

Application Checklist

Students who wish to apply for federal student aid to be disbursed during the **2021-2022 academic year (21/FA – 22/SP terms)** should complete the following steps in sequence:

1. If you are required to file but have not already done so, file a **2019** Federal Income Tax Return. Refer to the IRS's [Interactive Tax Assistant](#) in order to determine whether you are required to file a tax return. Please note that ACOM cannot provide tax or legal advice. If you are not required to file a return, skip to step 2.
2. Apply for an FSA ID at <https://fsaid.ed.gov/npas/index.htm>. If you already have an FSA ID, skip to step 3.
3. Complete the **2021-2022** Free Application for Federal Student Aid (FAFSA) at <https://studentaid.gov>. When prompted, elect to use the IRS Data Retrieval Tool (DRT) option. If the application does not permit you to use the DRT, complete the financial section of the FAFSA manually, referencing the data listed on your 2019 Federal Income Tax Return. If you are married, you must also include your spouse's income information. **ACOM students are not required to include parental income information on the FAFSA. !!!DO NOT MODIFY THE 2020-2021 FAFSA!!!**
4. If you have not previously borrowed a Federal Student Loan at ACOM but plan to do so during the 2021-2022 academic year, complete the version of the Entrance Counseling that applies to Subsidized, Unsubsidized, and PLUS loans at <https://studentaid.gov/app/counselingInstructions.action?counselingType=entrance>. Otherwise, skip to step 5.
5. Optional Step: We recommend but do not require that you complete the Financial Awareness Counseling at <https://studentaid.gov/app/counselingInstructions.action?counselingType=fa>. Note that during this counseling session, you will be presented with information related to your current level of indebtedness, managing your budget, planning for loan repayment, and tips for making financial decisions.
6. If you have not previously borrowed a Direct Unsubsidized Loan at ACOM but plan to do so during the 2021-2022 academic year, complete your Unsubsidized Master Promissory Note (MPN) at <https://studentaid.gov/mpn/grad/landing>. Otherwise, skip to step 7.
7. If you have not previously borrowed a Graduate PLUS Loan at ACOM but plan to do so during the 2021-2022 academic year, complete your Graduate PLUS Master Promissory Note (MPN) at <https://studentaid.gov/mpn/grad/landing>. Otherwise, skip to step 8.
8. If you plan to borrow a Graduate Plus Loan for the 2021-2022 academic year, complete the PLUS Loan Request at <https://studentaid.gov/app/launchPLUS.action?plusType=gradPlus>. Otherwise, skip to step 9.

Note that during this step, the U.S. Department of Education (ED) will conduct review of your credit history. If ED determines that you have an adverse credit history, you will be presented with the option to either obtain an endorser or document extenuating circumstances related to the adverse credit history. Make a selection, and follow the instructions provided. In addition, if you have an adverse credit history, you must also complete the PLUS Credit Counseling online at <https://studentaid.gov/app/counselingInstructions.action?counselingType=plus>.

9. Submit a [Certification of Expected Enrollment Form](#) by email to financialaid@acom.edu.
10. If an organization other than ACOM or the U.S. Dept. of Veterans Affairs awarded you with a loan, scholarship, grant, stipend, tuition assistance, or other form of financial aid for the 2021-2022 academic year, submit a [Financial Aid Reporting Form](#) by email to financialaid@acom.edu.
11. Monitor your email account for updates, announcement, and additional application instructions. **The Office of Financial Aid will begin to issue student award notices by late spring.**