23-24 FAFSA & FSA ID Updates
What do you need to know?
FAFSA TRENDS

- Class of 2022 filing rate is 4.4% higher than Class of 2021
- Largest gains were made in low-income and high minority high schools-8% or more
- Large gain in high schools in “city” locations
- Hats off to the access field for increasing the rates for our primary audiences
- Still not back to the rate for the Class of 2019
- Lots of work to still be done
FSA ID UPDATE

- Effective 7/10/22 – Department of Education added a Multi-Factor Authentication process for any FSA IDs created on or after this date
- The process is being referred to as a “two-step verification” process on studentaid.gov website
- NCAN has suggested to FSA that the name not include the word “verification” since there is another process related to the FAFSA called “verification”
- Students and parents who had an FSA ID prior to July 10, 2022 should not initially experience this process until FSA rolls it out to ALL FSA ID owners starting in November
- The authentication process will be required when logging in to any section of the studentaid.gov website
- NCAN strongly encourages you to have students and parents review and update emails and phone numbers associated with the FSA ID, if necessary, to facilitate the authentication process.
- Modify your FSA ID “cheat sheet” documents to include a line for the FSA ID backup code
## FSA ID RESOURCES

**Multi-Factor Announcement:**

Setting Up FSA ID:
https://studentaid.gov/fsa-id/create-account/launch

- How do I set up an authenticator app for my two-step verification?
- Why do I have to set up two-step verification for my FSA ID?
- What do I do if I forgot my two-step verification backup code?
- How can I find my one-use backup code for two-step verification for my FSA ID?
- Do I have to choose between an authenticator app, SMS text, or email for two-step verification with my FSA ID (username and password)?
- Can I use an app I already have on my phone for two-step verification?
- Why should I add my mobile phone number to my FSA ID?
- What is an authenticator app?
FSA MULTI-FACTOR AUTHENTICATION (MFA) PHASE 1
User Experience Screenshots
ENABLING MFA – NEW USERS (MANDATORY)
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
555-432-1234

Email Verification
doe.john@EXAMPLE.com

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.

Learn More

Set Up an Authenticator App

Previous Continue
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.

Secure Code Sent

Enter the secure code we sent to your phone number: 5554324567.

Enter the secure code below

Resend code

Cancel Continue

Use an Authenticator App

Use an authenticator app to receive secure codes that can be entered when you log in. The authenticator app provides a level of security far greater than a traditional PIN or password.

Set Up an Authenticator App

Previous Continue

Federal Student Aid
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
554324567 ✔️ Verified

Email Verification
john.doe.orig@gmail.com 🔄 Not Verified

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.

Learn More

Set Up an Authenticator App
Secure Code Sent

Enter the secure code we sent to your email: johndoe.original@gmail.com.

Enter the secure code below:

[Blank field]

Resend code

[Next button] Continue

[Cancel button]

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.

Learn More

Set Up an Authenticator App
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.

- Your verified method(s) can now be used to log in.

SMS Verification

5554324567  Verified

Email Verification

johndoe.example@gmail.com  Verified

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.

Learn More

Set Up an Authenticator App

Previous  Continue
Note: Setting up an Authenticator App is OPTIONAL
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.

Enter the Code from Your App

Step 3
Complete setup by entering the secure code provided by your authenticator app.

Enter the secure code below

Help me set up this app

Note: Setting up an Authenticator App is OPTIONAL
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.

- Your verified method(s) can now be used to log in.

- SMS Verification
  - 5554324567
  - Verified

- Email Verification
  - john.doe.original@gmail.com
  - Verified

- Authenticator App
  - Verified

- Your authenticator app can now be used to log in.
Create an Account (FSA ID)

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

We recommend storing your backup code in a safe place.

Your backup code is a special code that lets you access your account in the event that you cannot use any other two-step verification method.

Your Backup Code Is:

CK3H1SM5MRET

☐ I have stored this backup code somewhere safe.

Previous Continue
Your Account Was Successfully Created — What’s Next?

Before we can grant full account access, we must confirm that your name, Social Security number, and date of birth all match what is on record with the Social Security Administration (SSA). This process takes one to three days. If you verified your email address, you’ll receive an email once your information is matched with the SSA.

You can still use your account while your information is being verified with the SSA.

💡 Remember to Save Your Backup Code

Your backup code lets you access your account in the event that you cannot use any other two-step verification method.

Your Backup Code is:

CKH3HSM5MRT

What You Can Do Now

- Complete electronically sign an original (non-time) Free Application for Federal Student Aid (FAFSA®) form.
- Check the SSA match status of your account information in Account Settings.
- View your account dashboard, which includes checklists and other info.
- Explore this website to learn about applying for aid and repaying federal loans.
- Use the Help Center to get answers to common questions.

What You Can Do After You’ve Been Matched

- Fill out a FAFSA renewal form.
- Complete and sign forms such as the Income-Driven Repayment Plan Request and Direct Consolidation Loan Application.
- View your personalized dashboard, your aid information in Aid Summary and notifications and alerts about your account and financial aid.

Return to Login
LOGGING IN WITH MFA
Log In

FSA ID Username, Email, or Phone

`testuser001`

Forgot My Username

Password

`********`

Show Password

Forgot My Password

Log In

Or

Create an Account

(No changes to the log in screen)
You have the following two-step verification methods enabled. Select one to finish logging in.

**Authenticator App (Most Secure)**

Use the authenticator app you set up to use with your account to get a secure code.

**SMS Verification**

******4567

**Email Verification**

jo***************@gmail.com

Help me access my account
Please Read Before Continuing

You are accessing a U.S. Federal Government computer system intended to be solely accessed by individual users expressly authorized to access the system by the U.S. Department of Education. Usage may be monitored, recorded, and/or subject to audit. For security purposes and in order to ensure that the system remains available to all expressly authorized users, the U.S. Department of Education monitors the system to identify unauthorized users. Anyone using this system expressly consents to such monitoring and recording. Unauthorized use of this information system is prohibited and subject to criminal and civil penalties. Except as expressly authorized by the U.S. Department of Education, unauthorized attempts to access, obtain, upload, modify, change, and/or delete information on this system are strictly prohibited and are subject to criminal prosecution under 18 U.S.C. § 1030, and other applicable statutes, which may result in fines and imprisonment. For purposes of this system, unauthorized access includes, but is not limited to:

- any access by an employee or agent of a commercial entity, or other third party, who is not the individual user, for purposes of commercial advantage or private financial gain (regardless of whether the commercial entity or third party is providing a service to an authorized user of the system); and
- any access in furtherance of any criminal or tortious act in violation of the Constitution or laws of the United States or any State.

If system monitoring reveals information indicating possible criminal activity, such evidence may be provided to law enforcement personnel.
LOGGING IN WITH MFA BACKUP CODE
Log In

FSA ID Username, Email, or Phone

Password

Log In

Create an Account

(No changes to the log in screen)
Two-Step Verification

You have the following two-step verification methods enabled. Select one to finish logging in.

**Authenticator App (Most Secure)**
Use the authenticator app you set up to use with your account to get a secure code.

**SMS Verification**

```
******4567
```

**Email Verification**

jo***********@gmail.com

[Help me access my account]
Sign In a Different Way

If you lose your phone or didn’t receive the secure codes sent via text, email, or an authenticator app, use one of the methods below to access your account.

Entering your backup code or contacting the help desk for account access will result in two-step verification being disabled. Two-step verification can be re-enabled in your account settings.

Backup Code & Challenge Questions
Enter your twelve-character backup code followed by answers to your challenge questions to log in.

Get Help
Contact the Federal Student Aid Information Center for help getting into your account.

Note: The contact center can discuss account-related issues only with the account owner.

If you no longer have access to your email, phone, or the backup code that was generated when you set up two-step verification, you may need to provide identity verification in order to get back into your account.

1-800-433-3243
Live Chat currently unavailable
Email

Hours of Operation
Sign In a Different Way

Enter Backup Code

Enter the twelve-character backup code that was generated when you created your account or enabled two-step verification.

After entering your backup code and answering a series of challenge questions, you will be logged in to your account.

Enter your backup code

CK3H1SM5RRE

Once you use your backup code to log in, it will automatically become inactive and two-step verification will be disabled. To re-enable two-step verification, visit your account settings after logging in.

Cancel  Continue
Sign In a Different Way

Answer Your Challenge Questions

To finish logging into your account, answer the questions below. After submitting, you will be taken to your account dashboard.

What was the name of your first pet?

Show Answer

In what city did your parents meet?

Show Answer

Previous  Continue
Please Read Before Continuing

You are accessing a U.S. Federal Government computer system intended to be solely accessed by individual users expressly authorized to access the system by the U.S. Department of Education. Usage may be monitored, recorded, and/or subject to audit. For security purposes and in order to ensure that the system remains available to all expressly authorized users, the U.S. Department of Education monitors the system to identify unauthorized users. Anyone using this system expressly consents to such monitoring and recording. Unauthorized use of this information system is prohibited and subject to criminal and civil penalties. Except as expressly authorized by the U.S. Department of Education, unauthorized attempts to access, obtain, upload, modify, change, and/or delete information on this system are strictly prohibited and are subject to criminal prosecution under 18 U.S.C. § 1030, and other applicable statutes, which may result in fines and imprisonment. For purposes of this system, unauthorized access includes, but is not limited to:

- any access by an employee or agent of a commercial entity, or other third party, who is not the individual user, for purposes of commercial advantage or private financial gain (regardless of whether the commercial entity or third party is providing a service to an authorized user of the system; and
- any access in furtherance of any criminal or tortious act in violation of the Constitution or laws of the United States or any State.

If system monitoring reveals information indicating possible criminal activity, such evidence may be provided to law enforcement personnel.

Accept  Decline
2023-2024 FAFSA UPDATES

- One more year with the FAFSA we know and love
- Minimal changes to the form
- Drug Conviction, Selective Service and gender questions removed. Male students still required by law to register. Some state have SS requirements for state aid and in-state tuition. Colleges will likely be required to gather the documentation.
- Homeless questions become renewable questions
- FAFSA Demo site became available on 9/25/22
- New paper FAFSA titled “Incarcerated Applicant Form” – identical to standard form other than title at the top and different PO Box for mailing
- Minor wording changes/clarifications to income related questions
- New student survey questions required for gender, race and ethnicity – to be used for research purposes only
SURVEY QUESTIONS

- Appear prior to the signing process of the form - can’t get to the sign and submit button without answering the questions
- Each question has a “decline to answer” option
- Students can choose any answer option
- It is noted that these questions are not tied to aid eligibility
- Results to be used for FAFSA research only – answers are not being sent to colleges
- Questions move back into FAFSA form for 2024-2025
- Please assure students there are no punitive actions related to the answers they provide
Demographic Survey

Before you sign and submit, please answer a few questions about the student.

These questions don't affect aid eligibility. Your answers to questions in this survey will not affect your eligibility for federal student aid and will not be used in any aid calculations.

What is your gender?
- Male
- Female
- Nonbinary
- Decline to answer

Are you transgender?
- Yes
- No
- Decline to answer

What is your ethnicity? Choose all that apply.
- Not Hispanic nor Latino origin
- Cuban descent
- Mexican, Mexican-American, or Chicano descent
- Puerto Rican descent
- Other Spanish, Hispanic, or Latino origin
- Decline to answer
- White
- Black or African American
- Asian
- Chinese
- Filipino
- Asian Indian
- Vietnamese
- Korean
- Japanese
- Other Asian origin
- American Indian or Alaska Native
- Native Hawaiian or Other Pacific Islander
- Decline to answer
CAUTION!!!!

LOAN FORGIVENESS APPLICATION IS SLATED TO OPEN EARLY OCTOBER

CHECK AVAILABILITY OF FSA WEBSITE ON OPENING DAY+ WHEN HOLDING FAFSA WORKSHOPS
FAFSA RESOURCES

• 2023-2024 FAFSA SLIDES FROM FSA & APPLICATION UPDATE DOCUMENT: https://financialaidtoolkit.ed.gov/tk/resources.jsp
• NCAN FAFSA RESOURCE LIBRARY: https://www.ncan.org/page/FAFSA_Resource_Library
• FAFSA DEMO SITE: https://fafsademo.test.ed.gov/webdemo.htm
• FEDERAL STUDENT AID ESTIMATOR: https://studentaid.gov/aid-estimator/
• FORMYOURFUTURE FAFSA TRACKER: https://formyourfuture.org/fafsa-tracker/
• NCAN ELEARNING FAFSA UNITS: https://www.ncan.org/page/eLearning
QUESTIONS?
FAFSA CHALLENGES DURING THE YEAR?
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KELLERM@NCAN.ORG