



Any student who completes the FAFSA may be eligible to apply for either a Federal Direct Subsidized Loan or Federal Direct Unsubsidized Loan. Eligibility for a subsidized loan is determined by the results of the FAFSA and is based on financial need.

Step 1. To accept a direct loan award, the first step is to access your ESAS account. Once logged in to [myLynn](https://my.lynn.edu) (my.lynn.edu), the Student Finances tab should be selected. From here "My ESAS" will appear on the column on the left hand side of the page. This option should be selected.

Menu ☰
You are currently logged in as: Current Award Year: Log Out Help

Office of Student Financial Services

Welcome
Welcome to Lynn!

The Electronic Student Award System or **ESAS** is a portal to your financial information and your required documents. This virtual extension of SFS office allows you to **Submit your Required Documents** and **View your Financial Aid Awards**. Navigate ESAS with the **Menu icon** on the top left-hand corner, select the icon and find a list of the tabs on ESAS that pertain to you.

Here's some of what you'll find on the ESAS tabs:

- **Home:** The landing page for all students, please begin by selecting the menu icon and selecting a tab.
- **Required Documents:** This page allows you to submit your required documents.
- **Financial Aid Awards:** This page contains a list of the funds you have been awarded for the upcoming academic year.
- **Payment Options:** This page contains information about payment options and methods.
- **Glossary:** This page contains a list of terms and supplemental information to help you navigate your financial aid journey.

Financial Aid Handbooks: All students should read the [Financial Aid Handbook](#) for their division for pertinent information regarding the awards, renewal requirements, and policies.

Undergraduate Day Students - if this is your first year at Lynn, check the Estimated Financial Summary to review your estimated aid and charges.

International Students (F1 or other Visa holders) are not eligible to complete the Free Application for Federal Aid (FAFSA) or apply for Federal and/or State aid and can proceed directly to the Financial Awards page and required documents.

2023/2024

Students must apply for financial aid EVERY year.
Form Submission Requirement: Lynn University has established a priority date of March 1 each year. This is the date that students (both incoming and returning) should have all forms to the financial aid office. If you meet this date, you will receive consideration for all grants, loans, scholarships and work programs, based on your eligibility.

What if I miss the March 1 submission date?

Funds at Lynn University are limited. If any of your required paperwork is not received on or prior to the priority date, your application will be considered on a funds available basis. Consequently, funds may be exhausted and additional monies may not be available. This applies to all types of aid, including Lynn University scholarships and grants.

If you have any questions regarding the financial aid process, please visit us at www.lynn.edu/financialaid or contact us at studentfinancialservices@lynn.edu or 800-578-9737 or 561-237-7185.

Step 2. Once your ESAS account is open, select "Federal Loan Acceptance or Denial" from the drop down menu.

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Step 3. The direct loans page will allow you to view the loans that you qualify for. If you wish to apply for the loan, change the status from pending to accepted, as highlighted below in the red box. Next, click "Submit." You also have the right to decline the loan, or reduce the loan amount.

Accept Direct Loan Awards

Please access the **DOCUMENTS** tab to see a list of documents that must be completed in order to receive your aid. If the document status is "Not Received" or "Incomplete", please submit these form to the Office of Student Financial Services as soon as possible to avoid delays in processing your aid.

Requested loan programs and requested amount

Please indicate the loan programs through which you desire to borrow funds by changing the status from "Pending" to "Accept".

You can also decline the loan(s) awarded if you choose to by changing the status from "Pending" to "Decline".

The loan amount that will be processed will be the amount listed on your award notification on E-SAS. If you wish to reduce the amount to be processed, please adjust the amount below prior to accepting the status. You must be enrolled half time each term/semester a disbursement is expected.

All financial aid documents, including Direct loan MPN and Loan Entrance Counseling, must be completed prior to disbursement.

Attendance is required for disbursement.

Direct SUBSIDIZED (Undergraduates only)

- Loan amount up to your need (within program limits) determined from your FAFSA need analysis report. The Federal government pays the interest on the loan as long as the undergraduate student is enrolled at least half-time.

Direct UNSUBSIDIZED (Undergraduates & Graduates)- Loan amount not to exceed cost of education minus other assistance, within program limits. The student is responsible for all in-school interest, which can be capitalized at the end or paid through the enrollment periods. Effective July 1, 2012, Graduate and professional students are eligible for unsubsidized loans only.

Loan Eligibility Amount

Earned Credit Hours	Dependent Undergraduate Student		Independent Undergraduate Student	
	Subsidized	Unsubsidized	Subsidized	Unsubsidized
0-29	\$3,500	\$2,000	\$3,500	\$6,000
30-59	\$4,500	\$2,000	\$4,500	\$6,000
60 and up	\$5,500	\$2,000	\$5,500	\$7,000
Graduate and Professional Student		\$20,500		

If I am a first-time borrower, I understand I must do the Loan Entrance Counseling online and complete a Direct Loan Master Promissory Note at www.StudentAid.gov before the loan is originated/disbursed. I understand my rights and responsibilities as a Federal Direct borrower. I am requesting a Federal Direct Loan for the 2020-2021 academic year.

Your Awards

Award	Fall	Spring	Summer Day 6 credit	Total	Message	Status
Federal Direct Subsidized Loan	\$1,750.00	\$1,750.00	\$0.00	\$3,500.00		Accepted
Federal Direct Subsidized Loan	\$0.00	\$0.00	\$1,000.00	\$1,000.00		Pending ▼
Federal Direct Unsubsidized Loan	\$1,000.00	\$1,000.00	\$0.00	\$2,000.00		Accepted
Total	\$2,750.00	\$2,750.00	\$1,000.00	\$6,500.00		

Decline All Accept All

Submit

Your Awards

Award	Fall	Spring	Summer Day 6 credit	Total	Message	Status
Federal Direct Subsidized Loan	<input type="text" value="1750"/>	<input type="text" value="1750"/>	<input type="text" value="0"/>	\$3,500.00		Pending ▼
Federal Direct Subsidized Loan	\$0.00	\$0.00	\$1,000.00	\$1,000.00		Pending ▼
Federal Direct Unsubsidized Loan	<input type="text" value="1000"/>	<input type="text" value="1000"/>	<input type="text" value="0"/>	\$2,000.00		<div style="border: 2px solid red; padding: 2px;"> Pending Accept Decline </div>
Total	\$2,750.00	\$2,750.00	\$1,000.00	\$6,500.00		

Decline All Accept All

Submit