



FSA 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 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.

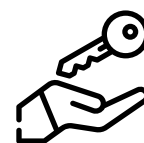
If you are a student without a social security number, you will not be able to create an FSA ID or complete the FAFSA. See your advisor to learn more about financial aid opportunities that may be available to you.



Every person contributing info to a FAFSA needs an FSA ID - including parents who do not have a social security number.

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/ password somewhere safe.

APPLICATION PROCESS

Create an Account

Personal Information

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

If it's not the person I claim to be, I understand that I'm not authorized to proceed and that I should not do this ever. I'll provide false or misleading information. I understand that I might be subject to a civil, prison term, 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? [Learn More](#)

Mailing 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 and 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.

Alternate Phone Number (Optional)

- 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.

Communication Preferences

Required Communications

There are certain types of communications the U.S. Department of Education and our services are required to provide to you in writing. This includes communications such as student loan disclosures and student loan interest statements. You can choose whether you would like to receive these by email or postal mail.

☒ Email (Recommended)

☐ Postal mail

Optional Communications

We want you to feel confident about the financial aid and federal student loan process. To help with this, we sometimes send information about available grants, student loan forgiveness programs, income-based repayment options, and more. You can choose whether you would like to receive these by email and/or text message.

☐ Email

☐ Text message

Language Preference

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.

☒ Email Verification

☐ Use an Authenticator App (More Secure Option)

Use an authenticator app that you've downloaded that a mobile app store is able to sign and verify. This is a more secure way to verify your identity when you log in. [What is an authenticator app?](#)

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

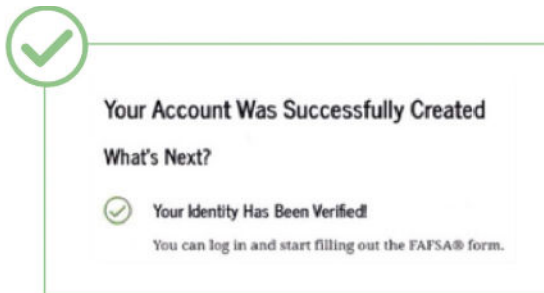
NOTE: Given continued issues with the identity validation process, contributors without SSNs are allowed to immediately access the FAFSA and submit it without first having their identity validated for the 2025-2026 FAFSA.

What is identity validation?

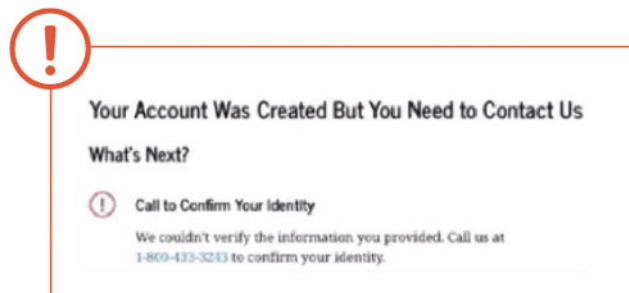
If you do not have an SSN you will need to confirm your identity; one way this may happen is through a series of questions at the end of the account creation process. If these questions do not appear for you, you will need to validate your identity later on by providing documentation that proves your identity. If you do see these questions, the personal information in them 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.

**How do I know the results of the identity validation?
Is the personal information I provide protected?**



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

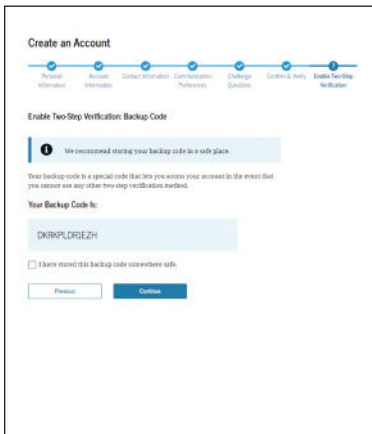


- This screen will appear if your identity was not able to be validated.
- You should receive an email with a case number and instructions on how to manually validate your identity. If you don't receive an email, contact FSA at 1-800-433-3243 to ask for your case number and start the process.
- You can still contribute to a FAFSA before your identity is verified, but we recommend starting the process as soon as possible.

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

USING AND TROUBLESHOOTING YOUR ACCOUNT



- *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).

When can I use my FSA ID?

If you provided an SSN when registering for your FSA ID, we strongly recommend waiting the 1-3 day identity validation period before contributing your information and completing the FAFSA.

If you do not have an SSN and need to go through the manual identity validation process, we recommend using your FSA ID immediately to complete the FAFSA while you also attempt to validate your identity.

If you do not have an SSN and your identity was successfully validated when creating your account, 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 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 option comes with a 30-minute waiting period before you can use your account again.

What do I do if I need help?

See your advisor, visit collegeready.com/fafsa or call the FSA ID Help Center at 1-800-433-3243.