

Application Checklist

Students who wish to apply for federal student aid to be disbursed during the **2019-2020 academic year (19/FA – 20/SP terms)** should complete the following steps in sequence:

Note: The FAFSA now requires applicants to provide income information from the tax year **two** years prior to the academic year—the “prior-prior” year. This means that the 2019-2020 FAFSA will require 2017 student income information. Parent information is not required.

1. If you are required to file but have not already done so, file a **2017** Federal Income Tax Return. If you are not required to file a return, skip to step 2. See IRS Publication 17 at <https://www.irs.gov/forms-pubs/prior-year> to determine whether you are required to file. Please note that ACOM cannot provide tax or legal advice.
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 **2019-2020** Free Application for Federal Student Aid (FAFSA) at <https://studentaid.ed.gov/>. When prompted, elect to use the IRS Data Retrieval Tool (DRT) option. Note that the DRT option will not become available until 2-3 weeks after your tax return has been accepted by the IRS. 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 **2017** 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 information on the FAFSA. **!!DO NOT MODIFY THE 2018-19 FAFSA!!**
4. If you have not previously borrowed a Federal Student Loan at ACOM but plan to do so during the 2019-2020 academic year, complete the Entrance Counseling that applies to Subsidized, Unsubsidized, and PLUS loans at <https://studentloans.gov/myDirectLoan/index.action>. Otherwise, skip to step 5.
5. Optional Step: We recommend but do not require that you complete the Financial Awareness Counseling at <https://studentloans.gov/myDirectLoan/index.action>. 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 2019-2020 academic year, complete your Unsubsidized Master Promissory Note (MPN) at <https://studentloans.gov/myDirectLoan/index.action>. 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 2019-2020 academic year, complete your Graduate PLUS Master Promissory Note (MPN) at <https://studentloans.gov/myDirectLoan/index.action>. Otherwise, skip to step 8.
8. If you plan to borrow a Graduate Plus Loan for the 2019-2020 academic year, complete the PLUS Loan Request at <https://studentloans.gov/myDirectLoan/index.action>. (Available on or shortly after April 7th) 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** complete the PLUS Counseling (different from the Entrance Counseling for PLUS loans listed in Step 4) online at <https://studentloans.gov/myDirectLoan/index.action>.

9. Submit a [Certification of Expected Enrollment Form](#).
10. Submit a [Financial Aid Questionnaire](#). Disclaimer: FSA awards are not conditioned upon receipt of this document. The form is used to gather supplemental information.
11. 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 2019-2020 academic year, submit a [Financial Aid Reporting Form](#).
12. 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.**