Accepting/Declining Student Loans

**How to Accept or Decline Your Student Loans:**

1. **Login to your account at** [www.myuwg.westga.edu](http://www.myuwg.westga.edu).  
2. **Click the “Banweb” tab.**  
3. **Click “Student Services and Financial Aid”.**  
4. **Click “Financial Aid”.**  
5. **Click “My Award Information”.**  
6. **Click “Award Package Information and Acceptance by Aid Year”.**  
7. **Use the “Select Aid Year” drop-down box to choose this aid year.**  
8. **Click the “Resources” tab and answer the authorization statement regarding fees and financial aid, scroll down and hit “Submit”.**  
9. **Click the “Accept Award Offer” tab and do one of the following:**  
   - **Accept everything** - Select “Accept Full Amount All Awards”.  
   - **Decide for each award** - “Accept” or “Decline” loans from each drop-down box.  
   - **Accept partial amounts** - Select “Accept” and enter an amount in the “Accept Partial Amount” field.  
   - **Split an award to include Summer or cancel a loan no longer needed** – Use the provided comment box at the bottom of the page.  

***Examples: “Please split my loans over Fall, Spring, and Summer semesters” or “Please cancel my Unsubsidized Loan for this year, I no longer need it.”***

If this is your first semester ever to receive Student Loans at UWG, you **MUST** complete a Loan Entrance Counseling Session (LECS) and a Master Promissory Note (MPN). Both must be completed to receive your loans.

To Access the LECS and MPN:

1. **Go online to** [www.StudentLoans.gov](http://www.StudentLoans.gov) **and sign in using your FAFSA PIN.**  
2. **On the splash page, select the first option, “Complete Counseling,” and then “Entrance Counseling” to access the LECS. Print a copy for your records after completion.**  
3. **Go back to the splash page and select the second option, “Complete Master Promissory Note.” Print a copy for your records.**