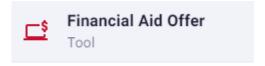1. Login to the Student Portal: **https://my.semo.edu**

2. In the search bar, type "**Financial Aid Offer**"

3. Click "**Financial Aid Offer**."

> **Financial Aid Offer**
> Tool

4. Select the appropriate aid year from the drop down list and press "Submit."

Financial Aid Offer for Award Year 2020-2021

General Information | Award Overview | Resources/Additional Information | Terms and Conditions | Accept Award Offer | Special Messages

5. Review each tab, in order from left to right.

   - Some tabs cannot be accessed until you complete steps on the previous tab.

   - To accept/receive any aid (including grants that show accepted on the *"Award Overview"* tab), you must agree to the *"Terms & Conditions"* by clicking *"Accept"* at the bottom of the page.

   - Loans are accepted on the *"Accept Award Offer"* tab, excluding the Parent PLUS loan. Students cannot accept this online, as the parent must apply through www.studentloans.gov.

Not sure if you should borrow loans? Review the cost calculator at www.semo.edu/costcalculator.