1. Login to the Student Portal:  http://portal.semo.edu

2. If on mobile, click the button to open the left-side menu.

3. Select your Student SS tab, on the left.

4. Scroll down to the “Student Financial Services” section.

5. Click “Financial Aid Offer.” (a new window will open)

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

7. 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.