How to check your Award Offer and Accept/Decline your Loans

1. Click on “MyLSCPA” blue tab

   ![MyLSCPA tab](image)

2. Log in using your Email Address and password
   
   If you have forgotten your password you can reset it online or contact the Help Desk at (409) 984-6150.

3. Click on “My Services”

   ![My Services](image)

4. It will land you on your profile page.

   ![Profile page](image)
5. Click on the Four Boxes in the corner next to the LSCPA Logo. This is a drop down menu.

6. Select Banner

7. Select Student

8. This will land you on the Student Services Page. Click on Financial Aid Applicants.

![Financial Aid homepage with award offer selected]

An aid year is Fall/Spring/Summer.
2020-2021 Aid year would be Fall 2020, Spring 2021, and Summer 2021.
2021-2022 Aid year would be Fall 2021, Spring 2022, and Summer 2022.

10. If you have not been awarded yet, you will see a notice at the top of the screen

![Notice on Financial Aid page]

View your Award Payment Schedule

No award information is available for this aid year.
11. The award section has two sections.

   a. The top section Details your Need Calculation and your Cost of Attendance.

   **Expected Family Contribution (EFC)**

   When you submit your FAFSA application each year, a federal formula is used to calculate your Expected Family Contribution (EFC) number. It is the number we must use to determine eligibility for need-based aid such as the Pell Grant and the Direct Subsidized Direct Loan.
Cost of Attendance (COA)
This is an estimate of the total cost of attendance at LSCPA. This estimate includes tuition and fees, books and supplies as well as living costs such as housing, food, personal and miscellaneous expenses. Award amounts offered to reflect a two-term, full-time cost of attendance. These are estimated costs only and subject to change based on factors such actual credits are taken. The actual charges you can expect to see billed to the student account by LSCPA will only be tuition and fees on a per term basis. On Campus housing is not included on a student’s account.

Initial Need
Financial need is determined by subtracting EFC from the cost of attendance. The remainder is considered "unmet need". If no financial need remains, the student eligibility will consist of non-need based aid such as an unsubsidized loan.

Outside Resource
Outside resources often include any Exemptions or Waivers applied to your account. This is subtracted from your Initial Need.

Need
Need = COA - EFC - Outside Resources - Financial Aid Award

b. The bottom section is your award breakdown by term.
12. To accept your award offer:

Grants are accepted for you; no action is needed.

Loans must be accepted or declined.

a. In the “Take Action” column click on ‘Select.’ Then choose Accept, Decline or Modify.

![Options to Pay Net Cost](image1.png)

b. If you do not want to borrow the entire amount offered, you may wish to Modify the amount. Type in the amount you wish to accept. The Fall and Spring amounts will adjust as well so you can see how the loan will break down.

![Stafford Loan - Subsidized](image2.png)
c. Once you are done adjusting, Click submit.