1. Login to the Student Portal:  [http://portal.semo.edu](http://portal.semo.edu)

2. Select your **Student SS** tab, at the top.

3. Scroll down to the **“Student Financial Services”** section, on the left (in red)

4. Click **“Financial Aid Awards.”** (*a new window will open*)

5. Select the appropriate aid year from the drop down list and press “Submit.”

6. 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:
     - Answer the questions on the **“Resources/Additional Information”** tab
     - Agree to the **“Terms & Conditions”**
   - 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](http://www.studentloans.gov).

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**Not sure if you should borrow loans? Review the cost calculator at** [www.semo.edu/costcalculator](http://www.semo.edu/costcalculator).