



2025-2026 Financial Aid Award Checklist



This checklist is designed to help you work through the financial aid process when you receive your award notice. Comprehensive financial aid information is available at <https://www.mnsu.edu/paying-for-college/>.

_____ **Review and respond to your award notification via the online response process.**

<https://www.mnsu.edu/eservices>. Click "Financial Aid" on the left-side navigation menu.



The response process is required and authorizes the University to continue processing your financial aid awards. Students can accept, decline, or reduce financial aid awards and complete additional acceptance steps for Federal Direct Subsidized and Unsubsidized Loans, and/or Federal or State Work-Study. Refer to additional information provided about other loan options, private scholarships, waivers, or third-party agency payments, financial aid disbursement and your student account.

Grants

Federal Pell and SEOG Grants, Alliss Scholarships and MN State Grants are automatically applied to student accounts. Amounts applied are determined by your enrollment as of the fifth day of the semester. Refer to your award notice for your eligibility at each level of credits enrolled.

Work-Study

_____ **Find Work-Study job opportunities and apply for positions through the Career Development Center's Handshake site, if accepting all or part of your Work-Study award.**

Log in with your StarID and Password at <https://link.mnsu.edu/handshake>.



Your campus employer will notify Financial Aid when you are hired and you may begin working on or after the first day of the semester. You will receive payroll earnings through direct deposit every two weeks for actual time worked. These funds are not applied to your University bill. If you need to use your Work-Study award to pay your University bill you may request a Work-Study payment plan from Student Financial Services.

Federal Direct Subsidized / Unsubsidized Loans

_____ **Review the information within the online response process and only check the box if not accepting your Federal Subsidized/Unsubsidized Loan award(s).** Do not click on the Request Loan link.

_____ **Request your Federal Loan amount.** Enter the amount(s) of your subsidized/unsubsidized loan awards you wish to borrow on the Loans screen on Student e-Services within the Financial Aid menu. Indicate your loan amount on the Loan Application tab and submit your request on the Application Summary tab.

_____ **Complete Federal Direct Loan Entrance Counseling at:** <https://studentaid.gov>.

All Federal Direct Loan borrowers are required to complete loan entrance counseling.

_____ **Complete a Federal Direct Loan Master Promissory Note (MPN) at:** <https://studentaid.gov>.

All Federal Direct Loan borrowers must complete a Master Promissory Note.



Private Educational Loans ("Other Loan Options")

_____ **Select a private educational loan option and apply directly to your chosen lender.** You may work with any lender who offers private educational loans. A list of lenders and the FastChoice comparison tool is available at <http://link.mnsu.edu/private-educational-loans>



Federal Direct Parent PLUS / Graduate PLUS Loans ("Other Loan Options")

Parent PLUS Loans are available to parents of eligible dependent undergraduate students. Graduate PLUS Loans are available to eligible graduate and doctoral students.

_____ **Student must accept Federal Subsidized/Unsubsidized Loans before requesting a Federal Direct PLUS Loan.**

_____ **Request a Direct PLUS Loan at:** <https://studentaid.gov>. Parent-borrower logs in for Parent PLUS Loan; graduate/doctoral student logs in for Graduate PLUS Loan.

_____ **Notify the Campus Hub if your Parent PLUS Loan request is denied and you are interested in additional Federal Direct Unsubsidized Loans due to this denial.**



Scholarships, Waivers, Third-Party Agency Payments

_____ **Notify Student Financial Services via the online response process.** If you become aware of any of these types of additional resources after you have submitted your online response, notify the Campus Hub by email at campushub@mnsu.edu. Include your name, Tech ID or StarID, and additional funds information in your message.

_____ **Confirm private scholarship disbursement timelines.** Confirm with your scholarship donor/s when they are sending your funds to Minnesota State Mankato. If the scholarship donor sends a check directly to you, it must be endorsed and submitted to Student Financial Services by mail or in person to the Campus Hub for processing. Receipt of scholarship funds after the semester due date will not automatically prevent past due account penalties. Private scholarship awards are divided equally between fall and spring semester by the University unless we are notified otherwise by the donor.

Financial Aid Disbursement

Financial aid is first processed after the tuition obligation date (fifth day) each semester. Students receiving financial aid funds that total more than the amount needed to pay the University will receive payments via direct deposit to their designated bank account. Direct deposit payments begin on the 10th class day and occur routinely throughout the semester as funds are received and applied to student accounts.

_____ **Set up direct deposit with the University.** If you wish to designate a bank account for direct deposit, log in to Student e-Services, select Financial Aid, then click on Direct Deposit Setup and follow the instructions provided. If you do not set up direct deposit you will receive a paper check sent to the address on file. Direct deposit is the quickest and most secure method for receiving your funds.

_____ **Charge textbooks/supplies to your account if desired.** You may charge up to \$600 of your textbook/supplies cost each semester at the Bookstore on campus, through the fourth day of the semester. You will receive an email notice of your eligibility each semester and it will be reflected on <https://secure2.mnsu.edu/FinancialAid>.



_____ **Confirm your financial aid has been processed and your student account is paid in full.** Log in to Student e-Services at <https://www.mnsu.edu/eservices/>. Select Bills and Payment to view your account information.



- The payment due date for Fall Semester 2025 is September 29, 2025.
- The payment due date for Spring Semester 2026 is February 16, 2026.