

# Application Checklist – Federal Loans 2026-2027



Students who wish to apply for federal student loans to be disbursed during the **2026-2027 academic year (26/FA – 27/SP terms)** should complete the following steps in sequence:

1. If you are required to file but have not already done so, file a **2024** Federal Income Tax Return. Refer to the IRS's [Interactive Tax Assistant](#) to determine whether you are required to file a tax return. Please note that ACOM cannot provide tax or legal advice. If you have already filed or are not required to file, skip to step 2.
2. Create an account (FSA ID) at <https://studentaid.gov>. If you already have an FSA ID, skip to step 3.
3. Complete the **2026-2027** (NOT 2025-2026) Free Application for Federal Student Aid (FAFSA) at <https://studentaid.gov>. ACOM students are not required to include parental income on the FAFSA.

**IMPORTANT** - The Financial Aid Direct Data Exchange, which replaced the IRS Data Retrieval Tool starting with the 2024–25 FAFSA form, will transfer contributors' federal tax information from the IRS directly into your FAFSA form. Even if contributors don't have an SSN, didn't file taxes, or filed taxes outside of the U.S., they will still need to provide consent and approval. If a required contributor doesn't provide consent and approval to have their federal tax information transferred into the FAFSA form, you (the student) will not be eligible for federal student aid—even if the contributor manually enters tax information into the FAFSA form.

4. If you have not previously borrowed a Federal Student Loan at ACOM but plan to do so during the upcoming 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. If you have not previously borrowed a Direct Unsubsidized Loan at ACOM but plan to do so during the upcoming academic year, complete your Unsubsidized Master Promissory Note (MPN) at <https://studentaid.gov/mpn/grad/landing>. Otherwise, skip to step 6.
6. If you have not previously borrowed a Graduate PLUS Loan at ACOM but plan to do so during the upcoming academic year, complete your Graduate PLUS Master Promissory Note (MPN) at <https://studentaid.gov/mpn/grad/landing>. Otherwise, skip to step 7.
7. Submit a [Certification of Expected Enrollment Form](#) by email to [financialaid@acom.edu](mailto:financialaid@acom.edu).
8. If a party other than ACOM has awarded you with a loan, scholarship, grant, stipend, tuition assistance, or other form of financial assistance for the upcoming academic year, submit a [Financial Aid Reporting Form](#) by email to [financialaid@acom.edu](mailto:financialaid@acom.edu).
9. Monitor your email account for updates, announcements, and additional application instructions. **The Office of Financial Aid will begin to issue financial aid offers by late spring.**