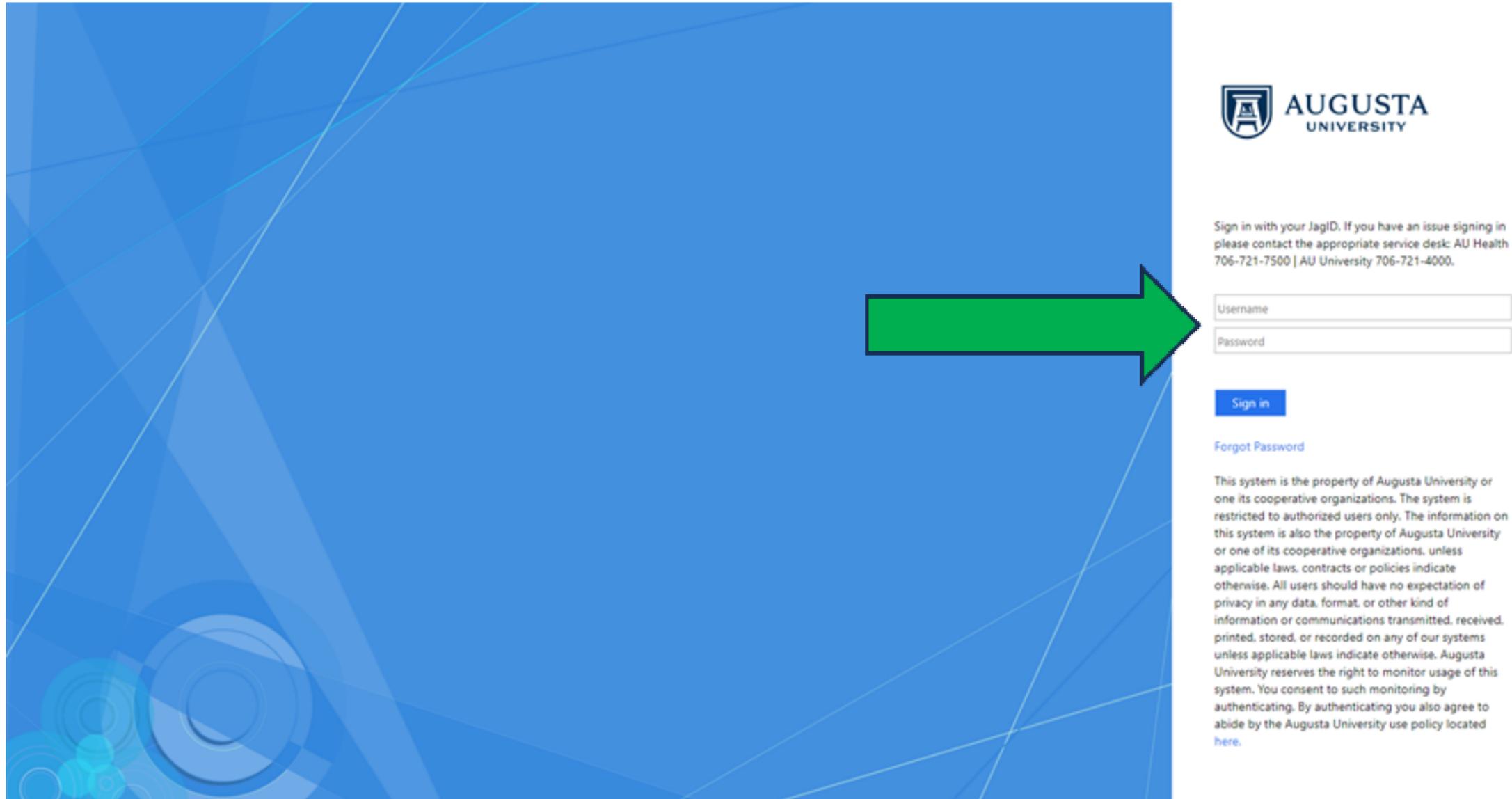


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# How to Accept or Decline Loans in POUNCE



# Step 1: Login to your POUNCE account at **pounce.augusta.edu**.



 **AUGUSTA**  
UNIVERSITY

Sign in with your JagID. If you have an issue signing in please contact the appropriate service desk: AU Health 706-721-7500 | AU University 706-721-4000.

Username

Password

[Sign in](#)

[Forgot Password](#)

This system is the property of Augusta University or one its cooperative organizations. The system is restricted to authorized users only. The information on this system is also the property of Augusta University or one of its cooperative organizations, unless applicable laws, contracts or policies indicate otherwise. All users should have no expectation of privacy in any data, format, or other kind of information or communications transmitted, received, printed, stored, or recorded on any of our systems unless applicable laws indicate otherwise. Augusta University reserves the right to monitor usage of this system. You consent to such monitoring by authenticating. By authenticating you also agree to abide by the Augusta University use policy located [here](#).

## Step 2: Click the *Financial Aid* tab.

POUNCE

Hello [REDACTED]  
Welcome to POUNCE, the hub for student and faculty online services at Augusta University.  
From here, you can navigate to the pages below. You may also use the POUNCE [four-square] menu on the top left header (Alt+M).

[Student](#) [Registration](#) [Financial Aid](#) [Student Account](#)

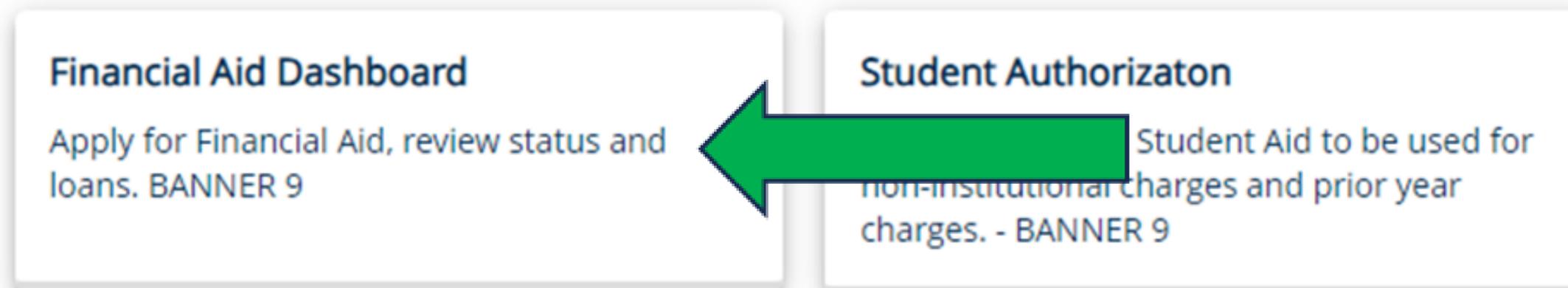
### Student

<b>Enrollment Certification</b> Obtain enrollment certification and more at the National Student Clearinghouse.	<b>Graduation Application</b> Apply to Graduate	<b>JagTrax for Students</b> View and plan your degree progress.
<b>Parking Registration &amp; Permit Payment</b> Choose a permit and pay for your permit here each semester.	<b>Personal Information</b> Update addresses, contact information or marital status.	<b>Request Official Transcripts</b> Transcripts requested in POUNCE are sent standard mail, and there is no charge.
<b>Review Action Items</b> Review items that need your attention. Some of these may prohibit registration.	<b>Student Health Insurance Waiver</b> This is only for students who are included in student health insurance enrollment.	<b>Student Immunization Information</b> Enter and submit immunization information.
<b>Student Profile</b> View all student information at one time, log in to JagTrax, register, view test scores, advisor, GPA, etc.	<b>View Grades</b> View grades by term and level, or across terms, or across levels.	<b>View Graduation Application</b> View your graduation application.



**Step 3:** Click *Financial Aid Dashboard*.

## Financial Aid



## Step 4: Click *Award Offer*.

Financial Aid Award Year: Academic Year 2023-2024 ▼ | ✉

[Home](#) [Award Offer](#) [Financial Aid History](#) [Resources](#) [Notifications](#) [Satisfactory Academic Progress](#) [College Financial](#) ▶

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ⓘ **GENERAL AWARD INFORMATION** ▼

You award information is contingent upon your enrollment at Augusta University. The award information provided through POUNCE is based on results received from your FAFSA application. Eligibility for federal and state fundin...

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ⓘ If work-study is offered in your financial aid award package, the amount of work-study shown is the maximum amount of money you can expect to earn during the academic year. Earnings are paid directly to you based on hour...

**Step 5:** Scroll down until you see your financial aid offers and take action to accept, decline, or modify your loan offer(s).

*If you must accept loans, accept the ones with the most favorable terms and conditions.*

***Borrow only what you need!***

Options to Pay Net Cost

Loans ⓘ

Type	Fall 2021	Spring 2022	Amount	Take Action
Federal Direct Loan - Sub	\$2,750.00	\$2,750.00	\$5,500.00	Select
Federal Direct Loan - Unsub	\$1,000.00	\$1,000.00	\$2,000.00	Select
	\$3,750.00	\$3,750.00	\$7,500.00	Accept
				Decline
				Modify

Submit

**\*\* Grants and Scholarships are automatically accepted. No action is required.**

## Modifying/Accepting a partial amount:

Select *Modify*, type in the Modified Amount, then Click *Ok*.

Options to Pay Net Cost

Loans ⓘ

Type	Fall 2021	Spring 2022	Amount	Take Action
Federal Direct Loan - Sub	\$2,750.00	\$2,750.00	\$5,500.00	Select
Federal Direct Loan - Unsub	\$1,000.00	\$1,000.00	\$2,000.00	Select
	\$3,750.00	\$3,750.00	\$7,500.00	Accept
				Decline
				Modify

Submit

Direct Loan Subsidized

Fall 2023	Spring 2024	Offered Amount	Modified Amount
\$500.00	\$500.00	\$3,500.00	\$1,000.00

Ok

## Modifying/Accepting a partial amount (continued):

Once action has been taken to modify your loan offer(s), you must click *Submit* in order to process your request.

Loans @ ^

Type	Fall 2023	Spring 2024	Amount	Take Action
Direct Loan Subsidized	\$500.00	\$500.00	\$1,000.00 ACCEPTING	Modify <span>▼</span>
Direct Loan Unsubsidized	<del>\$1,000.00</del>	<del>\$1,000.00</del>	<del>\$2,000.00</del> DECLINING	Decline <span>▼</span>
Direct Loan Parent PLUS	\$1,228.00	\$1,228.00	\$2,456.00 ACCEPTED	
	\$1,728.00	\$1,728.00	\$3,456.00	
				-\$3,456.00

**Submit**

## Accepting/Declining full loan amount:

Take Action to Accept or Decline your loan offer(s), then click *Submit*.

Options to Pay Net Cost

Loans ⓘ

Type	Fall 2021	Spring 2022	Amount	Take Action
Federal Direct Loan - Sub	\$2,750.00	\$2,750.00	\$5,500.00	Select
Federal Direct Loan - Unsub	\$1,000.00	\$1,000.00	\$2,000.00	Select
	\$3,750.00	\$3,750.00	\$7,500.00	Accept
				Decline
				Modify

Submit

**\*\* Grants and Scholarships are automatically accepted. No action is required.**

**\*\* If you **DECLINE** your loans, no further action is required.**

**Step 6:** After accepting your loan offer(s), review your *Student Requirements* to ensure that no outstanding tasks will prevent you from receiving your financial aid.

Click *Home* and review the Student Requirements section.

The screenshot displays the 'Student Requirements' section of a web application. At the top, the text 'Student Requirements' is followed by a help icon. Below this, the text 'Unsatisfied Requirements' is highlighted with a green oval. The main content area contains two rows of requirements, each with a warning icon, a title, a last update date, and a 'REQUESTED DOCUMENT' button with a dropdown arrow.

Requirement	Last Update	Action
Direct Loan Entrance Counseling	02/05/2024	REQUESTED DOCUMENT
Direct Loan Master Promissory Note	02/05/2024	REQUESTED DOCUMENT

**Step 6:** Go to studentaid.gov to complete your Master Promissory Note (MPN) and Entrance Counseling requirements.

The screenshot shows the Federal Student Aid website homepage. At the top, the logo for Federal Student Aid is on the left, and navigation links for FAFSA Form, Loans and Grants, Loan Repayment, and Loan Forgiveness are in the center. On the right, there are links for Log In and Create Account, and a search icon. The main content area has a dark teal background with the heading "Get Ready for Student Loan Payments" in white. Below this heading are two buttons: "Restarting Payments" and "Making Payments for the First Time". To the right, under the heading "POPULAR TOPICS", there are five links: "Apply for Aid Using the FAFSA Form", "Learn About Public Service Loan Forgiveness", "Enroll in an Income-Driven Repayment (IDR) Plan", "View Your Loan Information", and "Update on Student Loan Debt Relief". At the bottom, there are four cards representing different user roles: "Considering School", "In School", "Parent", and "In Repayment", each with a brief description of their situation.

Federal Student Aid  
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾ Log In | Create Account 🔍

## Get Ready for Student Loan Payments

[Restarting Payments](#) [Making Payments for the First Time](#)

### POPULAR TOPICS

- [Apply for Aid Using the FAFSA® Form >](#)
- [Learn About Public Service Loan Forgiveness >](#)
- [Enroll in an Income-Driven Repayment \(IDR\) Plan >](#)
- [View Your Loan Information >](#)
- [Update on Student Loan Debt Relief >](#)

**Considering School**  
*I'm thinking about going to college or a career school.*

**In School**  
*I'm in the process of earning a degree or certificate.*

**Parent**  
*I want to help my child pay for college.*

**In Repayment**  
*I have loans I need to repay.*

# Step 7: Click *Loans and Grants*

The screenshot shows the Federal Student Aid website header with the following navigation items: FAFSA® Form, Loans and Grants, Loan Repayment, and Loan Forgiveness. A green arrow points to the 'Loans and Grants' menu item. Below the navigation is a large banner with the text 'Get Ready for Student Loan Payments' and a 'Restarting Payments' button. To the right of the banner is a 'POPULAR TOPICS' section with links to 'Apply for Aid Using the FAFSA® Form', 'Learn About Public Service Loan Forgiveness', 'Enroll in an Income-Driven Repayment (IDR) Plan', 'View Your Loan Information', and 'Update on Student Loan Debt Relief'. At the bottom of the banner are four tabs: 'Considering School', 'In School', 'Parent', and 'In Repayment', each with a brief description of the user's situation.

Federal Student Aid  
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FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾

Log In | Create Account 🔍

## Get Ready for Student Loan Payments

Restarting Payments

Making Payments for the First Time

POPULAR TOPICS

- [Apply for Aid Using the FAFSA® Form >](#)
- [Learn About Public Service Loan Forgiveness >](#)
- [Enroll in an Income-Driven Repayment \(IDR\) Plan >](#)
- [View Your Loan Information >](#)
- [Update on Student Loan Debt Relief >](#)

**Considering School**  
*I'm thinking about going to college or a career school.*

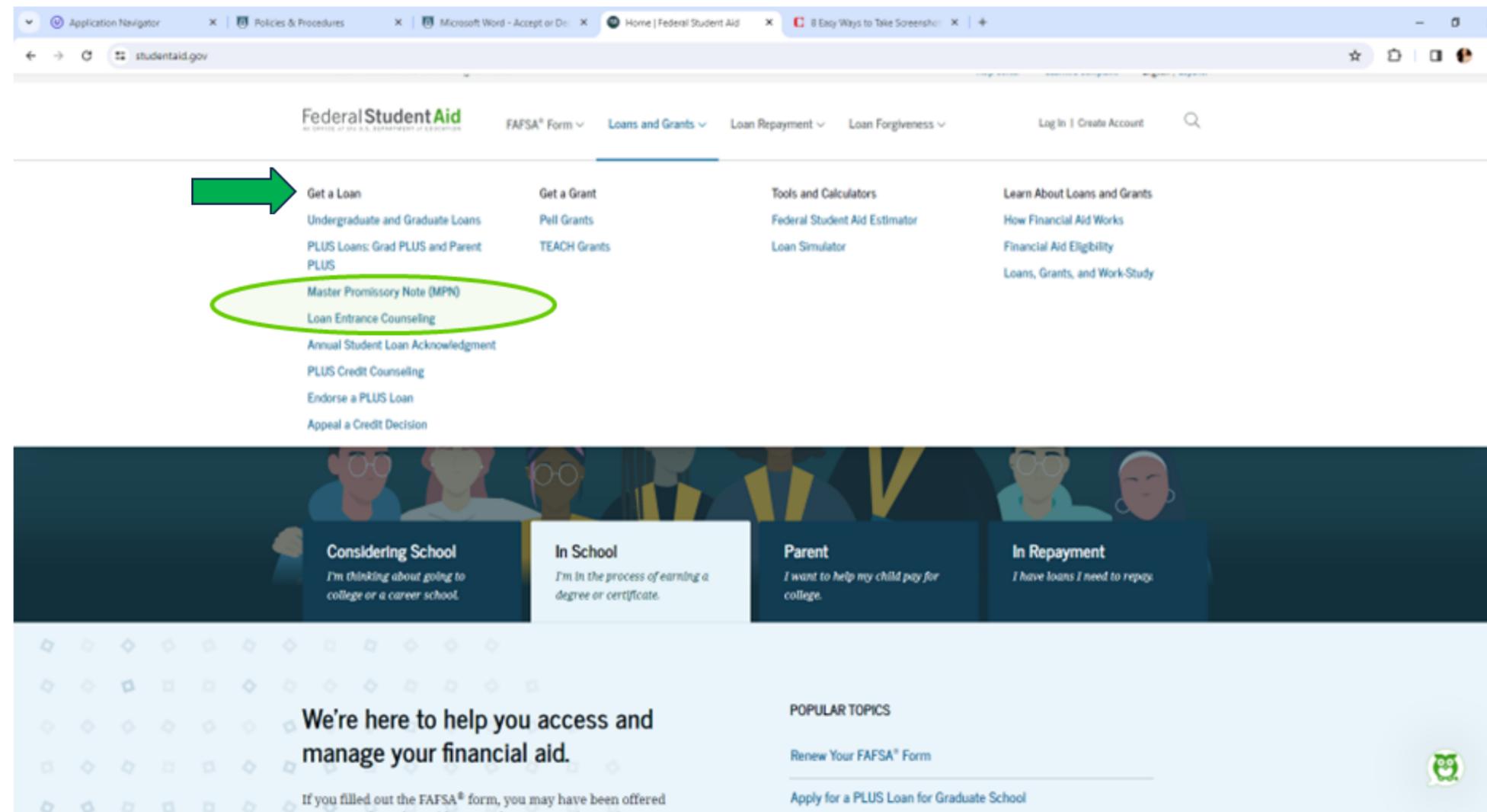
**In School**  
*I'm in the process of earning a degree or certificate.*

**Parent**  
*I want to help my child pay for college.*

**In Repayment**  
*I have loans I need to repay.*

**Step 8:** Master Promissory Note (MPN) and Entrance Counseling are listed under the column titled *Get a Loan*.

Click on each item and login with your FSA ID to complete.



## Contact Us:

Office of Student Financial Aid  
Summerville Campus - Fanning Hall

Phone: 706-737-1524

Email: [osfa@augusta.edu](mailto:osfa@augusta.edu)

[www.augusta.edu/finaid](http://www.augusta.edu/finaid)



AUGUSTA UNIVERSITY  
Division of Enrollment  
and Student Affairs

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Financial Aid