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.

   ![No financial aid information found](Image)

   - 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.

   ![Financial Aid Summary](Image)

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

   ![Need Summary](Image)
- 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.

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.
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”.

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

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.
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.

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.
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.

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.