<u>How to Accept Federal Student Loans in Banner:</u>

1. Accept your student loans as well as the terms & conditions by going to Banner Web at myvsu.valdosta.edu and complete the following steps: (Please use Google Chrome NOT Safari/Apple Device)
    - Click BANNER underneath Portals
    - Click FINANCIAL AID APPLICATION MENU
    - Click REVIEW/ACCEPT FEDERAL LOAN OFFERS link
    - LOGIN using your VSU student ID number and MYVSU password (if required)
    - Click AWARD OFFER tab to review award
        i.   Click ACCEPT or MODIFY the offered loan amounts (*If accepting a reduced amount in Banner, this amount will always be split between all semesters awarded. See the instructions in the NOTE section below to accept individual amounts for each semester.)
        ii. Click Resources to review & accept the Terms and Conditions of Financial Aid
        iii. Submit acceptance (Parent Plus Loan cannot be accepted on this tab, if offered. Please see below for instructions on how a PARENT can apply for the Parent Plus Loan)
2. Student must log in to studentaid.gov to complete BOTH the Entrance Counseling and MPN requirements.
    - Complete the Loan Counseling:
        i.   Studentaid.gov -> click on IN SCHOOL tab -> click on COMPLETE LOAN ENTRANCE COUNSELING link -> log in using FSA ID or Email and password ▢ Complete the Loan Agreement (Master Promissory Note):
            i. Studentaid.gov -> click on IN SCHOOL tab -> click on COMPLETE A LOAN AGREEMENT (MASTER PROMISSORY NOTE) link -> log in using FSA ID or Email and password

NOTE: If accepting uneven/different award term amounts (more than a $1 difference) OR one term only, then please REQUEST, FILL OUT, & SUBMIT a FEDERAL DIRECT LOAN REQUEST FORM on valdosta.studentforms.com. You will need your MyVSU login info. (Please use Google Chrome NOT Safari/Apple Device)

<u>PARENTS ONLY: How to Apply for a Federal Direct PLUS Loan (Parent Plus Loan):</u>

- Review the award amount in the Financial Aid Award Summary Portal or Award Overview tab in Banner Web (see instructions above)
- Visit studentaid.gov -> click on PARENT tab -> click APPLY FOR A PARENT PLUS LOAN link -> log in with the PARENT FSA ID ONLY or PARENT email & password ONLY
- Complete the Master Promissory Note, if approved -> visit studentaid.gov -> click PARENT tab -> click COMPLETE A MASTER PROMISSORY NOTE FOR A PARENT PLUS LOAN link -> log in with the PARENT FSA ID ONLY or PARENT email & password ONLY

NOTE: If a paper Parent Plus Loan application is used, please return to the office via fax, mail, or in person. The MPN is still required to be completed online at studentaid.gov.