








Federal Student Aid Accounts (FSA IDs)

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PRESENTED BY

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-  FSA ID Basics
-  FSA ID Creation Process
-  Contributors without an SSN
-  Known issues
-  Resources

What is a Federal Student Aid Account (FSA ID)?



An FSA ID is created at **StudentAid.gov**.



An FSA ID is a **username** and **password** that allows individuals to access all **Federal Student Aid** websites, including the FAFSA.



FSA ID is how an **individuals signs** the FAFSA and other documents, like Direct Loan Master Promissory Notes (MPN).



With the *Better FAFSA* update, the FSA ID is how **consent and approval** is given to the IRS to release tax data into the FAFSA.



An individual only has one FSA ID (same FSA ID used whether in the role of student, parent, or borrower).

Determining HOUSEHOLD Contributors

- If parents **live in the same household** – both parents are listed regardless of marital status.
- If parents are **divorced, separated, or never married** and don't live in the same household, the parent who provides the **most financial support** will be required to provide information on the FAFSA and will need an FSA ID.
 - If that **parent is remarried** on the day the FAFSA is filed, information for their spouse will also be required



Who's My Parent When I Fill Out My FAFSA® Form?

Are your parents married to each other?



Report the information for both parents on the FAFSA® form



Do your parents live together?



Report information for both parents on the FAFSA® form even if they were never married, are divorced, or are separate



Report information for the parent who provided more financial support over the past 12 months or in the last year you received support on the FAFSA® form



Is this parent currently married?



Also report information for your stepparent on the FAFSA® form



You do not need to report additional parent information

The following people are not your parents unless they have legally adopted you:



Widowed Stepparent



Grandparents



Foster Parents



Older Brothers or Sisters



Aunts or Uncles

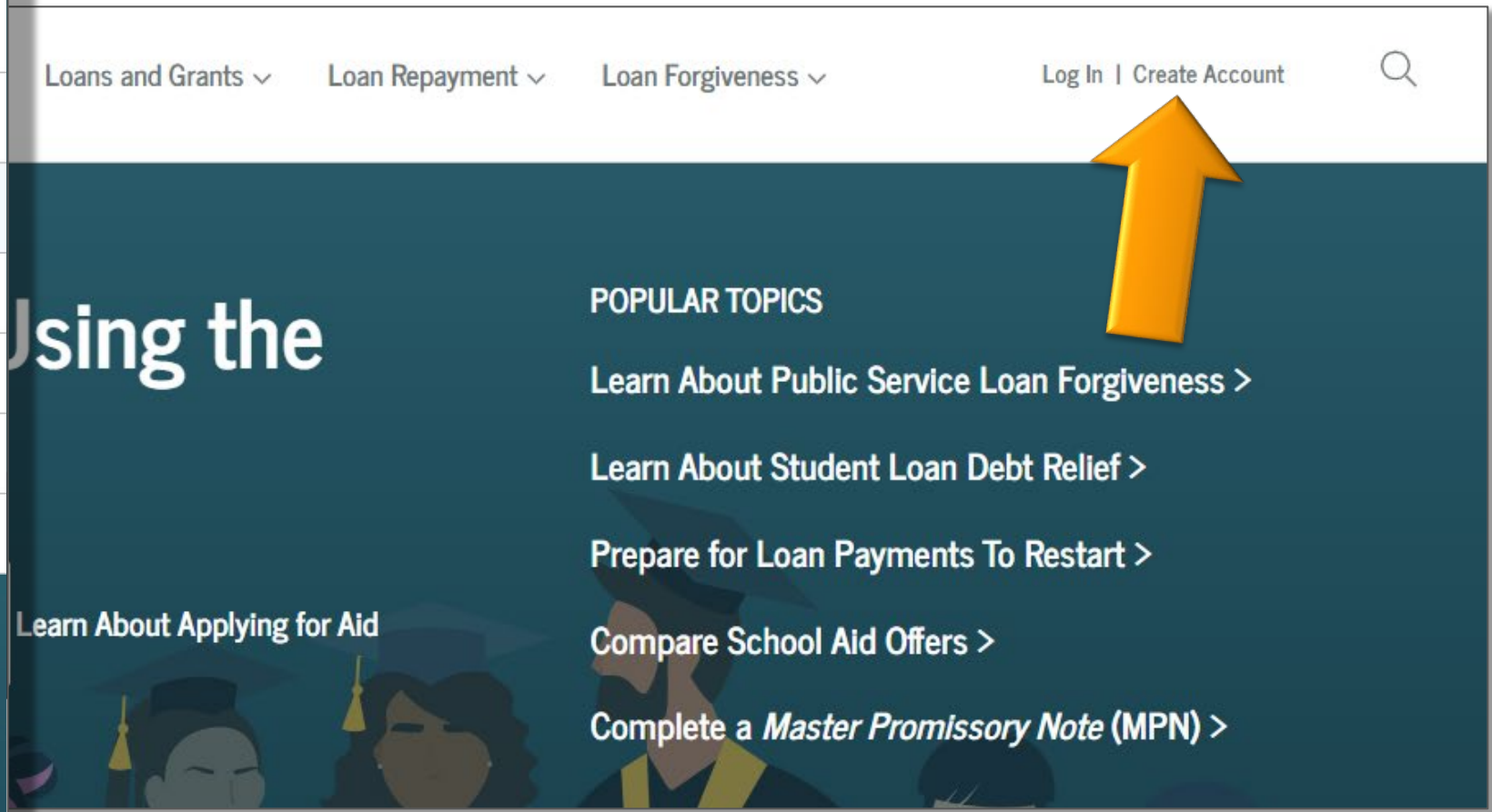
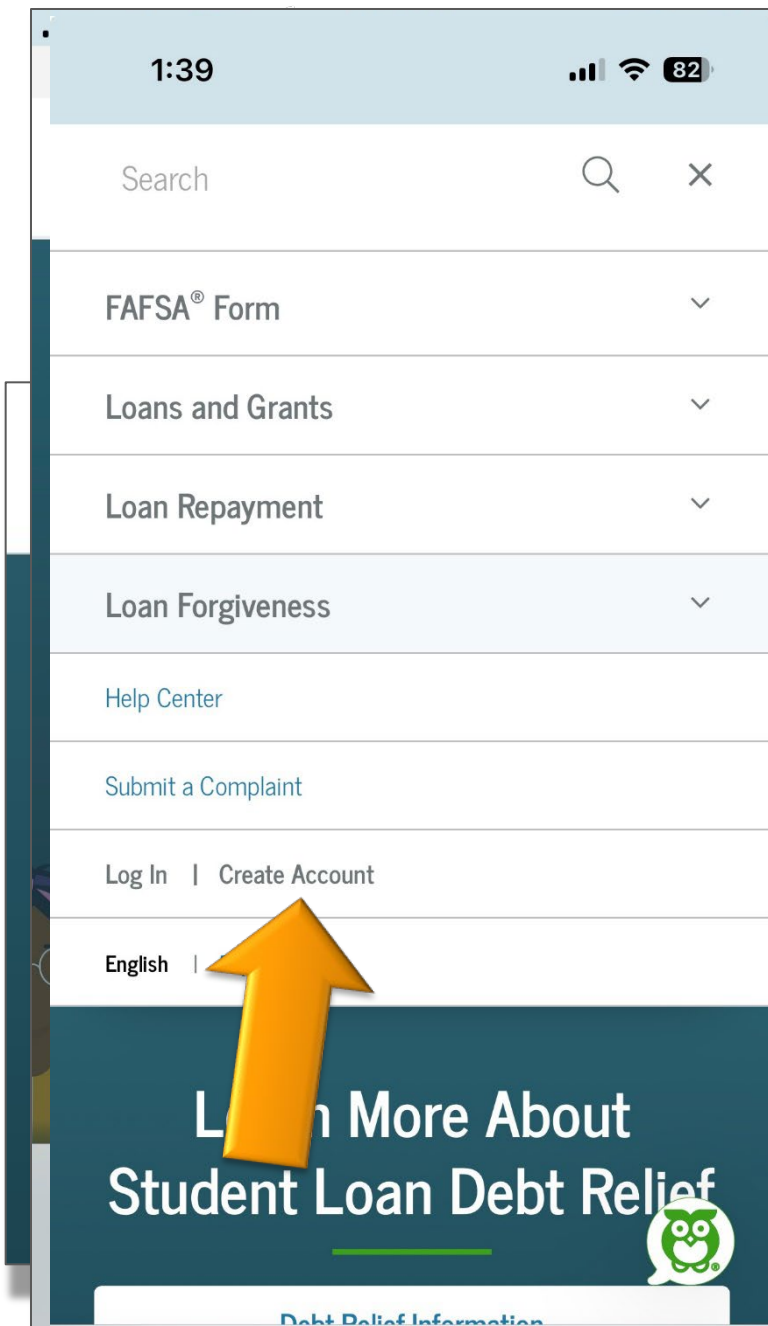
Note: Dependent students are required to provide parent information on the FAFSA. A parent means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.

Which Parent Needs An FSA ID?

- If parents **filed a 2023 joint tax return**, information for both parents will be required but only one parent will need an FSA ID.
- If parents **filed 2022 taxes separately or do not file a tax return both parents** will need their own FSA ID and will complete their sections of the FAFSA separately.



Federal Student Aid (FSA) Account – FSA ID



To create an FSA ID an individual will...

Provide:

- Legal name
- Date of birth
- & Social Security Number (SSN)
- Permanent address information

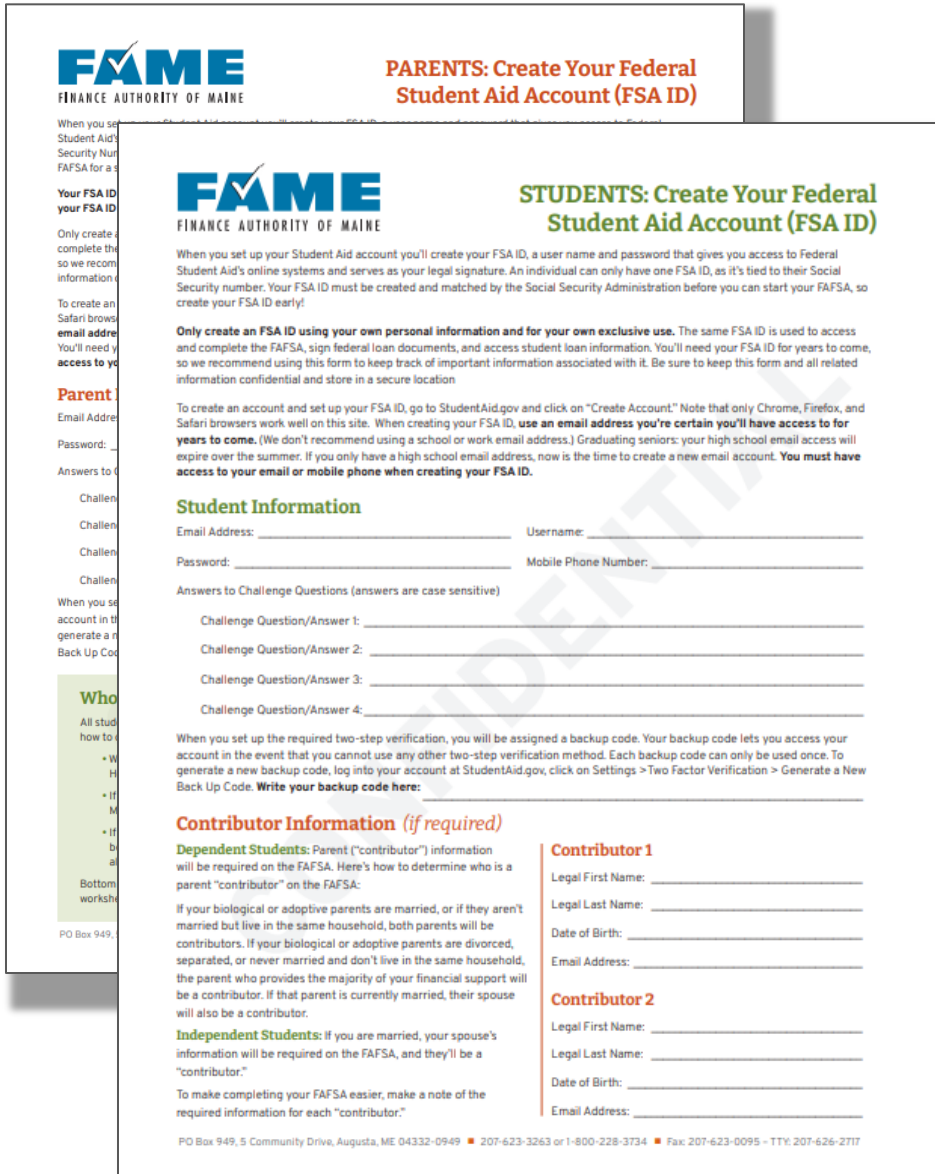
This information must be accurate as it is matched against the Social Security Administration records

Provide and have access to a unique:

- Email address: Email address should be one they will have access to for year to come (NOT school or work email)
- If possible, mobile phone number

Select and answer four challenge questions

Create a username and password



PARENTS: Create Your Federal Student Aid Account (FSA ID)

STUDENTS: Create Your Federal Student Aid Account (FSA ID)

Parent Information

When you set up your Student Aid account you'll create your FSA ID, a user name and password that gives you access to Federal Student Aid's online systems and serves as your legal signature. An individual can only have one FSA ID, as it's tied to their Social Security number. Your FSA ID must be created and matched by the Social Security Administration before you can start your FAFSA, so create your FSA ID early!

Only create an FSA ID using your own personal information and for your own exclusive use. The same FSA ID is used to access and complete the FAFSA, sign federal loan documents, and access student loan information. You'll need your FSA ID for years to come, so we recommend using this form to keep track of important information associated with it. Be sure to keep this form and all related information confidential and store in a secure location.

To create an account and set up your FSA ID, go to StudentAid.gov and click on "Create Account." Note that only Chrome, Firefox, and Safari browsers work well on this site. When creating your FSA ID, use an email address you're certain you'll have access to for years to come. (We don't recommend using a school or work email address.) Graduating seniors: your high school email access will expire over the summer. If you only have a high school email address, now is the time to create a new email account. **You must have access to your email or mobile phone when creating your FSA ID.**

Student Information

Email Address: _____ Username: _____

Password: _____ Mobile Phone Number: _____

Answers to Challenge Questions (answers are case sensitive)

Challenge Question/Answer 1: _____

Challenge Question/Answer 2: _____

Challenge Question/Answer 3: _____

Challenge Question/Answer 4: _____

When you set up the required two-step verification, you will be assigned a backup code. Your backup code lets you access your account in the event that you cannot use any other two-step verification method. Each backup code can only be used once. To generate a new backup code, log into your account at StudentAid.gov, click on Settings > Two Factor Verification > Generate a New Back Up Code. **Write your backup code here:** _____

Contributor Information (if required)

Dependent Students: Parent ("contributor") information will be required on the FAFSA. Here's how to determine who is a parent "contributor" on the FAFSA:

If your biological or adoptive parents are married, or if they aren't married but live in the same household, both parents will be contributors. If your biological or adoptive parents are divorced, separated, or never married and don't live in the same household, the parent who provides the majority of your financial support will be a contributor. If that parent is currently married, their spouse will also be a contributor.

Independent Students: If you are married, your spouse's information will be required on the FAFSA, and they'll be a "contributor."

To make completing your FAFSA easier, make a note of the required information for each "contributor."

Contributor 1

Legal First Name: _____

Legal Last Name: _____

Date of Birth: _____

Email Address: _____

Contributor 2

Legal First Name: _____

Legal Last Name: _____

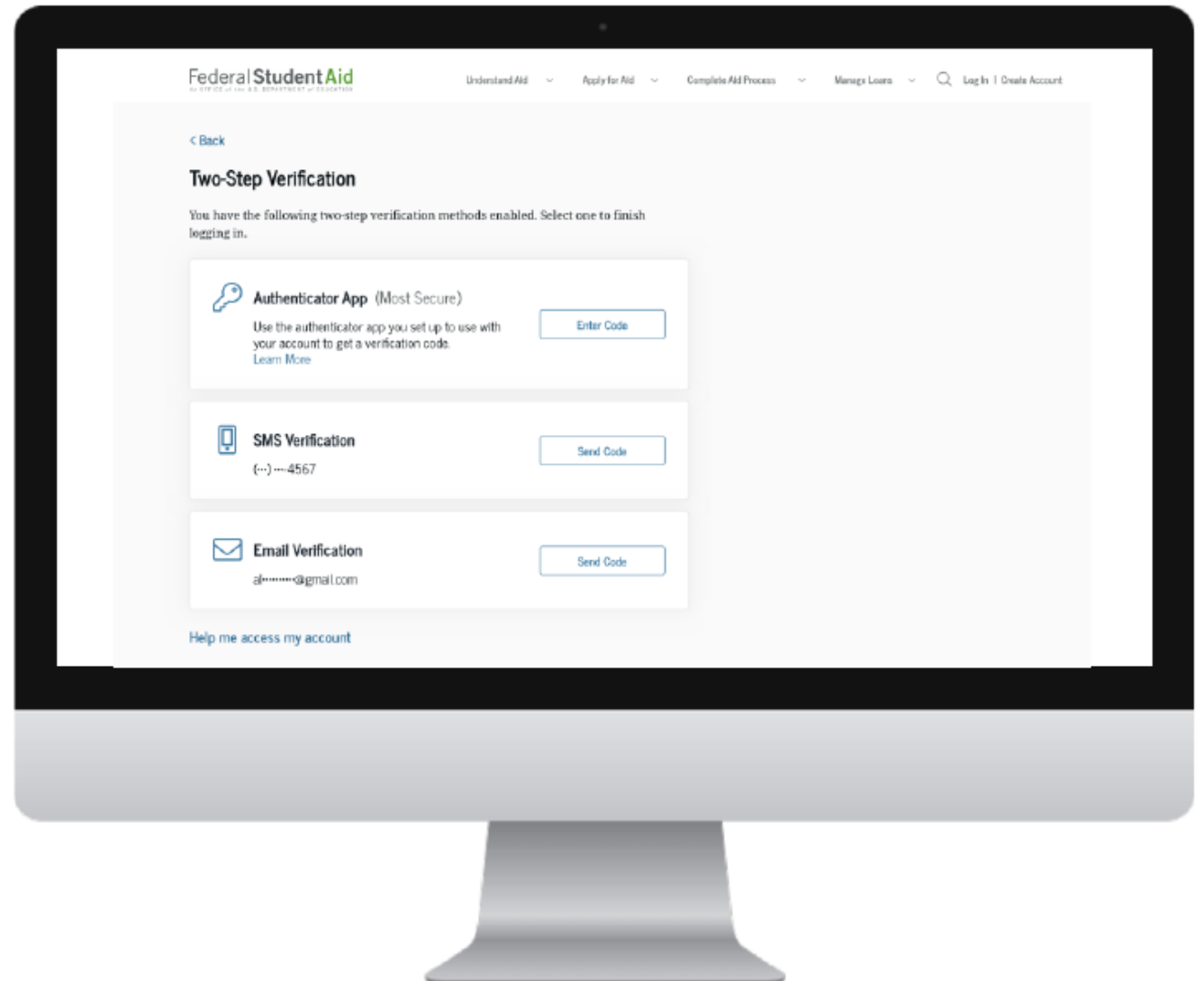
Date of Birth: _____

Email Address: _____

PO Box 949, 5 Community Drive, Augusta, ME 04332-0949 • 207-623-3263 or 1-800-228-3734 • Fax: 207-623-0095 • TTY: 207-626-2717

Two-Step Verification is required to complete the FSA ID creation process through one of the following:

- One time password generated from **authenticator app**
- SMS (text) sent to a verified **mobile phone**
- Email sent to a verified **email address**



After Two-Step Verification is complete, a **Back Up Code** will be provided.

- The back up code can be used to access the FAFSA if no other options exist. (For example: if they changed phone #/have a new email)
- Back up codes are good for **only one use**.
 - Once used, must go back to StudentAid.gov click on Settings > Two Factor Verification > Generate a New Back Up Code

Create an Account (FSA ID)

Step 7 of 7

Enable Two-Step Verification: Backup Code

i 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:

IYFDSPEF7K4RQU

I have stored this backup code somewhere safe.

[Previous](#) [Continue](#)

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 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 might be subject to a fine, prison time, or both.

First Name

Middle Initial

Last Name

Date of Birth

Month Day Year

Social Security Number

What if I don't have a Social Security number? 

Cancel

Continue

What if I don't have a Social Security number? 

If you don't have a Social Security number (SSN) **and** at least one these two statements describes you, you can check the box below to create an account without an SSN:

- I am a citizen of the Freely Associated States who needs to complete the FAFSA[®] form online.
- I am a parent or spouse of a student who is applying for aid.

I do not have an SSN.
I am a citizen of the Freely Associated States and I do not have a Social Security number (SSN); *OR* I am a parent or spouse of a student who is applying for aid and I do not have an SSN.

Warning: You must enter an SSN if you have one

If you create an account without a Social Security number (SSN) when you actually have one, you can be prevented from completing or contributing to a FAFSA form. You can also experience delays in verifying your identity and be prevented from contributing to other applications on StudentAid.gov.

You should only continue creating an account without an SSN if you do not have an SSN and one of the following statements is true for you:

- I am a parent or spouse of a student who is applying for aid, and I do not have an SSN.
- I am a citizen of the [Freely Associated States](#) and need to complete the FAFSA[®] form online.

Note: Any previously completed FAFSA forms won't be linked to your new account. You will still be able to access information from 2023-24 FAFSA form if you use your identifiers on the FAFSA roles page.

I have an SSN

I do NOT have an SSN

FSA ID Creation – No SSN



Go to StudentAid.gov. Click on “Create an Account”

Go through the same process outlined on slide 8 except check the “I don’t have an SSN” box.



At the end, some people will see “knowledge-based verification questions” via TransUnion.

If asked these questions, the individual will see a confirmation page showing the results of their identity verification.

If they pass verification, their identity has been verified and they can use their FSA ID immediately.



If they fail the TransUnion verification process or no “knowledge-based” questions appear, FSA will automatically email an assigned case number to the individual along with directions.



The individual is then required to submit one or a combination of their acceptable documentation and a signed Attestation Form to:
IDVerification@ed.gov



The Dept. of Education will review the documentation to verify the individual’s identity.

Currently, individuals can use their FSA ID even before their identity has been verified (waiver due to significant backlog).



FSA ID Creation – No SSN Acceptable Documentation



Attestation & Validation of Identity

OMB No. 1845-0179
Form Approved
Exp. Date: 6/30/2024

WARNING/IMPORTANT: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097

Section 1: Description

Complete this form only if you do not have a Social Security number (SSN) and need to verify your identity to access the U.S. Department of Education's Systems. You must contact Federal Student Aid Information Center (FSAIC) at 1-800-433-3243 prior to completing and submitting this form and providing documentation of identity. After calling FSAIC, you will receive an email from FSA with your case number and instructions.

Complete this form and provide documentation of identity if one of the following statements is true for you:

1. I am a parent or spouse of a student who is applying for aid, and I do not have an SSN.
2. I am a citizen of the Freely Associated States and need to complete the FAFSA® form online.

Section 2: Instructions

1. Read and Sign Statement of Identity
2. Provide Documentation of Identity (See table below)
3. Submit this statement and copies of documents to Federal Student Aid for processing.
4. Submit this form and the required documentation to: IDVerification@ed.gov
5. Next Step – Within 1-3 business days, FSA will provide an email confirming that your identity has been verified.

Section 5: Acceptable Identification Documents

All acceptable documents submitted for verification or proof of identity must be valid (current and unexpired). The name of the individual and address on the utility bill must match the information provided on this form. Only one (1) document is required from Group A or two (2) documents from Group B.

Group A

- U.S. State/Territory Driver's License
- U.S. State or City Identification Card
- Foreign Passport

Group B: Utility Bill ^[1] plus one (1) of the following:

- Municipal identification card
- Community ID
- Consular identification card

¹A utility bill is generally defined as a monthly statement that details an amount owed by an individual(s) of a household for basic services that keep a residence operable. Such as: electricity, water/sewer, gas, trash/ recycling, television, internet, or phone bill.

Section 6: Privacy Act Statement

Authority: Title IV of the Higher Education Act of 1965, as amended (HEA) (20 U.S.C. 1070 et seq.), authorizes the U.S. Department of Education (Department) to ask the questions set forth in this *Attestation & Validation of Identity* form.

Purpose: We use the information provided on this form to process the Attestation & Validation of Identity to generate authentication and log- on credentials for those individuals wishing to access Departmental student financial assistance systems, online applications, websites and services, and to update security challenge questions and their corresponding answers, and to allow electronic signature on student aid forms and applications, including, but not limited to, the consent/affirmative approval for the Department to disclose records to the Internal Revenue Service (IRS) to obtain Federal Tax Information (FTI) and for the disclosure and redisclosure of the FTI, revocation of such consent/ affirmative approval, the Free Application for Federal Student Aid (FAFSA®), Direct Loan



How to Create a Federal Student Aid Account (FSA ID) for those without a Social Security number

When you set up your Student Aid account, you'll create your FSA ID, a username and password that gives you access to Federal Student Aid's online systems and serves as your legal signature. You can only have one FSA ID. The same FSA ID will be used whether you are a parent completing a FAFSA for your first child, a parent completing a FAFSA for a subsequent child, or student completing a FAFSA for yourself.

Only create an FSA ID using your own information and for your own use. The same FSA ID is used to access and complete the FAFSA, sign federal loan documents, and access student loan information. You'll need your FSA ID for years to come, so use this form to keep track of information associated with it, and store this form in a secure location.

Instructions

- Go to [StudentAid.gov](https://studentaid.gov) and click on "Create Account".
- Enter personal information.
 - Legal name and date of birth.
 - Click the box to indicate that you don't have a Social Security Number.
 - Create username and password.
 - Provide email address, mailing address, mobile phone number.
- Answer the challenge questions. Select answers that are easy to remember and won't change over time.
- Enter a validation code to confirm your mobile phone number and email address. You can also set up the Authenticator app on your mobile phone.
- Save your information in the space provided on the back side of this worksheet.
- Answer knowledge-based verification questions, if provided.
 - If answered correctly, use your FSA ID to complete the FAFSA.
 - If not provided or if answered incorrectly, you will be prompted to do the following.
 - Contact FSAIC at 800-433-3243.* The representative will initiate the identity verification process.
 - Complete the Attestation Form available at [StudentAid.gov](https://studentaid.gov).
 - Expect an email with a case number and documents needed to verify your identity. You will have two options:
 - A valid driver's license, state or city ID, or foreign passport
 - Utility bill plus one of the following: municipal ID, community ID, or consular ID
 - Submit the required documents.
 - Expect an email from FSA stating your identity has been verified, then you can use your FSA ID to complete the FAFSA.

*This process can also be initiated by email or live chat. To use one of these options go to: <https://studentaid.gov/help-center/contact>. Write that you are trying to create an FSA ID and need to verify your identity.

PO Box 949, 5 Community Drive, Augusta, ME 04332-0949 ■ 207-623-3263 or 1-800-228-3734 ■ Fax: 207-623-0095 - TTY: 207-623-0095



How to Create a Federal Student Aid Account (FSA ID) for those without a Social Security number

Your FSA ID Information

Email Address: _____ Username: _____

Password: _____ Mobile Phone Number: _____

Answers to Challenge Questions (answers are case sensitive)

Challenge Question/Answer 1: _____

Challenge Question/Answer 2: _____

Challenge Question/Answer 3: _____

Challenge Question/Answer 4: _____

Your Back Up Code

When you set up the required two-step verification, you will be assigned a backup code. Your backup code lets you access your account if you can't use any other two-step verification method. A backup code can only be used once.

To generate a new backup code:

- Log into your account at [StudentAid.gov](https://studentaid.gov).
- Click on **Settings > Two Factor Verification > Generate a New Back Up Code**.
- Write your backup code here: _____

Are you a new Mainer looking for information on higher education or credential evaluation? Visit [FAMEmaine.com/NewMainers](https://famemaine.com/NewMainers)

FSA ID Worksheet – No SSN

FAFSA 1 2 3 for New Mainers



Financial aid can make paying for higher education much easier! All students should submit the FAFSA (Free Application for Federal Student Aid). All schools use the FAFSA to determine eligibility for federal and state financial aid, and many schools use the FAFSA to determine eligibility for their institutional financial aid.



1. Gather information

Both the student and the parent(s) will need the following information to create a Federal Student Aid account (FSA ID) and file the FAFSA. Gathering it ahead of time will make the process easier.

- Social Security number*
- Alien Registration Number, if applicable
- Email address
- 2022 federal tax return

*Parents who don't have a Social Security number will be able to create an FSA ID when the 2024-2025 FAFSA becomes available. When creating a Federal Student Aid account (FSA ID) and filing the FAFSA, click the box indicating you don't have a Social Security number and provide the required information.



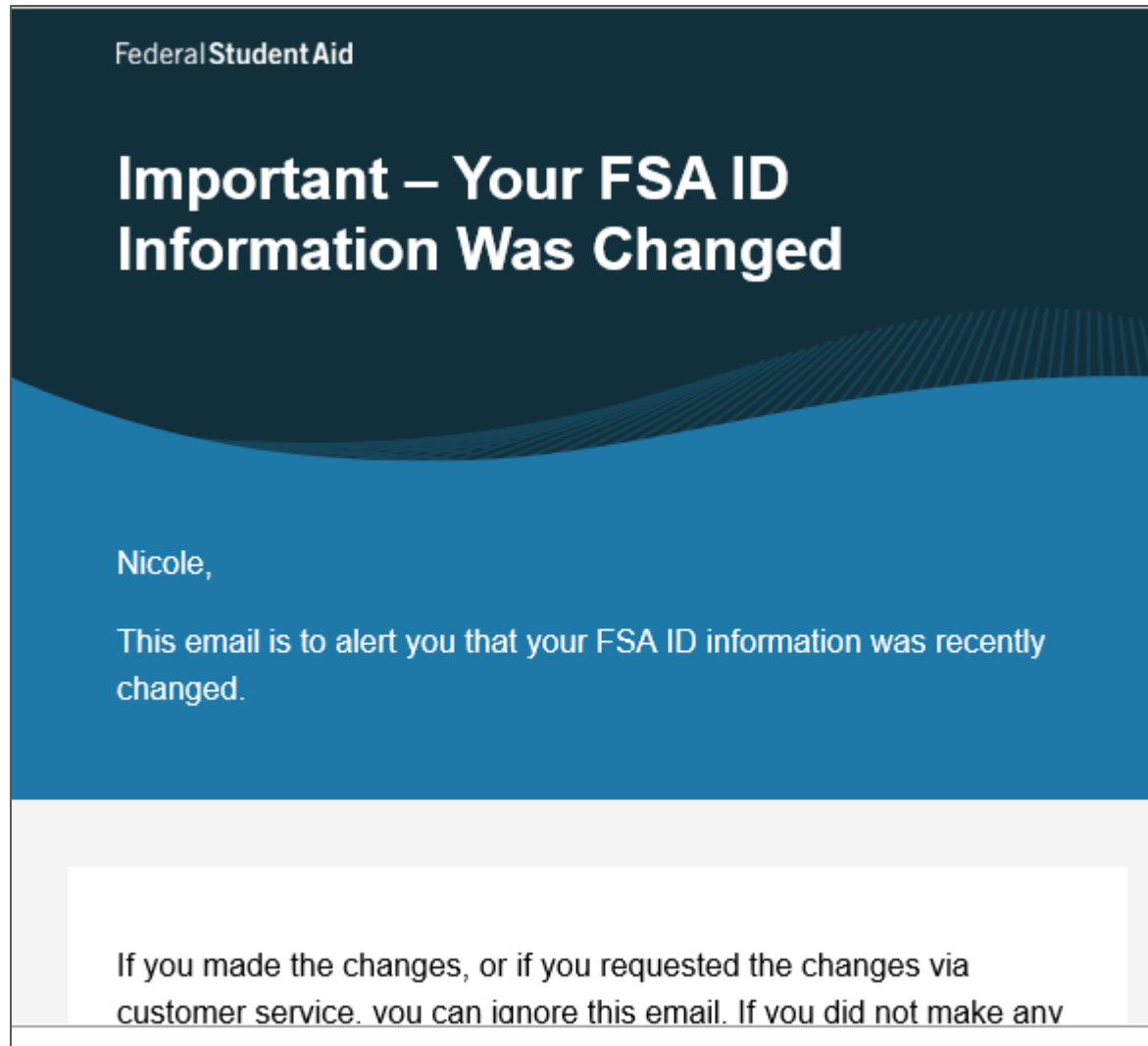
2. Create a Federal Student Aid account (FSA ID) at StudentAid.gov

When you create a Federal Student Aid account, you'll set up an FSA ID (username and password). You'll need an FSA ID to file the FAFSA and to enter any Federal Student Aid websites. It also serves as your legal signature.

All students need an FSA ID, and at least one parent will need an FSA ID. If parents live together but aren't married or don't file a joint tax return, both of them will need an FSA ID. You'll need your FSA ID for years to come, so please make a note of the following information here:

STUDENT	PARENT
Username: _____	Username: _____
Password: _____	Password: _____
Email: _____	Email: _____
Cell phone: _____	Cell phone: _____

<https://www.famemaine.com/wp-content/uploads/2024/02/No-SSN-FSA-ID-Worksheet-2024-25.pdf>

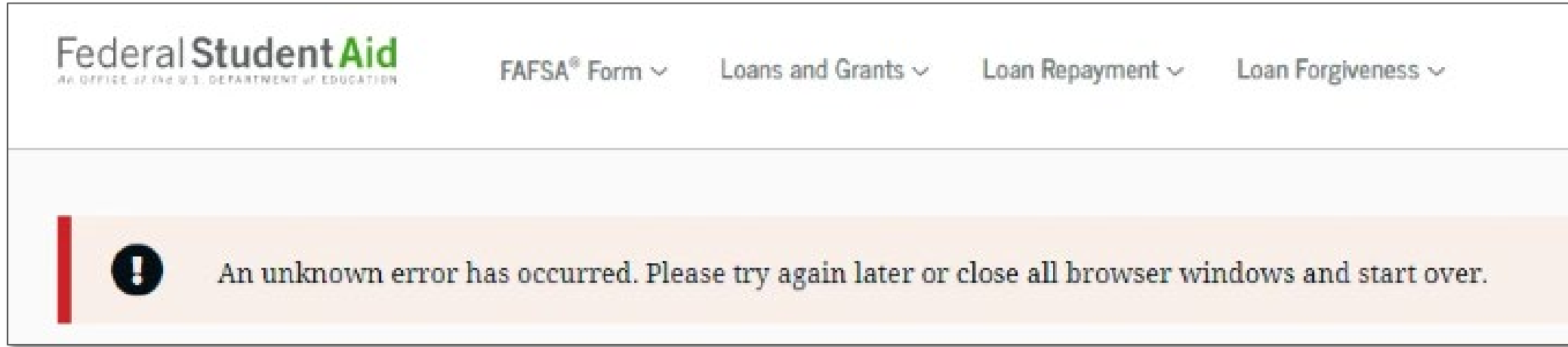


Email When User Logs In

Users were receiving this email after logging in to StudentAid.gov

Intended to be an email to alert the account holder that someone logged into their account.

We believe this has been fixed.



- ✓ Make sure no spaces after names
- ✓ If this error message happens when setting up FSA ID, the application may have timed out. Try again and don't stop (go at a good clip)
- ✓ Try to push through – hit continue again
- ✓ Try on a different web browser or device

FSA ID issues

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾

🔔 👤 Nicole ▾ 🔍

Dashboard
My Activity
My Aid
My Documents
My Enrollment
Settings
Log Out

Account Information
Personal Information →
Contact Information
Communication Preferences
Financial Information Access
Two-Step Verification

Personal Information

SSA VERIFICATION STATUS
✔ MATCHED

First Name
Nicole

Middle Initial
R

Last Name
Vachon

Date of Birth
Month Day Year
10 31


Social Security Number
...-... 5555

Cancel Save Changes

Log in to StudentAid.gov and go to “Settings”

- Does it say “matched”? If so, the FSA ID is working.
- If not matched, change the data associated and save changes.

FSA ID issues – SSN Already in use

Log In  1

Email, Phone, or FSA ID Username

Password
 [Show Password](#)

Log In





[Forgot My Username](#) | [Forgot My Password](#)

[Create an Account](#)

[Help Me Log In to My Account](#)

Retrieve Your Username 2

Select one of the following options:

-  Enter a secure code from my authenticator app.
-  Text a secure code to my mobile phone.
-  Email me a secure code.
-  Answer my challenge questions.

Recover my account with a photo ID

Recover Your Account | ⌚ 15 Minutes 3

To recover your account, follow the steps below. Select "Continue" to begin the process.

Steps You'll Need to Complete

- 1 Submit an Account Recovery Request
- 2 Receive Text Message with Document Upload Link
- 3 Upload U.S. Photo ID Using Your Mobile Phone
- 4 Receive Email with Reset Password Link
- 5 Create a New Password and Log In



Get Help

For help getting into your account, contact the Federal Student Aid Information Center (FSAIC).

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. If this is the case, the fastest way to recover your account is by clicking Recover Account above.

 1-800-433-3243

 Live Chat

 Email

Hours of Operation ^

Monday–Friday: 8 a.m.–10 p.m. Eastern time (ET)

Saturday: 11 a.m.–5 p.m. ET

Sunday: Closed

Closed on all federal holidays.

When all else fails....

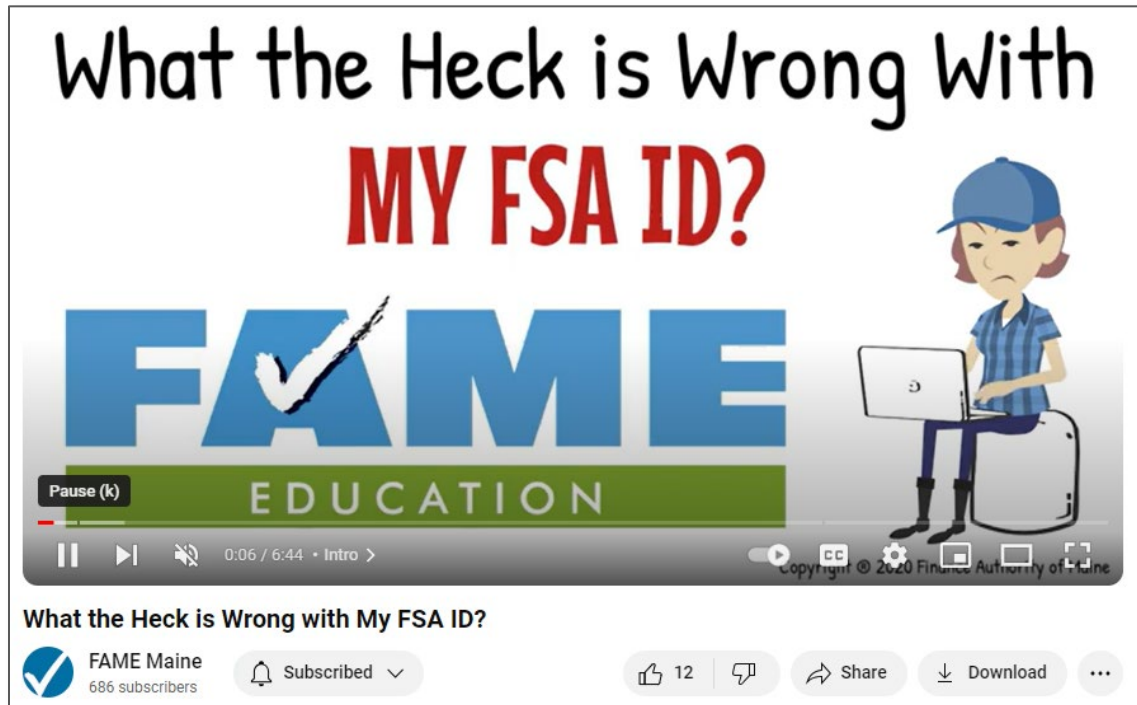
- ❖ Call when FSA first opens or an hour before closing
- ❖ Say “AGENT” when automated message starts
- ❖ If not making headway, ask for a Tier 2 Specialist.
- ❖ Live chat or email may be faster or helpful more helpful at times

<https://studentaid.gov/help-center/contact>



Questions?

FAME's YouTube Channel



FAMEMaine.com has resources to help students apply for aid:

- Get Ready to File the FAFSA Checklists
- FSA ID worksheets
- FSA ID worksheets for those without an SSN
- Comparing Financial Aid Offers worksheet

<https://www.famemaine.com/affording-education/pay-for-school/resources-tools/>



Thank you for joining us today!

Find more FREE resources and information at
FAMEmaine.com/education.

Follow Us:



Contact Us: Education@FAMEmaine.com

PH: 207-623-3263 or 800-228-3734

TTY: 207-626-2717