

# 4 Easy Steps to Your State Education Loan

START

1 Free Application for Federal Student Aid –

# FAFSA

Submit the FAFSA to ensure you're considered for all federal, state and institution aid. Do it online at [fafsa.ed.gov](http://fafsa.ed.gov)

2 APPLY

Complete the online **application/ promissory note** at [acpe.alaska.gov](http://acpe.alaska.gov)



## ONLINE CREDIT CHECK

👉 680 (OR HIGHER) CREDIT SCORE

- or -

👉 COSIGNER

👉 FAMILY MEMBER WITH NO ADVERSE CREDIT WHO CAN BORROW ON YOUR BEHALF

*The student must also sign the application.*

3 DOUBLE CHECK

Check with the Financial Aid Office at your school to ensure you've taken care of all required steps.



NOTE: If your school requires certification of your Alaska loan, ACPE will send a request to your Financial Aid Office once your application is complete. But remember, we can't process it until your school certifies you're eligible.

4 ACCEPT

Accept your **Loan Approval Disclosure (LAD)** online at [acpe.alaska.gov](http://acpe.alaska.gov)

If the application is approved, ACPE will send you a LAD that you'll need to accept. *It's fastest if you log on to [acpe.alaska.gov](http://acpe.alaska.gov) and electronically accept the loan.*

Your loan funds will be sent to your school based on the school's scheduled financial aid disbursement dates, but no sooner than 10 days after you accept the LAD.