

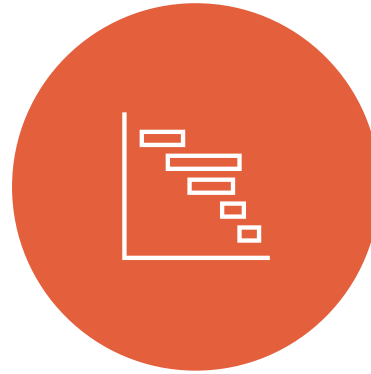
Guide to Accept or Reject Student Loans

[SELF SERVICE ALBIZU](#)

Before You Start



IT TAKES ABOUT 5 MINUTES



HAVE THE MASTER
PROMISSORY NOTE (MPN)
COMPLETED



HAVE THE LOAN ENTRANCE
COUNSELING COMPLETED



Sign in with your organizational account

Sign in



Log in at:
Self Service Albizu

- ▶ You will be using your institutional email and password
- ▶ If you require assistance, please contact the IT office



Authentication Error!

Something went wrong during the authentication process. Please try signing in again.

If this happens, don't worry!

YOU MUST CLOSE THE PAGE AND TRY THE SAME LINK AGAIN:

<https://selfserv.albizu.edu/>

Hello, Welcome to Colleague Self-Service!

Choose a category to get started.



Student Finance

Here you can view your latest statement and make a payment online.



Financial Aid

Here you can access financial aid data, forms, etc.



Tax Information

Here you can change your consent for e-delivery of tax information.



Banking Information

Here you can view and update your banking information.



Student Planning

Here you can search for courses, plan your terms, and schedule & register



Course Catalog

Here you can view and search the course catalog.

Now that you're logged in,
click on Financial Aid

Select an Award Year: 2024-2025 Award Year ▾

2025-2026 Award Year

2024-2025 Award Year

2023-2024 Award Year

2022-2023 Award Year

✓ [Your most recent assistance.](#)

[Progress \(SAP\) evaluation has a\(n\) Sa](#)

Next, make sure you select the academic year for the student loan

Check the Checklist

- ▶ Here it is important that everything shows up in green
- ▶ If its yellow, it means that you're required to act on that category
- ▶ To view your loan statement, click on "[Review and accept your Financial Aid Award Package](#)"

Checklist	
✓ Completed	Current selection: Off Campus To change your housing selection please contact the Financial Aid office
✓ Completed	Submit a Free Application for Federal Student Aid (FAFSA)
✓ Completed	Complete required documents
⚠ Action Needed	<u>Review and accept your Financial Aid Award Package</u>
✓ Completed	Complete Direct Loan Entrance Counseling
✓ Completed	Sign a Direct Loan Master Promissory Note
✓ Available	<u>Review your Financial Aid Offer Letter</u>

Important Information



The loan you are offered is based on your FAFSA information.
We are not able to change the loan type or increase the offered amount.

- ▶ **Subsidized loan:** No interest builds up while you're in school.
- ▶ **Unsubsidized loan:** Interest starts adding up as soon as the loan is taken out.



Important Information

MORE DETAILS ABOUT THESE LOANS ARE COVERED IN THE LOAN ENTRANCE COUNSELING YOU COMPLETED.

PELL Grant

A PELL grant is provided by the federal government to undergraduate students who demonstrate exceptional financial need and have an Expected Family Contribution below a certain threshold established by the Federal government. The Pell Grant award amount is prorated based on Enrollment Status.

Direct Subsidized Loan

Federal Student Loan: Federal funds made available to the student that must be paid back by the student. The student must complete Entrance Counseling and a Master Promissory Note (MPN) to receive these loans. Repayment begins six months after the student ceases to be enrolled on at least a half-time basis with deferment and forbearance option available. To be eligible to receive a Federal Direct Loan, the student must be enrolled at least half time in an eligible program of study.

Direct Unsubsidized Loan

Federal Student Loan: Federal funds made available to the student that must be paid back by the student. The student must complete Entrance Counseling and a Master Promissory Note (MPN) to receive these loans. Repayment begins six months after the student ceases to be enrolled on at least a half-time basis with deferment and forbearance option available. To be eligible to receive a Federal Direct Loan, the student must be enrolled at least half time in an eligible program of study.



Loans

Money you have to pay back

\$5,500.00

Award	Status	Total Awarded Amount	Fall 2025 SJU Session	Spring 2026 SJU Session	Summer 2026 SJU Session
Subsidized Loans v Accept or Decline	Estimated	\$3,500.00	\$1,167.00	\$1,167.00	\$1,166.00
Unsubsidized Loans v Accept or Decline	Estimated	\$2,000.00	\$667.00	\$667.00	\$666.00

This is your package!

YOU MIGHT HAVE DIFFERENT OFFERS THAN THE EXAMPLE ABOVE

33% Loans **\$5,500.00**
Money you have to pay back

Award	Status	Total Awarded Amount	Fall 2025 SJU Session	Spring 2026 SJU Session	Summer 2026 SJU Session
Subsidized Loans ▼ Accept or Decline	Estimated	\$3,500.00	\$1,167.00	\$1,167.00	\$1,166.00
Unsubsidized Loans ▼ Accept or Decline	Estimated	\$2,000.00	\$667.00	\$667.00	\$666.00

Click Accept or Decline

HERE YOU WILL HAVE A BREAKDOWN OF THE LOAN

Breakdown

- ▶ On the top you can see the total amount offered; you cannot exceed this amount.
- ▶ Below, the total amount is equally distributed in all three semesters.
- ▶ If you wish to change the amounts, click the white box

Maximum Loan Amount		\$3,500.00
Direct Subsidized Loan	Offered	\$3,500.00



Check the terms you will be attending.

Fall 2025 SJU Session \$

Spring 2026 SJU Session \$

Summer 2026 SJU Session \$

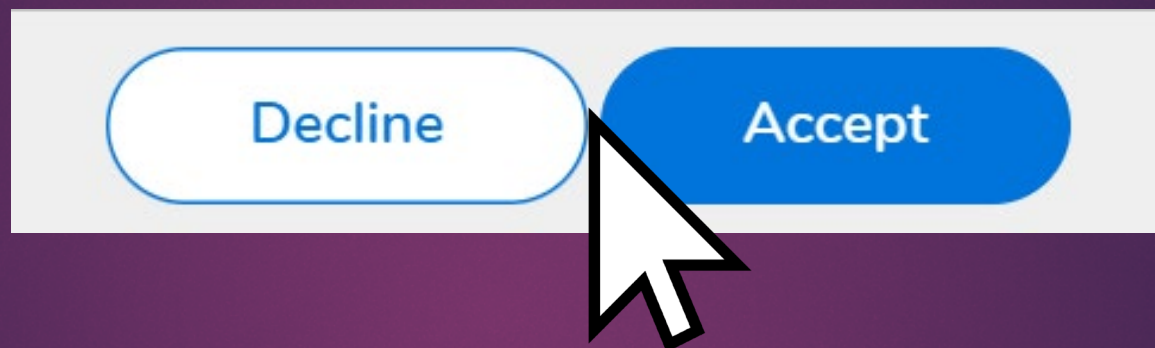
Total **\$3,500.00**

If needed,
this amount
can be
modified
later

- ▶ If you wish to change the amount of financial aid you accepted, you can contact the Financial Aid Office.
- ▶ This is possible as long as you have not yet received (disbursed) the loan for the specific semester.
- ▶ Example: If you want to change your loan amount for the spring semester and the loan has not yet been disbursed, you can request the change, even if the semester has already started.



You may accept the entire loan amount, change the loan amount, or decline the entire loan amount. Your total cannot exceed the maximum amount.



Once you've made your decision, click on your preferred option.

Act on every offer that is provided.

Offer Letter



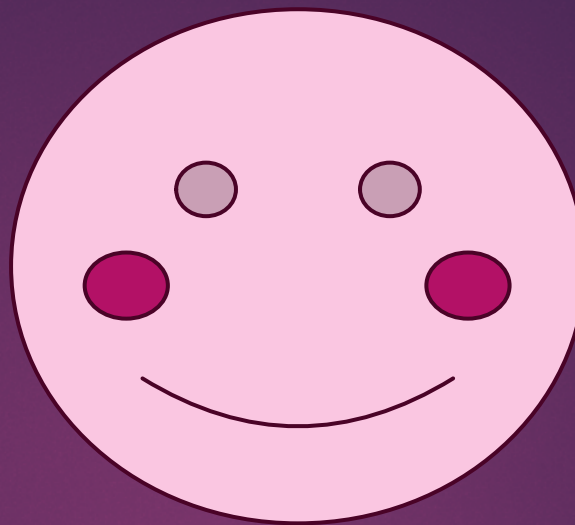
- ▶ Albizu University is pleased to offer you the following financial aid package listed below.
- ▶ The aid shown in this document is based on estimated enrollment.
- ▶ Please note that any changes to your enrollment status and/ or failure to maintain a Satisfactory Academic Progress as published in our Albizu University catalog may affect your eligibility to receive financial aid funds.

Your offer letter is ready

A change or update has been made to your award package which requires your attention. Please review your offer letter.

[View Offer Letter](#)

Close



Congratulations, you are all done!

If you have any questions or concerns, feel free to reach out via email or call your Campus Financial Aid Office:

Email: AUFAID-MIA@ALBIZU.EDU

Phone number: 305-593-1223 ext. 3271.