***Next Steps Checklist***

***Complete as soon as possible, preferably before July 15, to ensure that your financial aid awards are included on your student billing statement and disbursed timely.*** *(The first billing statements are scheduled to be sent around July 15)**You should have received information regarding access to your mercer e-mail account and the MyMercer student portal from Information Technology. Contact the Information Technology Help Desk at* *helpdesk@mercer.edu* *if you are unable to access your account.*

I. **Accept or reject your student loans**

\* Login to your personal MyMercer account at [**https://my.mercer.edu**](https://my.mercer.edu)**.**

\* Select “My Financial Aid” and then “Financial Aid Overview” from the menu on the left side of the homepage.

1. Click the “Accept” button beside the loan(s) that you wish to accept and “Decline” for the loans that you wish to decline. **You must then click the “Submit Funds” button at the bottom of the page**.

Note> You can decrease the amount of the loan by entering the desired value in the Gross Amount box. You must do this prior to accepting the loan. *Be sure to reduce/reject the Graduate PLUS loan before the Unsubsidized loan since the Unsubsidized loan has lower interest rates and fees.*

2. Once a loan has been accepted, the Fund Status box beside the loan will display “Accepted.”

 **Note that only funds in an “accepted” status will appear on your student bill.**

**We strongly encourage you to review your loans carefully and to either decline or decrease any loans that you do not need!** If you determine that you need the rejected funds at a later date, we can add the funds back to your award package at that time, as long as you let us know before the end of the term.

 **2. Complete Entrance Counseling and Master Promissory Notes**

  ***(Only required for Mercer University School of Medicine first time loan borrowers)***

You must complete entrance counseling and master promissory note(s) before your Federal Direct Student Loan(s) can be credited to your student account. You can complete both of these items by going to [**https://studentaid.gov**](https://studentaid.gov)**.** Once you have logged in, scroll down to the Checklists box.

1. In the Checklists box, select “**I’m in School**” and then “**Complete Entrance Counseling.**” Then click “**Start”** in the “I am a Graduate or Professional Student” box. Be sure to select “MERCER UNIVERSITY” as your school. (Choose the first “Mercer University” listed in the drop- down box. Do not choose Mercer University – School of Medicine.) Your rights and responsibilities as a student borrower are outlined during Entrance Counseling.
2. In the Checklists box, select “**I’m in School**” and then “**Complete a Master Promissory Note (MPN)**.” Then click “**Select MPN Type”** in the “I’m a Graduate/Professional Student” box. Click “**Start”** in the “**MPN for Subsidized and** **Unsubsidized Loans**” box. Be sure to choose the first “Mercer University” listed in the drop-down box. The Master Promissory Note is the legal document in which you promise to repay your student loans.
3. If you also accepted a Graduate PLUS loan, after completing the Unsubsidized promissory note, you will also need to click “**Start**” in the “**MPN for Direct PLUS Loans**” box to complete a separate promissory note for your Graduate PLUS loan.

**3. If you have health insurance coverage and do not wish to participate in Mercer’s**

**student health insurance plan, you must waive the premium EACH SEMESTER.**

All medical school students are required to have health insurance and a health insurance fee will be automatically charged to your account each Fall and Spring semester. If you have coverage through another source, you may waive this fee. Please note that you will be required to waive the fee at the beginning of each semester. Fees for Fall 2024 may be waived between July 1, and September 13, 2024. If you would like to waive the fee, go to [https://studentplan.corehealthbenefits.com](https://studentplan.corehealthbenefits.com/)and click on “**Waive Your Health Insurance Here**” after July 1.

Alternatively, if you plan to accept the Health Insurance, go to <https://studentplan.corehealthbenefits.com/> and follow the “Enroll in the Student Insurance” directions on or after July 1.

Additional information about the plan, the waiver process and waiver deadlines can also be found at <https://bursar.mercer.edu/studentinsurance/> beginning July 1, 2024. If you have any questions regarding health insurance coverage, please contact CORE Management, the health care provider, at 888-741-2673 or studentplan@corehealthbenefits.com.

**4. Enroll in Direct Deposit**

  ***(Only required if you did not data enter account information last year)***

Students may choose to have their financial aid refunds deposited directly into a checking or savings account or placed on a reloadable debit card. To enroll, log into your MyMercer account at [**https://my.mercer.edu**](https://my.mercer.edu). From the menu, select “**My Finances**” and then “**Pay and Manage my Account**.” Click on the link and select the “**Manage Refunds**” button. Complete the necessary information carefully.

If you do not enroll in direct deposit, the Bursar’s Office will mail a check to your personal address on file for any financial aid refunds. For additional information, please contact the Bursar’s Office at refunds@mercer.edu or

478-301-1111.