Instructions to complete the Authorization to apply Title IV funds (For first-time borrowers only)

All first-time borrowers **MUST** complete the Authorization to apply Title IV funds requirement before they accept student loans. Below are the instructions to complete this requirement.

1. Access your BannerWeb by selecting “Bw” from the menu at the top of the University of Richmond’s homepage.
2. Log in with your username and password.
3. From the Main Menu, select the Student Services option.
4. Click on Financial Aid
5. Click on Financial Aid Status. Select the appropriate academic aid year. This will take you to your “Overall Status of Financial Aid 2021-2022”. Here is where you will see “You have unsatisfied student requirements for this aid year”. Click on “student requirements” link.
6. Click “Accept your Authorization to apply Title IV funds requirement here”. This will take you to the page that describes the agreement you are accepting.
7. Click the “Accept” button.
8. You will now see the authorization has been accepted. Click “Return to View Financial Aid Requirements here” to now accept your loans

Once the Authorization is complete, students who have been awarded Federal Direct Loan(s) must accept or decline each loan electronically in BannerWeb. Instructions to do so can be found [here](#).