility	Accepted Amount per Term	
		Term 11	Term 12
Federal Direct Plus Loan	\$17,834.00	Enter \$ amount ▲ Amount is required	Enter \$ amount ▲ Amount is required


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

CANCEL Enter Student ID Enter Borrower Last name SIGN & FINISH

6. Read 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.

 **Manually Accept Your Funds**

Award Name	Award Eligibility	Accepted Amount per Term	
		Term 11	Term 12
Federal Direct Plus Loan	\$17,834.00		

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

CANCEL NetID Last Name SIGN & FINISH

7. The adjusted amount will reflect in the financial tab after completing adjustments.

Financial Information

SEP 2022 - MAY 2023 (Current)

Your financial aid summary for Academic Year Sep 6, 2022 - May 10, 2023

1. How much does my education cost?

Cost of Attendance	\$32,834.00
Tuition and Fees	\$19,274.00
Estimated Living and Other Expenses	\$13,560.00

COLLEGE FINANCING PLAN

2. How much Financial Aid can I receive?

Award Name	Award Status	Offered to You	Amount you'll receive	Update/Edit
R U Scarlet Scholarship	Awarded	\$3,500.00	\$3,500.00	
Scarlet Promise Grant	Awarded	\$4,000.00	\$4,000.00	
Federal Direct Subsidized Stafford Loan	Awarded	\$5,500.00	\$5,500.00	
Federal Direct Unsubsidized Stafford Loan	Awarded	\$2,000.00	\$2,000.00	
Federal Direct Plus Loan	Awarded	\$17,834.00	\$4,000.00	
		\$32,834.00	\$19,000.00	

8. If you are unable to adjust your PLUS loan, please contact your regional [One Stop Student Services Center](#) with exact amounts to be accepted for the fall and spring terms. One Stop can also help if you have additional questions about adjusting your loans.