

Offer Checklist



This checklist is designed to guide you through the steps for reviewing and responding to your financial aid offer notification via your SMSU e-Services account. It will also help ensure you've completed all necessary action for your financial aid disbursement. This checklist is a helpful tool but does not replace the full range of financial aid information available from the Financial Aid Office. For comprehensive details, visit www.SMSU.edu/go/financialaid

Start by logging into your SMSU [eServices](#) account using your StarID and password. From the left-hand navigation menu, select "Financial Aid." Then, follow the steps provided for each type of aid listed in your offer to ensure you've reviewed and responded appropriately.

GRANTS

- ☐ To view the grant(s) you may qualify for, select the number of credits you plan to enroll in for Fall Semester. Grants such as the Federal Pell Grant, Minnesota State Grant, and SEOG grants are automatically applied to your student account based on your enrollment status as of the fifth day of the term.

If you're a Minnesota resident with out-of-pocket childcare expenses and have children 12 years or younger (14 or younger if they have a disability), you may be eligible for additional assistance. To qualify, you must not be receiving MFIP benefits and use a licensed or legal childcare provider. For more information and eligibility requirements, visit the Child Care Grant Application and Instructions under the "Financial Aid Forms" section on our website.

WORK-STUDY

If you were offered and accepted work-study funding, you are eligible to work on-campus or at an approved off-campus site to earn the amount awarded.

- ☐ Accept, reduce, or decline your work-study offer. If you accept, visit www.SMSU.edu/go/studentemployment to explore available job opportunities.

Once you secure a position and complete the required employment paperwork, you may begin working. **Important:** Work-study earnings are paid to you via direct deposit every two weeks based on hours worked. These funds are not automatically applied to your SMSU bill. If you plan to use your earnings to help pay your bill, you are responsible for making payments by the due date.

FEDERAL DIRECT SUBSIDIZED/UNSUBSIDIZED LOANS

- ☐ Accept or decline the Federal Student Loan offered to you.
- ☐ Complete Federal Direct Loan Entrance Counseling
(Required for students who have never borrowed student loans)
- ☐ Complete a Federal Direct Master Promissory Note (MPN)
(Required for students who have never borrowed student loans or borrowed more than 10 years ago)

For step-by-step guidance on accepting your Federal Direct Loan, please refer to the "How to Accept Your Federal Direct Loans" document available on the SMSU Financial Aid website: www.SMSU.edu/go/financialaid

SCHOLARSHIPS, WAIVERS, THIRD-PARTY AGENCY PAYMENTS

- ☐ **Report any additional resources (e.g. scholarships, third-party payments, waivers) not listed in your financial aid offer to the Financial Aid Office.**
 - Reporting this information is required to ensure your total financial aid does not exceed federal and state limits. Please note that adjustments to your original financial aid offer may be necessary
- ☐ **Confirm private scholarship disbursement timelines.**
 - Confirm scholarship details with your donor. If funds are sent to you, endorse and submit the check to the Financial Aid Office. Awards are split between Fall and Spring terms unless the donor specifies otherwise.
- ☐ **Confirm scholarships awarded by SMSU**
 - Awarded an SMSU scholarship not listed in your aid offer? Contact the Admission of Financial Aid Office to check for any required steps.

PREPARE FOR FINANCIAL AID DISBURSEMENT/FIRST DAY OF CLASSES

Financial Aid eligibility is based on your enrollment, attendance, and satisfactory academic progress. Financial Aid is applied to your student account after the fifth class day of each term. If your aid exceeds your university charges, the remaining balance will be refunded to you via direct deposit or check.

- ☐ **Set up direct deposit with the University**
 - To set up direct deposit, log into your e-Services account, select Financial Aid > Direct Deposit Setup, and follow the instructions.
- ☐ **Charge textbooks/supplies to your SMSU account**
 - If you're a degree-seeking student enrolled in at least one SMSU credit, you may charge up to \$1,000 in books and supplies at the on-campus Barnes and Noble bookstore (lower level of the Student Center).
 - Fall Semester 2025 Book Charging Dates: July 25, 2025 to August 29, 2025
 - Spring Semester 2026 Book Charging Dates: December 10, 2025 to January 16, 2026
- ☐ **Monitor your e-services account** to ensure financial aid is applied and your bill is paid. Unpaid balances may incur fees. After aid is posted, log into e-Services and click "Bills and Payments" to review your account.

Fall Semester 2025 disbursement begins on September 3, 2025

Accounts must be paid in full by September 29, 2025 to avoid fees and holds

Spring Semester 2026 disbursement begins on January 21, 2026

Accounts must be paid in full by February 12, 2026 to avoid fees and holds

We are here to help! FinancialAid@SMSU.edu 507-537-6281 or stop in IL 145

Southwest Minnesota State University, 1501 State Street, Marshall MN 56258