Instructions to accept student loans and complete necessary loan documents (graduate/professional students):

Navigate to view your Financial Aid Offer:

- 1. Go to https://insidepacific.pacific.edu
- 2. Enter your **PacificNet ID** username and password.
- 3. Select the tab on the left labeled "Students"
- 4. Select the tab labeled "Academic"
- 5. Find the section labeled "Financial Aid Links"
- 6. Select the link "View your Financial Aid Award"
- 7. Select the "**Award by Aid Year**" link. Indicate the year you would like to view with the drop down menu.
- 8. Select the "Award Overview" tab.

Accept Federal Loans: *Loans may be accepted each school year

- 1. Select the "Accept Award Offer" tab located within the "Award by Aid Year" link.
- 2. Select "accept" for the fund you wish to borrow. If you wish to select a partial amount, you may do so by selecting "accept" and entering the amount in the "Accept Partial Amount" field.
- 3. Click on the "Submit Decision" button.
- *Pro-tip: Maximize the unsubsidized loan each term before borrowing the Grad PLUS loan Note: if you want to accept the full amount of your awards click on the "Accept the Full Amount All Awards" button.

Complete Loan Process: *Completed only the first year you borrow loans

- 1. Master Promissory Note for Subsidized and Unsubsidized Loans (loan agreement): https://studentaid.gov/mpn/grad/landing
- 2. **Master Promissory Note for Direct PLUS Loans** (if borrowing Grad PLUS): https://studentaid.gov/mpn/grad/landing
- 3. Loan Entrance Counseling (loan tutorial): https://studentaid.gov/entrance-counseling/

Viewing missing financial aid requirements that may delay your Financial Aid:

- 1. Inside the tab labeled "**Academic**" click on the "**Eligibility**" link from the Financial Aid main menu.
- 2. Select the "**Student Requirements**" tab.

Note: Missing requirements are located in the "**Unsatisfied Requirements**" section with the status of "**Established**" and/or "**Incomplete**".