

# FSA ID How-to guide

Creating an FSA ID is the first step in completing the FAFSA

## What is an FSA ID?

The Federal Student Aid (FSA) ID is a **username** and **password** that is required to log in and access all Federal Student Aid websites, including the **FAFSA**. The FSA ID also serves as a **legal signature** when you submit your FAFSA.

Go to [studentaid.gov](https://studentaid.gov) and click “create account” in the upper right hand corner. The application is available in English and Spanish.

## Who should create an FSA ID?

**You** and **one or both of your parents** must create an FSA ID **before** completing the FAFSA. If you are an independent student, you will not need to have your parent or legal guardian create an FSA ID. If you have a sibling who attended college before you, your parent may already have an FSA ID.

Starting in Winter 2023, every person contributing information to a FAFSA will need an FSA ID - **including parents who do not have a social security number**

If you are a student without a social security number, you will not be able to create an FSA ID or complete the FAFSA. Check with your state and your colleges to learn more about financial aid opportunities that may be available to you.

## What information do I need to create an FSA ID?

- Full name and social security number, as they appear on social security card (if applicable)
- Date of birth
- Valid email address & phone number
- Immediate access to your email account
- Your residential address

Save your FSA ID username and password somewhere safe.

## FSA ID How-to Guide: Application Process

### Create an Account

Step 1 of 7

#### Personal Information

I understand that I'll be required to certify that the information I provide to create an account is true and correct and that I'm the individual who I claim to be.

If I'm not the person I claim to be, I understand that I'm not authorized to proceed and that I should exit this form now. If I provide false or misleading information, I understand that I may be subject to a fine, prison time, or both.

First Name

Middle Initial

Last Name

Date of Birth  
Month  Day  Year

Social Security Number  [Show](#)

☐ I don't have a Social Security number.

[Cancel](#) [Continue](#)

### Create an Account (FSA ID)

Step 2 of 7

#### Contact Information

##### Permanent Address

Address

City

State

ZIP Code

##### Mobile Phone Account Access

We strongly recommend setting up your mobile phone for account access. This option helps you gain access to your account if you are locked out, as well as allows your mobile phone to be used for two-step verification.

Mobile Phone

Confirm Mobile Phone

☐ Yes, I agree to use my mobile phone for account access.

- Add name, date of birth, and social security exactly as it appears on official documentation.
- Check the box if you don't have a social security number and see the next page for more information
- Create a password that you don't use for other accounts
- Provide your mobile phone number for more ways to access your account

## How do I make the challenge questions?

You will need to select four challenge questions from a dropdown list and provide answers. If you forget your username or password, you may need to answer the challenge questions to access your account.

- Select how you would like the Department of Education (the people who manage the FAFSA) to communicate with you, and in what language (English or Spanish)
- We recommend email to get communications quickly
- Set up two-step verification for your FSA ID with your phone number, email, and/or authenticator app
- We recommend setting up all methods so you have multiple options to log in

### Create an Account (FSA ID)

Step 4 of 7

#### Communication Preferences

##### Required Communications

The U.S. Department of Education (ED) and its federal student loan servicers will need to send you required communications and documents related to your federal student aid, such as student loan disclosures and interest statements.

I want to receive these communications:

☒ By email

☐ By postal mail

☐ By text message

##### Optional Communications

ED and its federal student loan servicers want you to feel confident about the financial aid and student loan process. To help with this, we will sometimes send out information about programs you may be eligible for, such as grant programs, student loan forgiveness programs, income-based repayment plans, and more.

I want to receive these communications:

☐ By email

☐ By text message

### Create an Account (FSA ID)

Step 7 of 7

#### Enable Two-Step Verification

##### Protect Your Account with Two-Step Verification

Whenever you sign in, we'll send a secure code to make sure it's really you. To keep your account protected, make sure your phone number and email are verified. We also suggest setting up verification using a secure authenticator app.

☒ SMS Verification [Not Verified](#) [Verify](#)

☒ Email Verification [Not Verified](#) [Verify](#)

##### Use an Authenticator App (Most Secure Option)

Use an authenticator app that you've downloaded from a mobile app store to view in-app secure codes—visible only to you—that can confirm your identity when you log in.

What is an authenticator app?

[Set Up an Authenticator App](#)

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# FSA ID How-to Guide: Additional Steps for Contributors without Social Security Numbers (SSN)

**Remember that you should only create an FSA ID without an SSN if you are either:**

- A parent or spouse of a student completing the FAFSA
- A citizen of the Freely Associated States (the Republic of the Marshall Islands, the Federated States of Micronesia, and the Republic of Palau) and need to complete the FAFSA

## What is identity verification?

If you do not have an SSN you need to confirm your identity through a series of questions at the end of the account creation process. The personal information from these questions comes from the TransUnion Credit Bureau, but this is not a credit check.

You will have one chance to answer the questions correctly, or you will need to confirm your identity through an alternative process.

**Create an Account**

Step 7 of 7  
**Identity Verification**

One last step! We're required to ask additional questions when you don't have a Social Security number (SSN) to verify your identity. You must answer these to finish creating your account.

The results of the identity verification will be displayed on the next page—note that you won't be able to return to this page to answer these questions again.

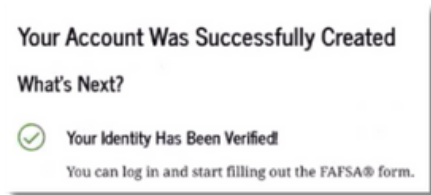
Which of the following is the street name of your most recent previous address?

☐ Florida Ave NW  
☐ Sesame Street  
☐ Longhorn Pkwy  
☐ None of the above

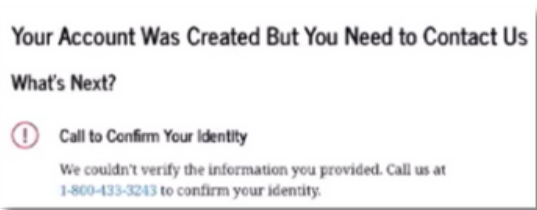
Which of these phone numbers have you ever used previously?

☐ (352) 775-5132  
☐ (970) 680-4386  
☐ (320) 791-4911  
☐ None of the above

## How do I know the results of the identity verification?



- This screen will appear if your identity was successfully verified. You do not need to take any additional steps before starting the FAFSA.



- This screen will appear if your identity was not able to be verified
- You will need to contact FSA at 1-800-433-3243 to initiate a manual identity verification process
- You will need to complete the Attestation Form and provide documentation that proves your identity

## Is the personal information I provide protected?

According to the National College Attainment Network, "federal law prohibits the use of data collected through the FAFSA for anything other than calculating federal and state financial aid. Entities with access to this data are also required to protect the data against security threats or unauthorized uses. FSA [the Office of Federal Student Aid] will not share FAFSA information with anyone except the schools the student indicates they want to attend...and a few federal and state government agencies (so they can check to be sure the information is accurate or determine financial aid eligibility)." See more here:

[www.ncan.org/resource/resmgr/policyadvocacy/top\\_10\\_mixed\\_status\\_families.pdf](http://www.ncan.org/resource/resmgr/policyadvocacy/top_10_mixed_status_families.pdf)

## FSA ID How-to Guide: Using and Troubleshooting your Account

Create an Account (FSA ID)

Step 7 of 7  
Enable Two-Step Verification: Backup Code

**i** Store your backup code somewhere safe.

Your backup code lets you access your account in the event that you cannot use any other two-step verification method. If for some reason you misplace or cannot access your backup code, you will be able to generate a new backup code in your account settings.

Your Backup Code is:

274687KJ2G81

☐ I have stored this backup code somewhere safe.

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- Enable the secure backup code, which will help you access your account if the other verification methods won't work
- Make note of your backup code and store it somewhere safe

**Now that you created your FSA ID, your information must be verified and matched with the Social Security Administration (if you provided a social security number).**



### When can I use my FSA ID?

If you provided an SSN, your FSA ID won't be fully functional until you receive an email in a few days about your SSA match. Likewise, if you do not have an SSN and need to go through the manual identity verification process, your FSA ID won't be fully functional until 1-3 days after submitting your documents. You can still use your FSA ID immediately to access your [studentaid.gov](https://studentaid.gov) account dashboard, and start or contribute your information to a FAFSA. However, uAspire recommends waiting to do this until your FSA ID is verified. If you do not have an SSN and your identity was successfully verified, you can use your FSA ID immediately to complete the FAFSA.

### Can I edit my FSA ID?

**Yes.** If your personal information changes or you would like to update anything on your account, you can make changes by logging in at [studentaid.gov](https://studentaid.gov) and selecting "settings" under your account information.

### What if I forget my FSA ID username or password?

You can [retrieve your username or reset your password](#) by having a secure code sent to your phone/email. You may also answer your challenge questions, but this options comes with a 30-minute waiting period before you can use your account again.

### What do I do if I need help?

Call the FSA ID Help Center at  
1(800) 433-3243.