**Complete as soon as possible, preferably before July 15, to ensure that your financial aid awards are included on your Fall billing statement.**

All students should have received information regarding access to your Mercer email account and the MyMercer student portal from Information Technology. *Contact the Information Technology Help Desk at* [*helpdesk@mercer.edu*](mailto:helpdesk@mercer.edu) *if you are unable to access your account.*

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

**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 as a later date, we can add the funds back to your award package, prior to the end of the term.

* 1. Login to your MyMercer student portal at <https://my.mercer.edu>
  2. Select “My Financial Aid” and then “Financial Aid Overview” from the menu on the homepage
  3. Select “Accept” or “Decline” next to each loan

**Note:** Loans can be decreased by entering the desired value in the Gross Amount box, prior to submission. **Reduce/reject Graduate PLUS loan before the Unsubsidized loan since the Unsubsidized loan has lower interest rates and fees.**

* 1. **Click the “Submit Funds” button at the bottom of the page**

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

**Only funds in “accepted” status will appear on your student bill.**

1. **Complete Entrance Counseling and Master Promissory Note(s)**

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

1. **Complete Entrance Counseling**
   1. Login to <https://studentaid.gov>
   2. From the Checklists box, select “I’m in School” and then “Complete Entrance Counseling”
   3. Click “Start” in the “I’m a Graduate or Professional Student” box
   4. Select “Mercer University” – **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 in Entrance Counseling.

1. **Complete Master Promissory Note for Unsubsidized Loan**
   1. Login to <https://studentaid.gov>
   2. From the Checklists box, select “I’m in School” and then “Complete a Master Promissory Note (MPN)”
   3. Click “Select MPN Type” in the “I’m a Graduate or Professional Student” box
   4. Click “Start” in the “MPN for Subsidized and Unsubsidized Loans” box
   5. Select “Mercer University” – **Choose the first Mercer University listed in the drop-down box.**

**DO NOT** choose Mercer University – School of Medicine

The Master Promissory Note is a legal document in which you promise to repay your student loans.

If you accepted a Graduate PLUS loan complete the following:

1. **Complete Master Promissory Note for Graduate PLUS Loan**
   1. Login to <https://studentaid.gov>
   2. From the Checklists box, select “I’m in School” and “Complete a Master Promissory Note (MPN)”
   3. Click “Select MPN Type” in the “I am a Graduate or Professional Student” box
   4. Click “Start” in the “MPN for Direct PLUS Loans” box
   5. Select Mercer University – **Choose the first Mercer University listed in the drop-down box.**

**DO NOT** choose Mercer University – School of Medicine

Since a Graduate PLUS loan is a separate loan than the Unsubsidized loan, you must complete an MPN for it also.

**3. Review health insurance**

All medical school students are required to have health insurance. A fee will automatically be charged to your account each Fall and Spring semester. If you have coverage through another source, you may waive this fee. The fee must be waived at the beginning of **each semester. Fees for Fall 2025 must be waived between July 1 and September 12.**

**Steps to waive semesterly insurance fee**

1. Go to <https://studentplan.corehealthbenefits.com>
2. Select “Waive Your Health Insurance Here”

**Steps for insurance enrollment**

1. Go to <https://studentplan.corehealthbenefits.com>
2. Select “Enroll in the Student Health Insurance”

Additional information about the student health insurance plan, the waiver process and deadlines can be found at <https://bursar.mercer.edu/studentinsurance/> after July 1.

For questions regarding health insurance coverage, please contact CORE Management, the healthcare provider, at 888-741-2673 or [studentplan@corehealthbenefits.com](mailto:studentplan@corehealthbenefits.com).

**4. Enroll in Direct Deposit**

*(Only required once unless banking information has changed.)*

Students may choose to have their financial aid stipends deposited into a checking or savings account, or placed on a reloadable debit card.

1. Login to MyMercer student portal at <https://my.mercer.edu>
2. Select “My Finances”
3. Choose “Pay and Manage My Account”
4. Select “Manage Refunds”

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 stipends. For additional information, contact the Bursar’s Office at [refunds@mercer.edu](mailto:refunds@mercer.edu) or 478-301-1111.

**Questions or Need Assistance**

Contact Office of Student Financial Planning **Phone: 478-301-2853 Email:** [**musmfinancialaid@mercer.edu**](mailto:musmfinancialaid@mercer.edu)