Students awarded a Federal Direct Loan (Subsidized and Unsubsidized) must accept or decline their Loan online at AggieAccess. Our records indicate that you have not accepted your Federal Direct Loan(s). If the loan is needed to finalize your student account, your loan must be accepted immediately.

Listed below are the directions to accept your Federal Direct Loan.

Visit [www.ncat.edu](http://www.ncat.edu)
Select **Current Students**
Select **Aggie Access Online**
Select **Enter Secure Area**
Login the site with your Banner-ID and PIN
Select **Financial Aid**
Select **Award**
Select **Award for Aid Year**
Select **Aid Year (2015-2016) & click Submit**
Select **Accept Award Offer**
Next Go to Total Accept Award or Accept Partial Amount Lender

If you want to **Accept your Total Award:**
Select the “Accept Award Offer” tab
Select Full Amount of All Awards
Select Submit Decision

If you want to **Accept a Partial Award:**
Key in the specified amount under “Accept Partial Amount”
Select Submit Decision

If you want to **Decline your Award:**
Select the “Decline” tab
Select Submit Decision

**Note:**
When accepting your loans, accept the Subsidized Loan before the Unsubsidized Loan. If you would like Your loan revised after accepting, you must submit the request in writing to the Office of Student Financial Aid.