

How to Accept or Decline Your Student Loans

Federal Direct Loans

If you are awarded Federal Direct Subsidized or Unsubsidized loans, each loan must be accepted or declined. ALL of a Subsidized Loan must be accepted before accepting any portion of an Unsubsidized Loan. This is to your benefit because the government pays the interest on Subsidized Loans while you are in school but does not pay the interest on Unsubsidized Loans.

Once your decline request has been submitted or your accept request has been submitted and sent to the Department of Education, you must contact the Financial Aid Office to request any changes.

ACCEPTING FEDERAL DIRECT LOANS

- To accept all Federal Direct loans listed, click on the **accept all** button. Or, click on the **Accept** box by each loan you want to accept. You may then reduce the **Accepted** amount if you wish.
- The **Accepted** amount entered must be equal to or greater than \$100.00 but not more than the **Offered** amount.
- Enter whole dollar amounts only with .00 cents! Example: 2,500.00
- If you reduce the **Accepted** amount the **Offered** amount will also be reduced.
- If you later decide that you need the original **Offered** amount you must contact the Financial Aid Office.

DECLINING FEDERAL DIRECT LOANS

- To decline all Stafford loans listed, click on the **decline all** button. Or click on the **Decline** box for each loan you want to decline.
- To reduce an **Accepted** amount to zero, click on the **Decline** box.
- The **clear all** button resets your current entries.
- Once all Federal Direct Loan offers have been checked as accepted or declined, click on **SUBMIT**

Wait! To complete your accept or decline request, wait for the **Submit Confirmation** message to appear then click on **OK**

ACCEPTING DIRECT LOANS FOR ONLY ONE TERM

If you have been awarded Federal Direct Loans for the fall and spring terms* but you would like to accept a loan for only one of the terms, the Student Center cannot be used. Please contact the Financial Aid Office for instructions.

*To see terms awarded, click on the [Loan](#) links under the **Award** heading

Perkins Loans & Nursing Loans

Perkins Loans and Nursing Loans cannot be accepted using the Student Center.

If you have been awarded a Perkins or Nursing Loan that you would like to accept, please contact your Perkins/Nursing Loan Counselor at the phone number designated below, or at the Joyal Administration Building, Room 156.

Perkins Loans and Nursing Loans not accepted within 30 days of the date of award, or the beginning of the semester whichever is latest, may be cancelled.

Student's Last Name	Perkins/Nursing Loan Counselor	Telephone	Email
A-LE	Catalina Reyna-Navarro	(559)278-4053	catalina@csufresno.edu
LI-Z	Melissa Waite	(559)278-4168	mmaxwell@csufresno.edu

Contact the Financial Aid Office if you need additional assistance.