Financial Aid Next Steps

ACCEPT OR DECLINE YOUR AID/LOANS ON URSA

1. Log in to Ursa at **ursa.unco.edu**.
2. Select the "Financial" tab and click "View/Accept Award Offer."
3. Click on the "Select Award Year" dropdown menu at the top right of the page to select year.
4. The financial aid offer is available below the "Cost of Attendance on the Award Offer."
5. Click on the "Take Action" column and pick from the "Select" dropdown menu to accept, decline or modify the offer.
   - If you choose to modify, you may have the option to accept both or one of the terms, as well as change the amount to a lesser value.
6. Once you have accepted, declined or modified the aid offer, confirm your selection by clicking either the "Submit" or "Confirm" button at the bottom.
7. Click the "I acknowledge these terms and conditions" button at the very bottom of the Terms and Conditions. This will turn the "Accept Award" button blue, and you will be able to click to complete.
8. Click the "Home" tab. Any outstanding requirements will be listed on this tab. Outstanding requirements will need to be completed prior to aid paying out.

WORK-STUDY

If awarded work-study, students can begin their job search online at **unco.joinhandshake.com**.

LOAN REQUIREMENTS

Student

First-time borrowers are required to complete Loan Entrance Counseling and a Master Promissory Note (MPN) at **studentaid.gov**.

Parent

To apply, parents will need an FSA ID and password. These will be the same the parent used to complete the FAFSA. If parents are offered a Parent PLUS Loan and wish to receive the funds, an MPN may be needed. Please note the parent who applies for the PLUS Loan must also be the parent to complete the MPN. Double check your information for accuracy to avoid delays.

HOW TO RECEIVE FINANCIAL AID

1. **Register for classes.** Financial aid will not disburse unless students are registered at UNC at least half-time. All students awarded aid must be registered for at least 12 credits to be considered full-time.
2. **All requirements must be completed and on file.**
3. **Paying the university bill with financial aid.** Financial aid will be applied directly to the university bill. The amounts are reflected on the bill. Students must pay the total bill by the 10th day of class of the semester or set up Bear Pay.
4. **Refund.** If the amount of a student's financial aid exceeds the amount due to the university, then the Office of Accounting Services will refund the balance of the aid for the term by direct deposit or a check. If the amount is less, then the student will have a balance due to the university.