



Viewing & Acting on Federal Loan Offers - University of Pennsylvania Student Financial Aid

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Table of Contents

Viewing & Acting on Federal Loan Offers - University of Pennsylvania Student Financial Aid	0
How to view your award	2
Complete all requirements for packaging – After submitting FAFSA	2
Email Notification – Penn Email	2
Award Offer	2
Accepting Maximum Loans	3
Modifying Loan Amounts	5
Declining Loans	6



How to view your award

Complete all requirements for packaging – After submitting FAFSA

1. Log in to [Path @ Penn](#) and select “My Financial aid”
2. Any outstanding documents are listed on the Home section. Please note if you are required to complete a financial aid registration form, this must be completed before you can be packaged with any federal student loans.

Email Notification – Penn Email

So long as all outstanding documents via the Home tab are satisfied you will be notified via Penn Email when your award is ready to view and act on. All communication is sent directly to your Penn email.

Award Offer

Navigate to the “Award Offer Section”

Scroll down to “Options to pay Net costs” You will then see any federal loans that you may qualify for. Your Federal Dir Ln Graduate is your Unsubsidized Direct Loan. This loan is not credit checked and has a better interest rate than Gradudate PLUS. Your



unsubsidized Direct Loan will always be accepted as you should exhaust all Unsubsidized eligibility before accepting any Graduate PLUS Loan. Interest rates and origination fees can be viewed [here](#).

You will always be packaged with the maximum possible Graduate PLUS Loan that you may qualify for. Please note that Graduate PLUS is a credit checked loan and by accepting the loan on the portal does NOT guarantee your credit will be approved. **Please remove all credit freezes before accepting the PLUS Loan.**

Options to Pay Net Cost

Loans ⓘ				
Type	Fall 2025	Spring 2026	Amount	Take Action
Federal Dir Ln Graduate	\$10,250.00	\$10,250.00	\$20,500.00	Select ▼
Federal Dir.Grad Plus	\$49,379.00	\$49,379.00	\$98,758.00	Select ▼
	\$59,629.00	\$59,629.00	\$119,258.00	
				-\$119,258.00

Accepting Maximum Loans

We strongly suggest making a budget before accepting any loans. Our [Financial Wellness](#) department is happy to discuss your personal budget to ensure you are not



over borrowing in loan funding. They also have many useful tools to create a budget and living in Philadelphia. This is a free resource for all Penn students.

If you wish to accept the maximum select “Accept All”

You must then select “SUMBIT” on the bottom left corner.

Federal Dir Ln Graduate	\$10,250.00 ACCEPTED	\$10,250.00 ACCEPTED	\$20,500.00
Federal Dir.Grad Plus	\$39,689.00 ACCEPTING	\$39,689.00 ACCEPTING	\$79,378.00 <input type="button" value="Accept All"/>
	\$49,939.00	\$49,939.00	\$99,878.00

-\$99,878.00

A Terms and Conditions Box will then be valid. The Graduate PLUS Loan is a Credit Checked loan and accepting the loan is not a guarantee of receipt. Your credit will be run to determine if you are approved for the Graduate PLUS Loan. Any credit freezes should be removed prior to the acceptance of the PLUS Loan.

Once you complete all tasks the green box will then state “Accepted”

Federal Dir Ln Graduate	\$10,250.00 ACCEPTED	\$10,250.00 ACCEPTED	\$20,500.00
Federal Dir.Grad Plus	\$39,689.00 ACCEPTED	\$39,689.00 ACCEPTED	\$79,378.00
	\$49,939.00	\$49,939.00	\$99,878.00

Modifying Loan Amounts

Select Modify from the drop down

Federal Dir Ln Graduate	\$10,250.00 ACCEPTED	\$10,250.00 ACCEPTED	\$20,500.00	
Federal Dir. Grad Plus	\$39,689.00	\$39,689.00	\$79,378.00	Select 
	\$49,939.00	\$49,939.00	\$99,878.00	Select Accept All Decline All Modify

A small window will appear. Confirm the term(s) you wish to modify the amount

\$10,250.00	\$10,250.00
Select 	Select 

Type in the dollar amount of the loan you wish to borrow and hit Ok.

\$2,000.00	\$2,000.00	\$20,500.00	\$4,000.00
Modify 	Modify 		

Ok

You must then select "SUMBIT" on the bottom left corner.



A Terms and Conditions Box will then be valid. The Graduate PLUS Loan is a Credit Checked loan and accepting the loan is not a guarantee of receipt. Your credit will be run to determine if you are approved for the Graduate PLUS Loan. Any credit freezes should be removed prior to the acceptance of the PLUS Loan.

Once you complete all tasks the green box will then state “Accepted”

Federal Dir Ln Graduate	\$2,000.00 ACCEPTING	\$2,000.00 ACCEPTING	\$4,000.00	Modify ▾
Federal Dir. Grad Plus	\$2,000.00 ACCEPTING	\$6,300.00	\$8,300.00	Modify ▾
	\$4,000.00	\$8,300.00	\$12,300.00	
				-\$12,300.00
				Submit

Declining Loans

From the drop down select “Decline All” and “Submit” the request.

Loans ⓘ				
Type	Fall 2021	Spring 2022	Amount	Take Action
Federal Dir Ln Graduate	\$10,250.00 ACCEPTED	\$10,250.00 ACCEPTED	\$20,500.00	
Federal Dir. Grad Plus	\$39,689.00 DECLINING	\$39,689.00 DECLINING	\$79,378.00	Decline All ▾
	\$10,250.00	\$10,250.00	\$20,500.00	
				-\$20,500.00
				Submit