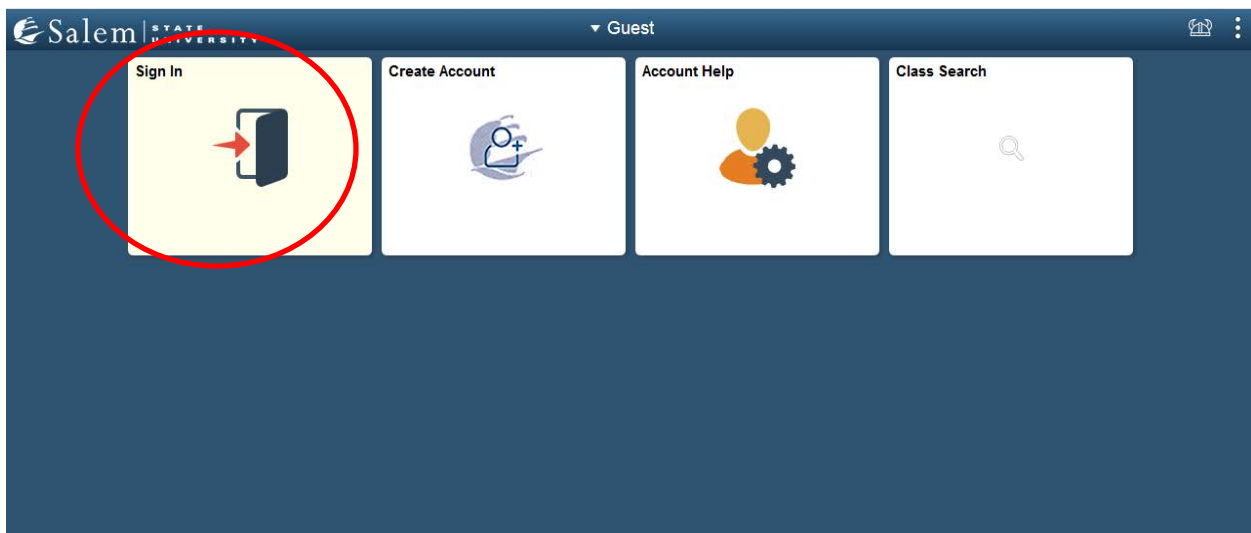


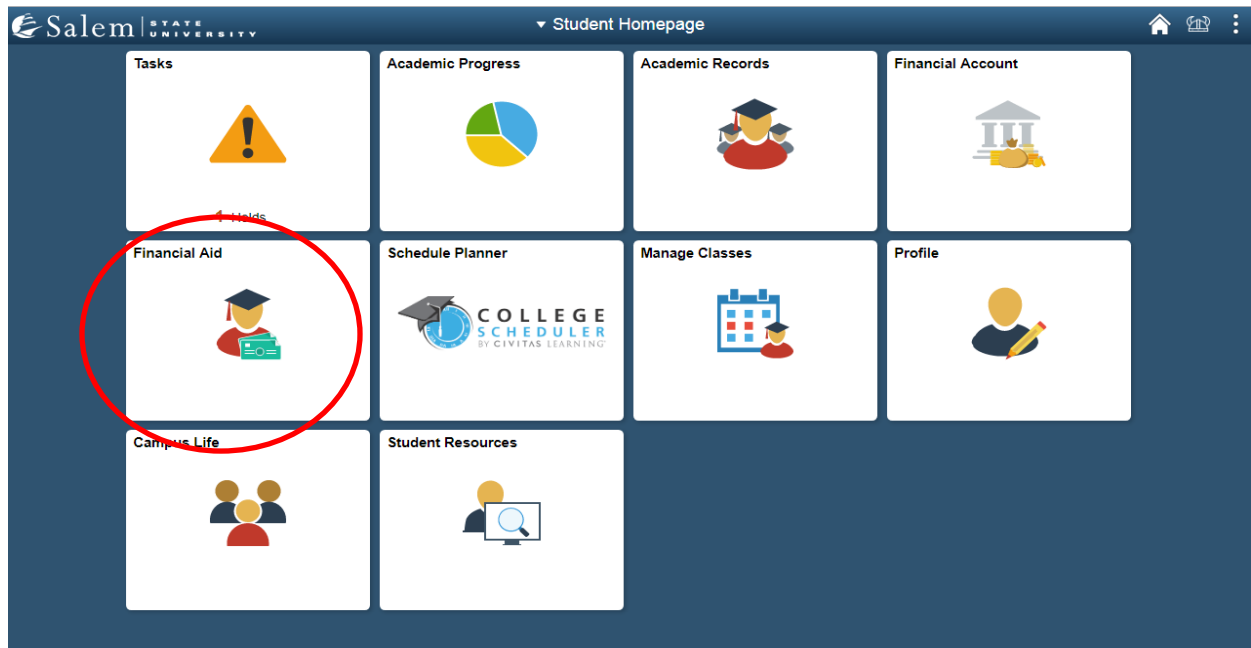
# Student Navigation Center

## How to: View and/or adjust my financial aid

1. Log into Navigator.



2. Once at the Student Homepage, click on "Financial Aid".



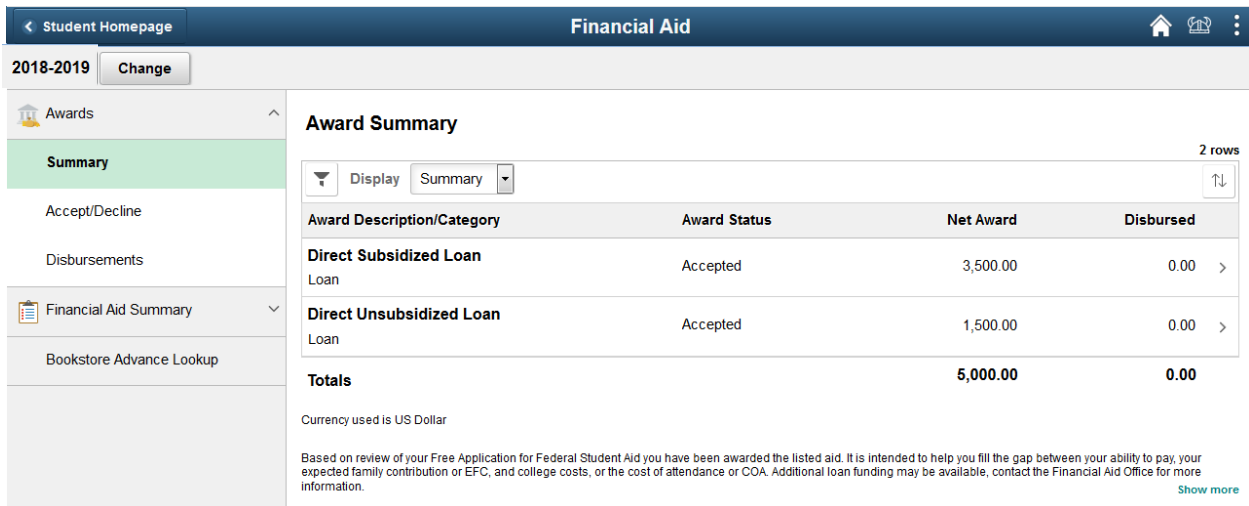
If you wish to view your financial aid, please follow steps 3-4. If you wish to adjust your financial aid, please follow steps 5-9.

3. One of three scenarios could be displayed on the financial aid page:

- If you have never filled out a FAFSA, you will receive the below message.



- If you are a current student, have not been awarded and you have successfully submitted your FAFSA, the page will default to your previous year’s financial aid summary.



- You will see a “Need Summary” if your FAFSA has been received for that aid year, but not yet processed or awarded.

#### Need Summary

Estimated Cost of Attendance	26,130.00
Expected Family Contribution	- 11,023.00
<b>Estimated Need</b>	<b>= 15,107.00</b>
Educational Resources	- 0.00
<b>Total Aid</b>	<b>- 15,910.00</b>

Currency used is US Dollar

- If you have been awarded, the page will default to the “Award Summary” tab where you will view your award.

**Note: Please be cautious of the aid year you are viewing. You may click the “Change” button to view a different year.**

2019-2020 **Change**

**Award Summary** 2 rows

Display Summary

Award Description/Category	Award Status	Net Award	Disbursed
Direct Subsidized Loan	Accepted	3,500.00	0.00
Direct Unsubsidized Loan	Accepted	1,500.00	0.00
<b>Totals</b>		<b>5,000.00</b>	<b>0.00</b>

Currency used is US Dollar

Based on review of your Free Application for Federal Student Aid you have been awarded the listed aid. It is intended to help you fill the gap between your ability to pay, your expected family contribution or EFC, and college costs, or the cost of attendance or COA. Additional loan funding may be available, contact the Financial Aid Office for more information. [Show more](#)

4. Click on the button that displays the filter icon to filter your award summary by category or status.

**i.e. Category: grant, loan, waiver, work study. Status: accepted or declined.**

2019-2020 **Change**

**Award Summary** 2 rows

Display Summary

Award Description/Category	Award Status	Net Award	Disbursed
Direct Subsidized Loan	Accepted	3,500.00	0.00
Direct Unsubsidized Loan	Accepted	1,500.00	0.00
<b>Totals</b>		<b>5,000.00</b>	<b>0.00</b>

Currency used is US Dollar

Based on review of your Free Application for Federal Student Aid you have been awarded the listed aid. It is intended to help you fill the gap between your ability to pay, your expected family contribution or EFC, and college costs, or the cost of attendance or COA. Additional loan funding may be available, contact the Financial Aid Office for more information. [Show more](#)

**Filters**

Cancel Done

Category

Award Status

Clear

Note: For some loans, a disbursement fee is taken out of the individual loan value. To see the value awarded after fees, after clicking on the loan please view the amount listed under the heading “Net Award”.

Award Details ×

General
Amounts
Loan

### Direct Unsubsidized Loan

Term / Disbursement	Disbursement Status / Status Date	Award	Fees	Net Award	Disbursed
<b>Fall 2019</b> 1	Scheduled 10/01/19	750.00	7.00	743.00	0.00
<b>Spring 2020</b> 1	Scheduled 02/06/20	750.00	7.00	743.00	0.00
<b>Totals</b>		<b>1,500.00</b>	<b>14.00</b>	<b>1,486.00</b>	<b>0.00</b>

Currency used is US Dollar

This is a breakdown of how the award will be disbursed across the academic year.

5. After clicking on the Financial Aid tile, please click on the “Accept/Decline” menu option.

Student Homepage
Financial Aid

2019-2020
Change

Awards

Summary

Accept/Decline

Disbursements

Financial Aid Summary

Bookstore Advance Lookup

#### Award Summary

Display Summary

Award Description/Category	Award Status	Net Award	Disbursed
<b>Direct Subsidized Loan</b> Loan	Accepted	3,500.00	0.00
<b>Direct Unsubsidized Loan</b> Loan	Accepted	1,500.00	0.00
<b>Totals</b>		<b>5,000.00</b>	<b>0.00</b>

Currency used is US Dollar

Based on review of your Free Application for Federal Student Aid you have been awarded the listed aid. It is intended to help you fill the gap between your ability to pay, your expected family contribution or EFC, and college costs, or the cost of attendance or COA. Additional loan funding may be available, contact the Financial Aid Office for more information. Show more

6. If you do not take any action, Salem State University will automatically accept any awards offered to you. If you wish to decline or adjust your awards, please click on the button with the pencil icon. **Note: If you have both unsubsidized and subsidized loans, you must first decline/ adjust unsubsidized loan amounts before subsidized loan amounts. If you attempt to reduce a subsidized loan first, the unsubsidized loan will cancel by default.**



2019-2020 [Change](#)

Awards

- Summary
- Accept/Decline**
- Disbursements
- Financial Aid Summary
- Bookstore Advance Lookup

**Accept/Decline**  
Status: Successful

2 rows

  [Submit](#) [Actions](#)

Award Description/Category	Award Decision	Reduce	Offered	Accepted
<b>Direct Subsidized Loan</b> Loan	Accept	<input type="checkbox"/>	3,500.00	3,500.00 >
<b>Direct Unsubsidized Loan</b> Loan	Accept	<input type="checkbox"/>	1,500.00	1,500.00 >
<b>Totals</b>			<b>5,000.00</b>	<b>5,000.00</b>

Currency used is US Dollar

You may accept or decline any or all of the awards that are currently available. Remember to "Submit" your changes if you make further adjustments. Otherwise, check back periodically for updates to your financial aid package.

7. **To decline an award:** Click on the drop-down menu in the “Award Decision” column in the row next to your award. Select “Decline”, and then click “Submit”. You may **only decline loans and/ or work study** awards. After clicking “Submit”, please ensure that the successful submittal message is displayed across the top of your screen.



2019-2020 [Change](#)

Awards

- Summary
- Accept/Decline**
- Disbursements
- Financial Aid Summary
- Bookstore Advance Lookup

**Accept/Decline**  
Status: Successful

2 rows

  **Submit** [Actions](#)

Award Description/Category	Award Decision	Reduce	Offered	Accepted
<b>Direct Subsidized Loan</b> Loan	Accept	<input type="checkbox"/>	3,500.00	3,500.00
<b>Direct Unsubsidized Loan</b> Loan	Accept	<input type="checkbox"/>	1,500.00	1,500.00
<b>Totals</b>			<b>5,000.00</b>	<b>5,000.00</b>

Currency used is US Dollar

You may accept or decline any or all of the awards that are currently available. Remember to "Submit" your changes if you make further adjustments. Otherwise, check back periodically for updates to your financial aid package.

8. To reduce an award:

- a. Check the box in the “Reduce” column in the appropriate row next to the loan that you would like to reduce.
- b. Then, in the text box under the “Accepted” column, type in the amount of the loan that you would like to accept.
- c. Click “Submit” to complete the action.

**You may not reduce grants or waivers.**

2019-2020

Financial Aid

Awards

- Summary
- Accept/Decline**
- Disbursements
- Financial Aid Summary
- Bookstore Advance Lookup

**Accept/Decline**  
Status: Successful C.

Award Description/Category	Award Decision	Reduce	Offered	Accepted
Direct Subsidized Loan	Accept	<input type="checkbox"/>	3,500.00	3,500.00
Direct Unsubsidized Loan	Accept	<input checked="" type="checkbox"/> <b>a.</b>	1,500.00	<input type="text" value="1,000.00"/> <b>b.</b>
<b>Totals</b>			<b>5,000.00</b>	<b>5,000.00</b>

Currency used is US Dollar

You may accept or decline any or all of the awards that are currently available. Remember to "Submit" your changes if you make further adjustments. Otherwise, check back periodically for updates to your financial aid package.

**Note: A work study award will not be applied toward a student’s bill. Those funds come in the form of a paycheck if a student works a regular job on campus.**

- 9. After clicking “Submit”, please ensure that the successful submittal message is displayed across the top of your screen.