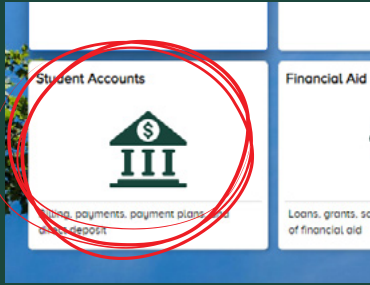
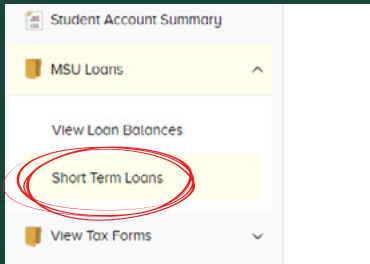


# TIPS FOR NAVIGATING FINANCIAL AID

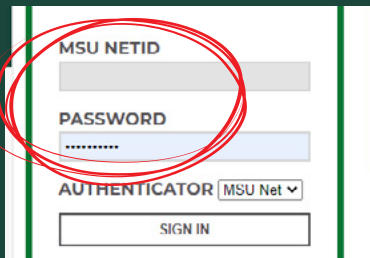
## APPLYING FOR A SHORT TERM LOAN



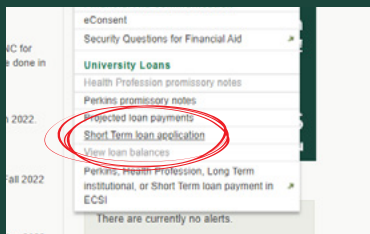
**#1** CLICK **STUDENT ACCOUNTS** TILE IN STUDENT PORTAL



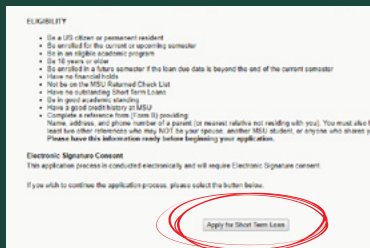
**#2** CHOOSE **SHORT TERM LOANS** FROM **MSU LOANS** MENU ON LEFT



**#3** LOG IN TO STUINFO WITH SAME INFO AS PORTAL LOGIN



**#4** SELECT **SHORT TERM LOAN APPLICATION** FROM **LOANS** MENU AT TOP



**#5** REVIEW TERMS AND CLICK **APPLY FOR SHORT TERM LOAN**



**#6** CONSENT TO ELECTRONIC TRANSACTIONS BY CLICKING **I AGREE**

- If you meet the criteria, you will be instantly approved and have your funds direct deposited into your bank account. Direct deposits may take up to 1-3 business days.
- Short Term Loans should be repaid by the due date on your Short Term Loan Promissory Note. Information on repayment of Short Term Loans will be sent to you by ECSI, MSU's billing service provider. You can set up your account in the Heartland ECSI portal: [heartland.ecsi.net](http://heartland.ecsi.net).
- A refund of excess aid will not automatically pay off a Short Term Loan; you will need to manually settle your account with ECSI.

