Below are the step-by-step written instructions on how to accept or decline your financial aid awards:

1. Go to www.ipfw.edu
2. Go to upper right and click on the yellow button titled “myIPFW”
3. Login to your myIPFW account (must enter valid Username and Password)
4. Click on the “Billing & Financial Aid” tab
5. Go to the section entitled “Financial Aid Awards”
6. Click on the link entitled “View and Accept my Financial Aid Award”
7. Select the current aid year in the drop down menu (e.g. fall 2016 semester = “2016-2017 Award Year” and click Submit
8. Click on the “Accept Award Offer” tab (even if you are declining your award you click here)
9. Go to the Award Decision section to view your awards
10. In order to accept or decline an award go to the column labeled “Accept Award”
11. If the award requires you to accept or decline it there will be a drop down menu in the “Accept Award” column
12. To accept the award you have to choose “accept” in the drop down menu.
   **Special Notes:**
   By accepting your financial aid awards you agree to the terms and conditions as outlined within this guide in the section titled “What are the terms and conditions of my financial aid awards?” Click here to view: What are the terms and conditions of my financial aid awards?
13. To decline the award you would have to choose “decline” in the drop down menu
14. If you want to accept a partial amount of the award you can do so by inserting “Accept” in the drop down menu, and then enter the dollar amount you wish to accept in the column labeled “Accept Partial Amount”
   **Special Notes:**
   The amount you input in this step to accept is the combined total amount you want to receive for both the fall and spring semesters. This amount will be split evenly per the fall and spring semesters. For example, if you accept $5,000, you will receive $2,500 in the fall, and then $2,500 in the spring term.
15. Once you have made your decision you must go down to the bottom right and click on “Submit Decision”
16. The next page will show you the amounts you have selected.
17. To adjust amounts after you have submitted you will need to complete an Aid Adjustment Form with the IPFW Office of Financial Aid.

**ADDITIONAL STEPS REQUIRED FOR LOAN BORROWERS:**
Go to www.studentloans.gov to complete the following additional steps:

1. **Master Promissory Note (MPN)**
   A promissory note is a promise to repay borrowed money. In order to borrow funds to cover the cost of higher education, the borrower (either you or your parent) must sign a promissory note that outlines the repayment process. Your loan will not disburse (i.e., pay to your student bill) until a completed Master Promissory Note is on file. If you signed the MPN at a previous school, you will need to sign a new MPN.

2. **Entrance Loan Counseling**
   Entrance Counseling is required for most federal loans and serves as a means to educate you on the rights and responsibilities associated with receiving funds that must be repaid. Your loan will not disburse (i.e., paid to your student bill) until a completed Entrance Counseling is on file. If you completed entrance counseling at a previous school, you will need to complete this again.

It takes approximately two weeks to process loans to your account after you have completed all of these steps. We advise that you make decisions on your loans and follow the procedures as outlined in this section a minimum of four weeks prior to the start of classes. It is your responsibility, as the student, to ensure that you accept and complete the requirements to process your financial aid awards far enough in advance to meet your student billing deadlines. Otherwise you may incur late fees.