Stay informed with the Annual Student Loan Acknowledgment

The Annual Student Loan Acknowledgment (Acknowledgment) is a tool that provides customers with up-to-date information about their grants and federal direct loans based on their borrowing status and where they stand in their academic journey.

New undergraduate and graduate borrowers can use the Acknowledgement to view information about their school and academic program. Current borrowers can use it to find out how much aid they received in previous years, their remaining aid eligibility, to view information about their loan servicer(s).

The Acknowledgment is not required, but is intended to provide customers with information and resources that can be used to make informed borrowing decisions.

The Annual Student Loan Acknowledgement allows customers to select their personalized experience based on the type of federal student aid they have and if they are an undergraduate student, graduate student, or parent of an undergraduate student.
Experience for new borrowers or customers with no aid

Once logged in, an undergraduate or graduate student with no aid will be presented with detailed information from College Scorecard and learning modules including Estimate What You Will Owe and Earn, Understanding Student Loans, Managing School Expenses, and Paying for Your Education.

Parents with no aid will be presented with tailored Understanding Student Loans, Managing School Expenses, and Paying for Your Education learning modules prior to completing and submitting the Acknowledgement.

The modules help new borrowers get a sense of what their loan balances, monthly payments, and expected salaries could be, based on the schools they plan to attend and the programs in which they enroll. The Acknowledgement will also educate borrowers on fundamental loan concepts, such as interest accrual and capitalization and the differences between federal and private loans.

Experience for existing borrowers

After logging in to the Acknowledgment, an undergraduate or graduate borrower with loans and grants will see their loan information, loan limits, and grant information. Parents of undergraduate students will see their PLUS loan details.

After reviewing this information, the borrower can complete and submit the Acknowledgement. Completed Acknowledgments will populate in the “My Documents” section of a customer’s account. The Annual Student Loan Acknowledgment is available on StudentAid.gov or the myStudentaid mobile app.
Frequently asked questions

Is the Annual Student Loan Acknowledgment mandatory?
No, the Annual Student Loan Acknowledgment is not mandatory. The Acknowledgment is a helpful tool that supports borrowers with planning their federal financial aid journey.

Who can complete the Annual Student Loan Acknowledgment?
Borrowers accepting a subsidized or unsubsidized loan, a Direct PLUS Loan for graduate/professional students, or a Direct PLUS Loan for parents can complete the Annual Student Loan Acknowledgment.

When can a borrower complete the Annual Student Loan Acknowledgment?
Borrowers can complete the Annual Student Loan Acknowledgment before or after their loans are originated for the upcoming year.

How long will it take to complete the Annual Student Loan Acknowledgment?
Most borrowers complete the Annual Student Loan Acknowledgment in less than 10 minutes.

Can the Acknowledgment be completed on paper rather than online?
No, the Annual Student Loan Acknowledgment must be completed digitally. There are no paper forms or waivers that can be provided by an institution. Borrowers must have a valid FSA ID—i.e., a valid username and password—and be able to log into their account on StudentAid.gov or the myStudentaid mobile app.

How can I check if I have completed the Annual Student Loan Acknowledgment?
Borrowers can see if they completed the process by logging into StudentAid.gov or the myStudentAid mobile app and navigating to the “My Documents” page of their account.