## Accepting or Declining Your Loans

Important Note: This process only needs to be completed for your federal direct subsidized and unsubsidized loans. All other aid will be accepted on your behalf by the Office of Financial Aid.

1. Log on to the Dickinson Gateway and click on the SSB icon



2. Select the "Financial Aid" link on left hand side of Student Profile page below the student picture



**3.** Click on the "Award Offer" tab and select Award year 2024-25. Scroll down until you reach the Loans section.



	4.	In the Take Action column.	click in the drop	o down to select options:
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Loans 🛛				^
Туре	Fall 2022	Spring 2023	Amount	Take Action
Federal Direct Subsidized Lo	\$1,750.00	\$1,750.00	\$3,500.00	Select 🔨
Fed Direct Unsubsidized Loan	\$1,000.00	\$1,000.00	\$2,000.00	Select
	\$2,750.00	\$2,750.00	\$5,500.00	Accept All
				Decline All
				Modify

- Accept All to accept the loan as offered for both Fall and Spring terms
- Decline All to decline the loan for both Fall and Spring terms
- Modify will take you to a new page to make the updates by term where you can accept the loan for one term and decline for the other
- If you wish to accept a smaller portion of your offered loan amount, contact the Financial aid office at <u>finaid@dickinson.edu</u> with the amount that you would like to accept.

**Note**: If you have both subsidized and unsubsidized loan eligibility and wish to reduce your loan amounts, it is always more beneficial to turn down the unsubsidized loan first, since this loan accrues interest while enrolled and the subsidized loan does not. Your FAFSA results, year in college, and other aid amounts determine your eligibility for these loans.

## 5. Once you have made your selections for each loan, click submit

ype	Fall 2022	Spring 2023	Amount	Take Action
Federal Direct Subsidized Lo	\$1,750.00 ACCEPTING	\$1,750.00 ACCEPTING	\$3,500.00	Accept All
Fed Direct Unsubsidized Loan	\$1,000.00 DECLINING	\$1,000.00 DECLINING	<del>\$2,000.00</del>	Decline All
	\$1,750.00	\$1,750.00	\$3,500.00	
				-\$3,500.00

6. On the top right, you will see a message that "You have successfully submitted the Award offer" that indicates your selections have been noted and the process is complete

			ACCEPTED	Nou have successfully submitted the Award offer
	\$1,250.00	\$1,250.00	\$2,500.00	You have successfully submitted the Award offer
			-\$2,500.00	
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Туре	Fall 2022	Spring 2023	Amount	
Federal Direct Subsidized Lo	\$1,750.00 ACCEPTED	\$1,750.00 ACCEPTED	\$3,500.00	
Fed Direct Unsubsidized Loan	\$0.00 DECLINED	\$0.00 DECLINED	\$0.00	
	\$1,750.00	\$1,750.00	\$3,500.00	
			-\$3,500.00	
			Submit	