

ACCEPTING GRADUATE STUDENT LOANS IN YOUR MSU PORTAL

Required Financial Aid Actions

AUGUST 2024 - AUGUST 2025 (Current) AUGUST 2025 - MAY 2026 ALL

- 1 BECOME FINANCIAL AID ELIGIBLE**
 - Complete 2024-2025 FAFSA Completed
 - Submit all Required Documentation Completed
- 2 TAKE ACTION ON LOANS**
 - Review/Accept Awards Completed
- 3 RECEIVE YOUR FUNDS**
 - Complete Grad PLUS Entrance Counseling Completed
 - Complete Subsidized/Unsubsidized Entrance Counseling Completed
 - Complete Grad PLUS Application Pending

- Log in to your student portal: student.msu.edu and click the **Financial Aid** tile.

- Click the **FINANCIAL** tab.

Financial aid summary for Academic Year Aug 25, 2025 - May 1, 2026

2. How much Financial Aid can I receive?

	Award Name	Award Status	Offered to You	Amount you receive
\$50,780.00				
\$22,200.00	Federal Direct Unsubsidized Stafford Loan	Awarded	\$20,500.00	Requires Acceptance
\$28,580.00	Federal Direct Graduate PLUS Loan	Projected	\$30,280.00	\$30,280.00
			\$50,780.00	\$50,780.00

ADJUST MY FUNDING **COMPLETE LOAN ENTRANCE COUNSELING**

- The next screen shows all the awards in your financial aid package (double-check that you have the correct academic year selected). To accept or adjust your loan awards, click **ADJUST MY FUNDING**.

Accept Your Funds

Select Term Take action on Loans Confirm Done

Step 1 - Select Term(s)

been determined eligible for financial aid! Please review your awards and go through the fund acceptance process to accept or adjust your financial aid required to cover your costs of education at the university. The following awards apply to your Academic Year, which begins Aug 25, 2025 - May 1, 2026.

Awarded	Actions	Accepted
\$10,250.00	Pending Acceptance	-

TAKE ACTION ON LOANS

- On the next screen, you will see awards broken down by semester. Click the box next to **Select Term to Take Action** for each semester you wish to accept or adjust loan amounts.

- Click **TAKE ACTION ON LOANS** button.



Select the amount required to cover the costs necessary to attend school for the selected terms. You are eligible for a maximum of \$12,500.00, we recommend accepting \$0.00, the amount required to cover or maximize your remaining tuition and fee costs.

Semester 2023 Awards

Set of Attendance	Amount	Take Action
Direct Cost	\$8,220.50	<input type="radio"/> \$0.00 needed to cover Direct Cost
Direct Cost	\$8,340.00	<input type="radio"/> Another amount
Total Cost of Attendance	\$16,615.00	<input type="radio"/> I would like to decline my funds that require acceptance

MIN \$0 - MAX \$8,280.00

Set of Attendance	Amount	Awarded	Actions	Accepted
Michigan Resident Scholarship	\$750.00			
Michigan Competitive Scholarship	\$750.00			
Merit Option Student Ln	\$9,865.00			
Federal Direct Subsidized Stafford Loan	\$2,250.00	Accepting		\$2,250.00
Federal Direct Unsubsidized Stafford Loan	\$3,000.00	Accepting		\$3,000.00
Total Awarded	\$16,615.00			
Amount You will receive (excluding Fees)	\$11,365.00			

Spring Semester 2024 Awards

Set of Attendance	Amount	Take Action
Direct Cost	\$9,459.50	<input type="radio"/> \$0.00 needed to cover Direct Cost
Direct Cost	\$8,340.00	<input type="radio"/> Another amount
Total Cost of Attendance	\$17,876.00	<input type="radio"/> I would like to decline my funds that require acceptance

- On the next page, choose one of the three buttons. Some important things to keep in mind:

- The “\$ needed” amount listed in the first button is only what is required to cover the average Tuition and Fees for your program, and may not reflect your actual charges. This amount does not include the cost of Food and Housing.

Accept Your Funds

Select Term Take action on Loans Confirm Done

Step 2 – Take Action on Direct Loans

Select the amount required to cover the costs necessary to attend school for the selected terms. You are eligible for a maximum of \$12,500.00, we recommend accepting \$0.00, the amount required to cover or maximize your remaining tuition and fee costs.

Semester 2023 Awards

Set of Attendance	Amount	Take Action
Direct Cost	\$8,220.50	<input type="radio"/> \$0.00 needed to cover Direct Cost
Direct Cost	\$8,340.00	<input checked="" type="radio"/> Another amount: 4000
Total Cost of Attendance	\$16,615.00	<input type="radio"/> I would like to decline my funds that require acceptance

MIN \$0 - MAX \$8,280.00

Set of Attendance	Amount	Awarded	Actions	Accepted
Michigan Resident Scholarship	\$750.00			
Michigan Competitive Scholarship	\$750.00			
Merit Option Student Ln	\$9,865.00			
Federal Direct Subsidized Stafford Loan	\$2,250.00	Accepting		\$2,250.00
Federal Direct Unsubsidized Stafford Loan	\$3,000.00	Accepting		\$3,000.00
Total Awarded	\$16,615.00			
Amount You will receive (excluding Fees)	\$11,365.00			

Spring Semester 2024 Awards

Set of Attendance	Amount	Take Action
Direct Cost	\$9,459.50	<input type="radio"/> \$0.00 needed to cover Direct Cost
Direct Cost	\$8,340.00	<input type="radio"/> Another amount
Total Cost of Attendance	\$17,876.00	<input type="radio"/> I would like to decline my funds that require acceptance

- “Another Amount” is the option **most** students will choose.

NOTE: You are entering the TOTAL AMOUNT of your unsubsidized loans, NOT an incremental amount.

For example, if you have already accepted \$2,000 in loans for fall and wish to accept an additional \$2,000 you would enter \$4,000.

- Enter requested loan totals in **whole dollar amounts only** (no cents).

Accept Your Funds

Select Term Take action on Loans Confirm Done

Step 3 – Confirm your Awards

Congratulations! Below are the actions you have taken on your awards.

Set of Attendance	Fall Semester 2023	Spring Semester 2024
Direct Cost	\$8,220.50	\$9,459.50
Direct Cost	\$8,340.00	\$8,340.00
Total Cost of Attendance	\$16,615.00	\$17,876.00

	Fall Semester 2023	Acceptance	Spring Semester 2024	Acceptance	Change in Acceptance
Michigan Resident Scholarship	\$750.00		\$750.00		
Michigan Competitive Scholarship	\$750.00		\$750.00		
Merit Option Student Ln	\$9,865.00		\$9,126.00		
Federal Direct Subsidized Stafford Loan	\$2,250.00	\$2,250.00	\$3,250.00	\$3,250.00	\$5,500.00
Federal Direct Unsubsidized Stafford Loan	\$3,000.00	\$1,750.00	\$4,000.00	\$750.00	\$2,500.00

	Fall Semester 2023	Spring Semester 2024
Amount you will receive (excluding Fees)	\$11,365.00	\$14,626.00
Direct Cost	\$8,220.50	\$9,459.50
Excess Amount	\$7,144.50 (Excess Amount)	\$5,166.50 (Excess Amount)

Summary of Award Acceptance

are over-funded. You will receive an excess of \$12,311.00 to cover your living and other expenses for the term. If you don't absolutely need \$12,311.00 to cover living expenses OR if the amount is not sufficient to cover your living expenses, consider adjusting your funding. You have not completed loan entrance counseling, it is highly recommended that you do so to understand how to borrow responsibly.

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 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 signed the document in writing. Your signature on this document without certification authority or other third party verification is not a signature and that the lack of such certification or third party verification will not in any way affect the enforceability of this E-Signature or any resulting agreement between you and the Financial Aid Office. 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.

Enter Student ID Enter Last Name

- On the following confirmation page:

- Click **I ACCEPT**
- Enter your Student ID# and your name

- Click **SIGN & FINISH**

Accept Your Funds

Select Term Take action on Loans Confirm Done

Step 4 – Done

Congratulations! You have successfully accepted your awards for Academic Year **Aug 25, 2025 - May 1, 2026.**

