# HOW TO CREATE YOUR FSA ID

The FSA ID is a username and password you use to log in to U.S. Department of Education (ED) online systems. The FSA ID is your legal signature and should not be created or used by anyone other than you - not even your parent, your child, a school official, or a loan company representative. You will use your FSA ID every year you fill out a Free Application for Federal Student Aid (FAFSA®) form and for the lifetime of your federal student loans. The FSA ID is required to complete the Free Application for Federal Student Aid (FAFSA) online as a student applicant or as a contributor (parent/stepparent or spouse of a student applicant).

#### What you need before you get started. Your own email address.

Student applicants and contributor(s) are required to have an email account. The email address connot be associated with another FSA ID account. For example, you cannot use the same email address for student and parent or spouse, or for both parents. You must have access to this email account. High school students -- Do not use your high school email.



# How to get Started

Go to <u>StudentAid.gov</u> and select "Create an Account" from the top right corner of the page. Next click the "Get Started" button.



#### **Provide Personal Identification Information**

Enter your name, date of birth, and Social Security number and click "Continue". Make sure your Social Security number and name match what's on your Social Security card. If you do not have a Social Security number, stop and go to the next page for further instructions.



### **Create Your FSA ID Account (Username and Password)**

Follow the instructions to create a username and password and click "Continue". If the message "The username you entered is already in use," appears then someone has already used that username. Try adding a number or symbol to the username to make it unique. Enter a strong password for your account. Keep the username and password you create in a safe location. You will need it each year to file the FAFSA.



#### Provide Contact Information and Select Communication Preferences

Provide your mailing address and mobile phone number. Select the box to indicate if you would like to register your mobile phone to receive a one-time secure code if you forget your username or password. (You'll be required to provide either your email address or your mobile phone number and to opt into messaging before you can proceed.)



#### Secure your account and Verify information

Follow the instructions to choose the challenge questions you will be asked to answer if you forget your username or password and click "Continue". Next, review and confirm your information is correct; any errors could result in delays. Enable two-step verification by verifying your email address and/or mobile phone. Follow the instructions and click "Continue".



#### Your FSA ID is created!

Write down the backup code provided. You will receive an email confirmation of your identity from the U.S. Department of Education in 2-3 days. You cannot start your FAFSA until the U.S. Department of Education has confirmed your identity. If you do not see this important email in your inbox, be sure to check your junk or spam email folders.

# How to Get an FSAID for Individuals Without a Social Security Number

While in the past, a Social Security Number (SSN) was required to obtain an FSA ID, students' spouses, parents, and stepparents who do not have an SSN can obtain an FSA ID beginning in late December 2023.

# **Enter Personal Information (Step 1 of 7)**

- Check "I don't have a Social Security number" and click "Continue."
- A warning will appear; click "Continue Without SSN."

#### Account Information (Step 2 of 7)

• Follow the instructions to create a username and password and click "Continue." Note: Email address is required, and the email address cannot be associated with another FSA ID account. For example, you cannot use the same email address for student and parent or spouse, or for both parents.

# Contact Information (Step 3 of 7)

- Enter address information and click "Continue."
  - Note: A mailing address is required for anyone without an SSN.
  - Foreign phone numbers are not accepted, so leave this field blank if you have a foreign phone number.

### Communication Preferences (Step 4 of 7)

Follow instructions and click "Continue."

# Challenge Questions (Step 5 of 7)

• Follow instructions to choose challenge questions you will be asked to answer if you forget your username or password and click "Continue."

#### Confirm & Verify (Step 6 of 7)

- Review information; edit incorrect information if necessary.
- Check the box indicating you agree to FSA's Terms and Conditions, then click "Continue."

#### **Enable Two-Step Verification (Step 7 of 7)**

• Follow instructions and click "Continue."

# **Identity Verification (Step 7 of 7, continued)**

- Answer knowledge-based identity verification questions and click "Submit".
- Note: if any identity verification questions are answered incorrectly (and only in this case), you will see an error message indicating your account was created, but you still need to contact the Federal Student Aid Information Center (FSAIC) to verify your identity before you can use the FSA ID to complete the FAFSA as an applicant or contributor (parent or spouse). You will be asked by email to submit the following documentation by email to IDVerification@ed.gov:
  - Attestation form (Link to obtain this will be included in the email.)
  - > AND ONE of the following:
    - •U.S. Driver's license
    - •U.S. State/city ID card
    - Foreign passport OR a utility bill (with name and address matching what was entered in the FSA ID request process) + one of the following:
      - Municipal ID card
      - Community ID
      - Consular ID card/Matricula Consular.

Your identity verification will be confirmed within 2-3 days by email from the U.S. Department of Education, after which the FSA ID will be created and you will be ready to complete the FAFSA as a student applicant or contributor. *If you do not see this important email in your inbox, be sure to check your junk or spam email folders.*