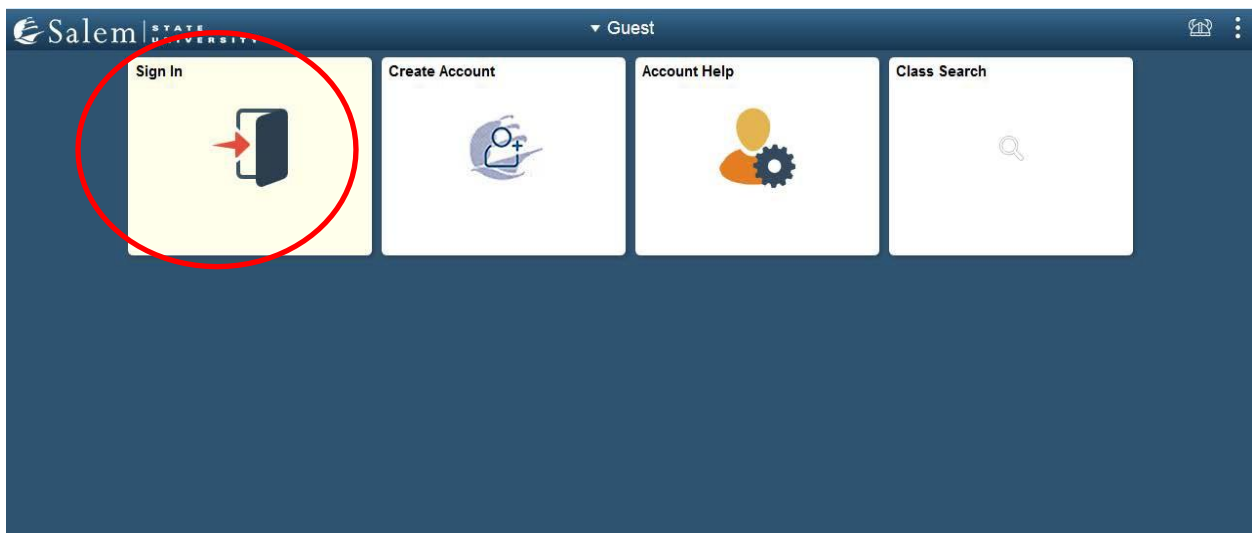


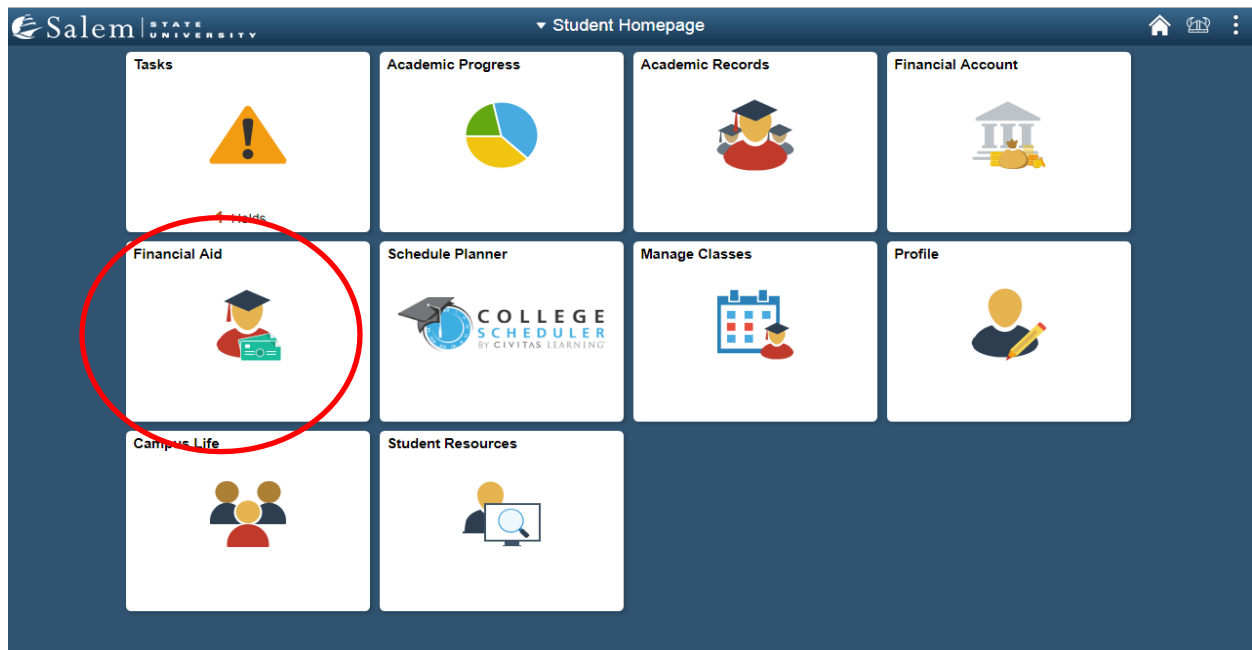
Student Navigation Center

How to: View and/or adjust your financial aid

1. Log into Navigator.



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



If you wish to view your financial aid, please follow steps 3-4. If you wish to Accept, Reduce or Decline your loans, 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. You need to submit your FAFSA information right away.
- If you believe you have successfully filed a FAFSA and you see this message, please contact the Student Navigation Center.



There is no financial aid information found

- If you are a new student who successfully submitted a FAFSA, but have not yet been awarded, you will see a “Need Summary” inside your financial aid tile. Your FAFSA has been received for that aid year, but it has not yet been processed or awarded.

Need Summary

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

Currency used is US Dollar

- If you are a current student who successfully submitted a FAFSA, but is not yet awarded, the page will default to your previous year’s financial aid summary.

Note: All students should review their task tile in Navigator to ensure there are no outstanding items delaying the award process.

Student Homepage Financial Aid

2018-2019 Change

Awards

Summary

Accept/Decline

Disbursements

Financial Aid Summary

Bookstore Advance Lookup

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
Totals		5,000.00	0.00

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](#)

- 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 need to click the “Change” button to view a different year.**

Student Homepage Financial Aid

2019-2020 Change

Awards

Summary

Accept/Decline

Disbursements

Financial Aid Summary

Bookstore Advance Lookup

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
Totals		5,000.00	0.00

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](#)

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

Categories: grant, loan, waiver, work study. Status: accepted or declined.

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 job on campus.

<https://ask.salemstate.edu/kb/federal-direct-student-loan-calculator>

Award Details

Direct Unsubsidized Loan



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, click on the “Accept/Decline” menu option.

Student Homepage Financial Aid

2023-24 Change

Awards

Summary

Accept/Decline 2

Disbursements

Financial Aid Summary

Bookstore Advance Lookup

Accept/Decline

Status: New Package ⓘ

Edit [Dropdown] Submit Actions

2 rows

Award Description/Category	Award Decision	Reduce	Offered	Accepted	
Direct Subsidized Loan	Select	☐	5,500.00	0.00	>
Direct Unsubsidized Loan	Select	☐	7,000.00	0.00	>
Totals			12,500.00	0.00	

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.

6. All students are required to accept or decline their loans each year. Students may also choose to reduce their loan amounts. To accept, reduce or decline loans, students must select the edit button.
- 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.**

Student Homepage Financial Aid

2023-24 Change

Awards

Summary

Accept/Decline 2

Disbursements

Financial Aid Summary

Bookstore Advance Lookup

Accept/Decline

Status: New Package ⓘ

Edit [Dropdown] Submit Actions

2 rows

Award Description/Category	Award Decision	Reduce	Offered	Accepted	
Direct Subsidized Loan	Select	☐	5,500.00	0.00	>
Direct Unsubsidized Loan	Select	☐	7,000.00	0.00	>
Totals			12,500.00	0.00	

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 accept an award:** Click the edit button, then locate the drop-down menu in the “Award Decision” column in the row next to your award. Select “Accept”, and then click “Submit”. After clicking “Submit”, please ensure that the successful submittal message is displayed across the top of your screen.

Student Homepage Financial Aid

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
Direct Subsidized Loan	Accept	☐	3,500.00	3,500.00
Direct Unsubsidized Loan	Accept	☐	1,500.00	1,500.00
Totals			5,000.00	5,000.00

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 decline an award: Click the edit button, then locate the drop-down menu in the "Award Decision" column in the row next to your award. Select "Decline", and then click "Submit". After clicking "Submit", please ensure that the successful submittal message is displayed across the top of your screen.

8a. To reduce an award: Click the edit button, then locate the drop-down menu and select "Reduce" in the appropriate row next to the loan that you would like to reduce.

8b. In the text box under the "Accepted" column (far right), type in the amount of the loan that you would like to keep.

Important note: When reducing a loan, you are reducing that loan for the entire year, not per semester.

8c. Click "Submit" to complete the action. After clicking "Submit", please ensure that the successful submittal message is displayed across the top of your screen.

Student Homepage Financial Aid

2019-2020 Change

Awards

Summary

Accept/Decline

Disbursements

Financial Aid Summary

Bookstore Advance Lookup

Accept/Decline

Status: Successful **C.**

2 rows

Submit Actions

Award Description/Category	Award Decision	Reduce	Offered	Accepted
Direct Subsidized Loan	Accept	☐	3,500.00	3,500.00
Direct Unsubsidized Loan	Accept	☒ a.	1,500.00	1,000.00 b.
Totals			5,000.00	5,000.00

Currency used is US Dollar

Note: You may not decline or reduce grants or waivers.

9. After you have accepted, reduced, or declined your loans, you can also see these changes in TouchNet, your billing portal, under the account activity for the upcoming/current semester.

For mobile device/cell phone users: The screen shots shown in this solution will appear differently than they do on your mobile device. The SNC and Financial Aid teams recommend that you use a computer to review, accept, reduce, or decline your loans via your Navigator student portal. However here is an example of what you will see on your phone.

