

T. Remaining Balance should = \$0 or be negative (P - Q - R - S)	\$	\$	\$
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Please note that the ~~GRAD~~ **GRADUS** loan must be borrowed for the academic period, it cannot be borrowed one semester at a time. Also, note that most aid will be split evenly per academic year. If you choose to borrow, you will need to apply for enough funding so that when the loans are split evenly per academic period it will cover the semester with the highest costs. If you will be enrolled for summer, your first academic period will be summer and fall. Spring will be a separate period. You can reduce your loans in the Financial Aid ~~Notification~~ **Notification** in the Agora Portal. Please reduce your loans evenly per academic period.