

Application Process

To be considered for federal and Mercer institutional funds, a Free Application for Federal Student Aid (FAFSA) must be submitted each year. Students may complete the FAFSA online at studentaid.gov/fafsa

2026-2027 School Year

Complete the 2026-2027 Free Application for Federal Student Aid (FAFSA) online at <https://studentaid.gov/fafsa>. The 2026-27 FAFSA is available beginning October 1, 2025 and requests income and tax information from calendar year 2024. Please note the following:

- Complete the FAFSA using your name as it appears on your social security card.
- Include Mercer University as a school choice so that your FAFSA results will be sent to us. Our school code is 001580.
- We will use your FAFSA to determine loan eligibility for **federal direct unsubsidized** and **graduate PLUS** loans.

New students for the 2026-2027 academic year are no longer eligible for the Graduate PLUS loans

If using outside/private student loans, pre-qualify for loans to begin your comparison

Review student loan options here: <https://financialaid.mercer.edu/apply-for-financial-aid/outside-loans/> > ELMSELECT

New MD students review **Medical** loan options.

Make sure to look for in-school deferment and MD students for residency deferment loan options as well as other loan terms including: fixed/variable interest, length of years to repay, and other lender benefits.

- Students can borrow up to the cost of attendance less any other financial aid.
- 30-45 days before the start of the term complete the loan application with the lender.
- Select the repayment type that will work for you while in school.
- Ensure you complete all required loan forms with your lender.
- MUSM Office of Financial Planning will set up the loan in equal amounts for each term. If any adjustments are needed to this format, contact us.

Prepare a Budget: Classes will begin in August; however, now is the time to start preparing a budget for school. We suggest that you take a close look at how you are currently spending your money and look for possible ways to cut expenses. Living on a budget as a student is an essential step for minimizing the debt you'll face upon entering repayment. Also, you may want to begin paying down any credit card debt that you may have. The less debt you begin school with, the less debt you'll have at the end.

Doctor of Medicine Students: Please make every effort to complete the FAFSA by our **April 1, 2026 priority deadline**. This is a priority deadline, so you will not be denied any federal funding if you are unable to meet the deadline; however, Mercer institutional scholarships are first awarded to students who meet the priority deadline. If you are accepted after April 1, please complete your FAFSA within 3 weeks of your acceptance.

Master of Family Therapy, Master of Preclinical Sciences, PhD in Biomedical Sciences, PhD in Rural Health Sciences Students: Please make every effort to complete the FAFSA by our **June 1, 2026 priority deadline**. This is a priority deadline, so you will not be denied any federal funding if you are unable to meet the deadline. If you are accepted after June 1, please complete your FAFSA within 3 weeks of your acceptance.