

## FSA ID How-to Guide

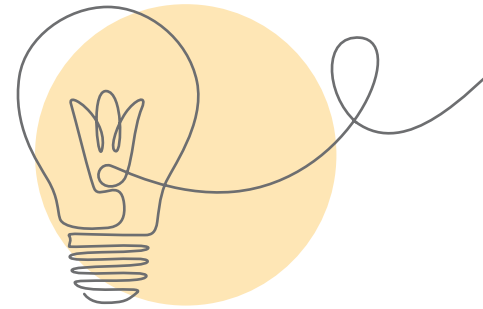
Creating an FSA ID is the first step in completing the FAFSA.

### 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.

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 uAspire advisor or email [studentsupport@uaspire.org](mailto:studentsupport@uaspire.org) 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**

1 Personal Information 2 Account Information 3 Contact Information 4 Communication Preferences 5 Challenge Questions 6 Confirm & Verify 7 Enable Two-Step Verification

**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 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?

**Mailing Address**

Address

City

State

Type Response

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 Alternate Phone Number

- 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 servicers 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 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.

[What is an authenticator app?](#)

Set Up 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

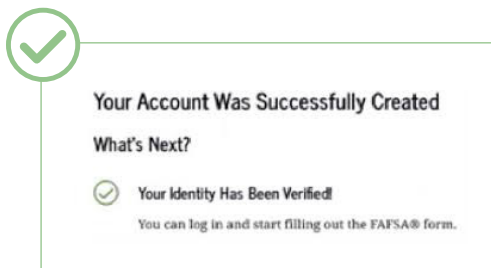
**NOTE:** For the 25-26 FAFSA, contributors without SSNs are able to immediately access the FAFSA and submit it after creating an FSA ID. Manual identity validation has been waived for the 25-26 FAFSA.

### What is identity validation?

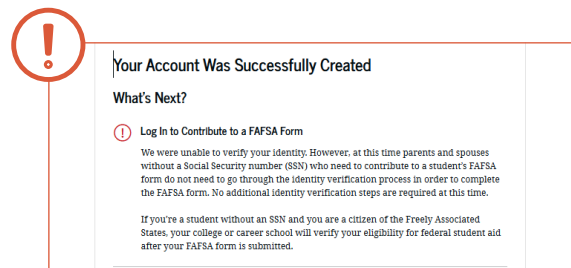
If you do not have an SSN you may need to confirm your identity; one way this may happen is through a series of questions at the end of the account creation process. If you do see these questions, the personal information in them comes from the TransUnion Credit Bureau, but this is not a credit check.

Whether or not you see these questions, you will be able to create your studentaid.gov account and immediately continue on to complete the FAFSA.

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



- 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 can still contribute to a FAFSA before your identity is validated.

## Is the personal information I provide protected?

The Higher Education Act prohibits the use of data for any purpose other than determining and awarding federal financial assistance. While FAFSA data is currently protected by federal law, we do not know what laws Congress may change or executive actions may be pursued in the future.

See more here: [www.higheredimmigrationportal.org/effective\\_practice/data-protections-for-fafsa-information](http://www.higheredimmigrationportal.org/effective_practice/data-protections-for-fafsa-information)

## Using and troubleshooting your account

**Create an Account**

Personal Information | Account Information | Contact Information | Communication Preferences | Challenge Questions | Confirm & Verify | **Enable Two-Step Verification**

**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:

DKRKLDRIEZH

I have stored this backup code somewhere safe.

- 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, uAspire strongly recommends waiting the 1-3 day identity validation period before contributing your information and completing the FAFSA.

If you do not have an SSN, 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](http://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?

See your uAspire advisor, email [studentsupport@uaspire.org](mailto:studentsupport@uaspire.org), or call the FSA ID Help Center at 1 (800) 433-3243.