



# FAFSA: Free Application for Federal Student Aid

*We invite you to share these materials with students and families. Please attribute these materials to The Scholarship Foundation of St. Louis and link back to the original source on the Foundation's website to ensure students and families have the most accurate, up-to-date information.*

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# Objectives

- Understand **acronyms** and **jargon** associated with the FAFSA, or Free Application for Federal Student Aid.
- Discover **what** the FAFSA is, **why** it is important, **when** to file each year, and **how** to get started.
- Identify the **correct** FAFSA website.
- Recognize common pitfalls and learn how to address **everyday family and financial situations** when completing the FAFSA, and what to do if your situation cannot be addressed within the form itself.
- Understand what the **FAFSA Submission Summary** is and how to read it.
- Learn about the two forms of professional judgement review and when to consider a **special circumstances appeal**.
- Determine what **information and/or documents** are needed to complete the FAFSA.
- Familiarize yourself with **dependency status**, as well as the **dependency questions** that determine whether a student requires parent(s) information on the FAFSA.

## Objective 1: Understand Acronyms and Jargon

**FAFSA:** The FAFSA is the Free Application for Federal Student Aid; for students eligible<sup>1</sup> to file a FAFSA, it is the most critical part of the financial aid application process. The FAFSA, which is a form, is used to calculate the Student Aid Index (SAI), which is used to determine a student's aid eligibility. The SAI is used to award federal and state grants, work-study, and student loans.

**FSA ID:** The FSA ID is a Federal Student Aid Identification, which is used to access critical Federal Student Aid applications and serves as an individual user's legally binding electronic signature. The FSA ID consists of a username and password and can be created online <https://studentaid.gov/fsa-id/create-account>. **All** students must have an FSA ID to file a FAFSA; in addition, dependent students will need their parent(s) to create an FSA ID too. For a list of questions used to determine dependency status, please see page 48. Additionally, please see pages 49-50 for more information on the FSA ID.

**SAI:** The SAI is Student Aid Index. The Student Aid Index is the output of a processed FAFSA and is used to determine a student's financial aid eligibility. The SAI is a student's approximate financial resources to contribute toward their education for one school year. A Student Aid Index can be a negative number, with -1,500 being the lowest SAI possible.

**FAFSA Submission Summary:** The FAFSA Submission Summary is the output document of a FAFSA form, which provides a summary of data reported on the form.

**Contributor:** A contributor is any individual required to provide information on a FAFSA. Contributors give consent and approval, via an FSA ID, for federal tax information and their signature, on a FAFSA form. Contributors can include the student, the student's spouse (if married), a biological or adoptive parent, or the parent's spouse. A contributor *must* have an FSA ID, which is used as a legally binding signature on the FAFSA and allows an individual to provide approval for their federal tax information to be used in determining the student's financial aid eligibility. All contributors must provide approval, regardless of their tax filing status.

**FTI:** Federal Tax Information, or FTI, is the data and information related to paying federal taxes. This includes a tax return or return information that is received directly from the IRS or obtained through an authorized secondary source, such as the U.S. Department of Education (ED).

**FAFSA FTI Approval:** This is the formal approval granted by an applicant, and any applicable contributors, to the Department of Education for a given FAFSA cycle to retrieve and use FTI to determine the applicant's federal financial aid eligibility. FAFSA FTI approval also permits the redisclosure of FTI to an eligible institution (college), state higher education agency, or a designated scholarship organization for the application, award, and administration of student aid programs. An applicant and contributor (if applicable) must provide consent once each year. If FAFSA FTI consent is not provided, the student will not be eligible for any Title IV aid until the appropriate consent is provided.

**Title IV:** Title IV refers to federal financial aid funds for postsecondary education, including federal grants, Federal Work Study, and student loans.

## Objective 2: What, Why, When, and How of FAFSA

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<sup>1</sup> Eligible students include US citizens, as well as eligible non-citizens, which includes those who are legal permanent residents and have a green card. Students who are unable to file a FAFSA are encouraged to contact The Scholarship Foundation for assistance in exploring other financial aid options, including funding available through The Scholarship Foundation's grant and interest-free loan programs.

## **What** is the FAFSA?

The FAFSA is the Free Application for Federal Student Aid; it is an application a student completes for every year that they hope to receive financial assistance in paying for college.

## **Why** should a student file the FAFSA?

For students who are eligible to do so, filing a FAFSA is a critical part of the financial aid process. The FAFSA is the primary application for federal aid, need-based state aid, and some institutional aid. (**NOTE: Students who are ineligible to file a FAFSA or who are unsure they can file should contact The Scholarship Foundation for assistance.**)

## **When** does a student file the FAFSA?

Typically, the FAFSA opens for the following academic year on October 1<sup>st</sup>. The 2025–26 FAFSA will open in December 1, 2024. Some financial aid is awarded first-come, first-served.

In Illinois, state need-based aid (Monetary Award Program, or MAP) is awarded on a first-come, first-served basis; filing ASAP is crucial. In Missouri, state need-based aid (Access Missouri Grant) requires that a FAFSA be filed no later than February 1<sup>st</sup> for *guaranteed* consideration.

Many colleges have priority financial aid deadlines. It is critical to meet these deadlines; while researching these deadlines, determine if your college requires any other financial aid paperwork, such as the CSS Profile. The CSS Profile is used by some colleges to award institutional aid; you can learn more and view a list of colleges that require it here:

<https://cssprofile.collegeboard.org/>.

## **How** does a student begin?

The FAFSA belongs to the student, so they should initiate the process. First, they will need to create an FSA ID at <https://studentaid.gov>. This username and password allow the student to securely access their FAFSA and sign Federal Student Aid forms and documents. Once an FSA ID has been verified (3–5 days after creation), the ID has full functionality, and a student can complete their FAFSA online at <https://studentaid.gov>. **REMEMBER:** The FAFSA is free; do not complete the FAFSA at any other website, no matter how much “easier” that site promises to make the process—you may be asked to pay.

Students will be prompted to invite the appropriate contributor(s) to complete their respective portion of their FAFSA. *Everyone will only see the questions that are specific to them.*

## Objective #3: Identify the Correct FAFSA Website

The screenshot shows the Federal Student Aid website. At the top, there is a navigation bar with the following links: "Help Center", "Submit a Complaint", and "English | Español". Below this, the "Federal Student Aid" logo is followed by "FAFSA® Form", "Loans and Grants", "Loan Repayment", and "Loan Forgiveness". A red circle highlights the user account section, which includes a bell icon for notifications, a person icon for account management, a dropdown menu labeled "Brenda", and a search icon. An orange arrow points from the "Brenda" dropdown menu down to the "Who should complete the FAFSA® form?" section.

**Get Money To Help Pay for School**  
Use the *Free Application for Federal Student Aid (FAFSA®)* form to apply for financial aid for college, career school, or graduate school.

**Start a 2025-26 FAFSA® Form**  
[Start New Form](#)

**Edit a 2025-26 FAFSA® Form or Accept an Invitation**  
[Edit Existing Forms](#)

Need the 2024-25 FAFSA form?  
[Start New Form](#) | [Edit Existing Forms](#)

**Check FAFSA® Deadlines for the State You Live In**  
Some states and schools use information from the FAFSA® form to determine your eligibility for their grants, scholarships, and loans. Check your state's deadlines here!

Missing a state deadline doesn't impact your eligibility for federal student aid, so fill out your FAFSA form even if your state deadline has passed.

**Who should complete the FAFSA® form?**  
Any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs. This includes grants, scholarships, work-study funds, and loans.

**How long will it take?**  
It takes most people less than one hour to fill out the FAFSA form, including gathering any personal documents and financial information needed to complete it.

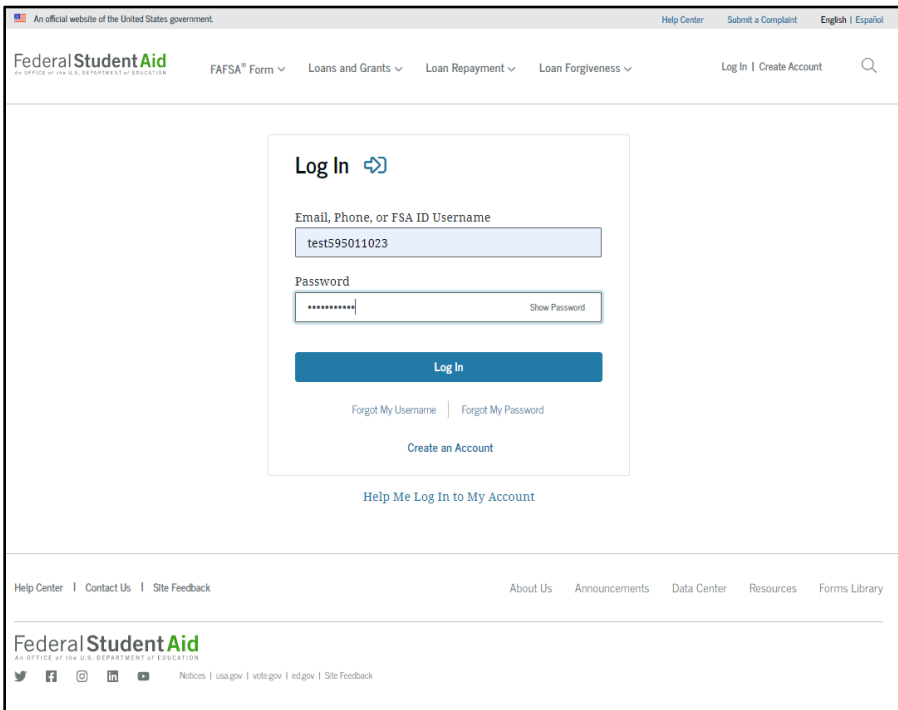
**What do I need?**

- Verified account username and password (FSA ID)
- Parent or spouse contributor name, date of birth, Social Security number, and email address
- Income and asset information (if required)

Students and contributors can **Create Account** (create their FSA ID) or **Log In** and use the FSA ID to access Federal Student Aid's website, including the FAFSA.

**Objective #4:** Recognize common pitfalls and learn how to address everyday family and financial situations.

## Student Portion



The screenshot shows the Federal Student Aid login interface. At the top, it says "An official website of the United States government" and "Federal Student Aid" with the U.S. Department of Education logo. Navigation links include "FAFSA® Form", "Loans and Grants", "Loan Repayment", "Loan Forgiveness", "Log In", and "Create Account". The main content area features a "Log In" section with a "Log In" icon. Below this are two input fields: "Email, Phone, or FSA ID Username" containing "test595011023" and "Password" with a "Show Password" link. A blue "Log In" button is positioned below the fields. Underneath the button are links for "Forgot My Username" and "Forgot My Password", and a "Create an Account" link. At the bottom of the login section is a link that says "Help Me Log In to My Account". The footer contains "Help Center", "Contact Us", "Site Feedback", "About Us", "Announcements", "Data Center", "Resources", and "Forms Library". Social media icons and a "Notices" link are also present.

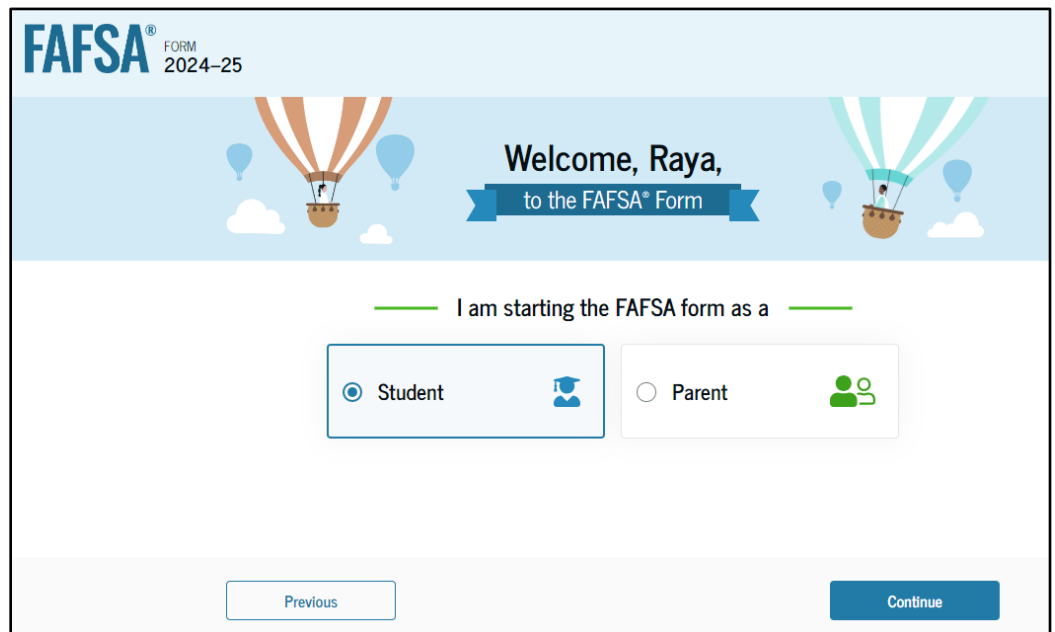
The student will log in with their FSA ID; once verified, a student may use their email address and/or cell phone number in place of the username.

After logging in, the student will receive a two-factor verification code via email or text message. Access to one or both is necessary when filing the FAFSA.

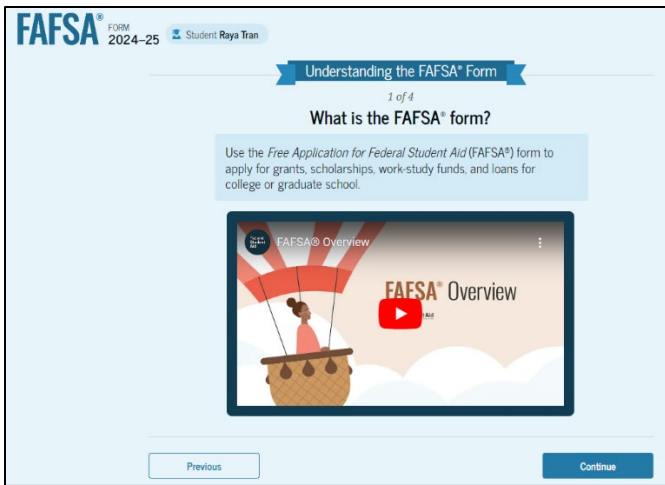
Students are strongly advised to create their FSA ID at least 3-5 days before filing their FAFSA. For full functionality, IDs **must** be verified by the Social Security Administration.

As a reminder, the FAFSA belongs to the student. Once the student has logged in, they will indicate they are beginning the form in the role of student.

Students will only see questions that directly relate to them and their finances.

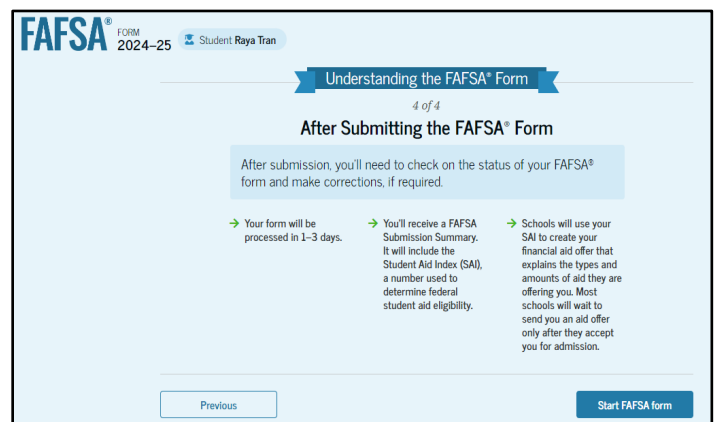
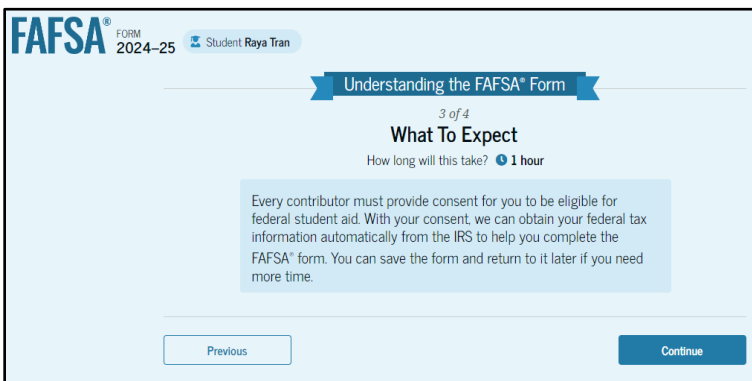


The screenshot displays the FAFSA 2024-25 welcome screen. At the top left is the "FAFSA® FORM 2024-25" logo. The header features a blue banner with the text "Welcome, Raya, to the FAFSA® Form" and illustrations of hot air balloons. Below the banner, a green line is followed by the text "I am starting the FAFSA form as a". Two selection options are shown: "Student" with a blue radio button and a graduation cap icon, and "Parent" with a white radio button and a family icon. At the bottom, there are "Previous" and "Continue" buttons.



A first-time FAFSA filer will first view Federal Student Aid's "onboarding." This process will walk a student through four steps to understanding the FAFSA:

1. What is the FAFSA Form?
2. Contributors to the FAFSA Form
3. What to Expect
4. After Submitting the FAFSA Form





FAFSA<sup>®</sup> FORM 2025-26 Student Jenny Price Save FAFSA Menu

### Student Identity Information

Review the information below and verify that it's correct before moving forward.

Name  
Jenny E Price

Date of Birth  
12/20/2005

Social Security Number  
•••••8061

Email Address  
599888061test@testcod.edu

Mobile Phone Number  
(555) 557-6022

To update this information for all U.S. Department of Education communications, go to [Account Settings](#).

Permanent Mailing Address  
Include apartment number.  
123 fake street

City  
city

State  
GA

Zip Code  
30024

Country ?  
United States (US)

Continue

Before beginning the rest of the form, students will review their identity information. *Please be aware that none of this information can be changed anywhere but **Account Settings**.*

FAFSA<sup>®</sup> FORM 2025-26 Student Jenny Price Save FAFSA Menu

### Student State of Legal Residence

State ⓘ  
Georgia (GA)

Date the Student Became a Legal Resident of Georgia (GA)

Month Year ⓘ  
01 2008 ⓘ

Previous Continue

Every contributor, including the student, will be required to provide consent for their Federal Tax Information (FTI), whatever it is, to be retrieved from the IRS and shared with Federal Student Aid for the purposes of calculating the Student Aid Index and awarding financial aid.

*No one should provide consent for anyone but themselves.*

## Provide Consent and Approval or You Won't Be Eligible for Federal Student Aid <sup>1</sup>

### Summary

Your consent and approval are needed to retrieve and disclose federal tax information. With your consent and approval, we can obtain tax return information automatically from the IRS to help you complete the FAFSA<sup>®</sup> form. If you don't provide consent and approval, you will not be eligible for federal student aid, including grants and loans. You must provide consent and approval even if you didn't file a U.S. federal tax return or any tax return.

- Get your 2023 tax return information for the 2025–26 FAFSA form.
- Federal tax information is used to determine your eligibility for federal student aid.
- Tax return information is required to complete the FAFSA form.

By accepting below, I consent to the disclosure of information about me, as described below, and further affirmatively approve of the receipt and use of my federal tax information and to the U.S. Department of Education (ED)'s redisclosure of my federal tax information, as described below. By accepting below, I consent to and affirmatively approve of, as applicable, the following:

1. ED may disclose my Social Security number/Individual Taxpayer Identification Number, last name, date of birth, unique identifier, the tax year for which federal tax information is required, and the date and timestamp of my approval for the use of my federal tax information in determining eligibility by ED for which approval is provided to the U.S. Department of the Treasury, Internal Revenue Service (IRS). I understand that in response to such a request from ED, the IRS shall then disclose my federal tax information to "authorized persons" (i.e., specifically designated officers and employees of ED and its contractors [as defined in 26 U.S.C. § 6103(l)(13)(E)]) for the purpose of determining eligibility for and the amount of federal student aid under a program authorized under subpart 1 of part A, part C, or part D of *Title IV of the Higher Education Act of 1965*, as amended, for myself or an applicant for federal student aid who has requested that I share my federal tax information on their *Free Application for Federal Student Aid* (FAFSA<sup>®</sup>) form.
2. Authorized persons at ED and its contractors (as defined in 26 U.S.C. § 6103(l)(13)(E)) may use my federal tax information for the purpose of determining the eligibility for and amount of federal student aid under a program authorized under subpart 1 of part A, part C, or part D of *Title IV of the Higher Education Act of 1965*, as amended, for myself or a FAFSA applicant who has requested that I share my federal tax information on the FAFSA form.
3. ED may redisclose my federal tax information received from the IRS pursuant to 26 U.S.C. § 6103(l)(13)(D)(iii) to the following entities solely for the use in the application, award, and administration of financial aid:
  - Institutions of higher education participating in the federal student aid programs authorized under subpart 1 of part A, part C, or part D of *Title IV of the Higher Education Act of 1965*, as amended
  - State higher education agencies
  - Scholarship organizations designated prior to Dec. 19, 2019, by the secretary of education
  - Contractors of institutions of higher education and state higher education agencies to administer aspects of the institution's or state agency's activities for the application, award, and administration of such financial aid

4. ED may redisclose my federal tax information to another FAFSA applicant's FAFSA form(s) for which I elect to participate. By accepting an invitation and affirmation to participate in another individual's FAFSA form, my federal tax information will be redisclosed to the additional application. I understand that I may decline an invitation to participate, which will prevent the transfer of my federal tax information to that FAFSA form.

By consenting and providing my affirmative approval, I further understand the following:

1. My consent and affirmative approval are required, as a condition of my eligibility or the eligibility of a FAFSA applicant who has requested that I share my federal tax information on their FAFSA form, for federal student aid under a program authorized under subpart 1 of part A, part C, or part D of Title IV of the Higher Education Act of 1965, as amended, even if I did not file a U.S. federal tax return.
2. I am providing my written consent for the redisclosure of my federal tax information by ED to include, but not limited to, institutions of higher education, state higher education agencies, designated scholarship organizations, their respective contractors and auditors, other family members participating in the FAFSA form, Office of Inspector General, under 26 U.S.C. § 6103(l)(13)(D), and with my further express written consent obtained by an institution of higher education, the redisclosure of FAFSA information pursuant to the terms and conditions of 20 U.S.C. § 1098h(c).
3. Any federal tax information received from the IRS at a later date shall supersede any manually entered financial or income information on the FAFSA form.
4. ED may request updated federal tax information from the IRS once my consent and approval are provided. If federal tax information has changed (e.g., amended tax return filed with revised information), then eligibility for and amounts of federal, state, and institutional financial aid may change.
5. If I do not consent to the redisclosure of my federal tax information to institutions of higher education, state higher education agencies, designated scholarship organizations, and their respective contractors, ED will be unable to calculate my eligibility for federal student aid or the eligibility of a FAFSA applicant who has requested that I share my federal tax information on their FAFSA form.

By accepting below, I consent electronically to the use of my StudentAid.gov account username and password (FSA ID) as my signature and certify under penalty of perjury under the laws of the United States of America, that the foregoing is true and correct. I understand that any falsification of this statement is punishable under the provisions of 18 U.S.C. § 1001 by a fine, imprisonment of not more than five years, or both, and that the knowing and willful request for or acquisition of records pertaining to an individual under false pretenses is a criminal offense under the *Privacy Act of 1974*, subject to a fine of not more than \$5,000 fine (5 U.S.C. § 552(a)(i)(3)). By accepting and submitting my part of the FAFSA, my execution (including date and time) of consent and approval will be logged in ED's Person Authentication Service System of Record (18-11-12).

### Frequently Asked Questions

Who should provide consent and approval?	⌵
If I'm married and didn't file a joint tax return with my current spouse, does my spouse have to provide consent and approval for you to access their tax information?	⌵
What happens after I provide consent and approval?	⌵
What happens if I decline consent and approval?	⌵

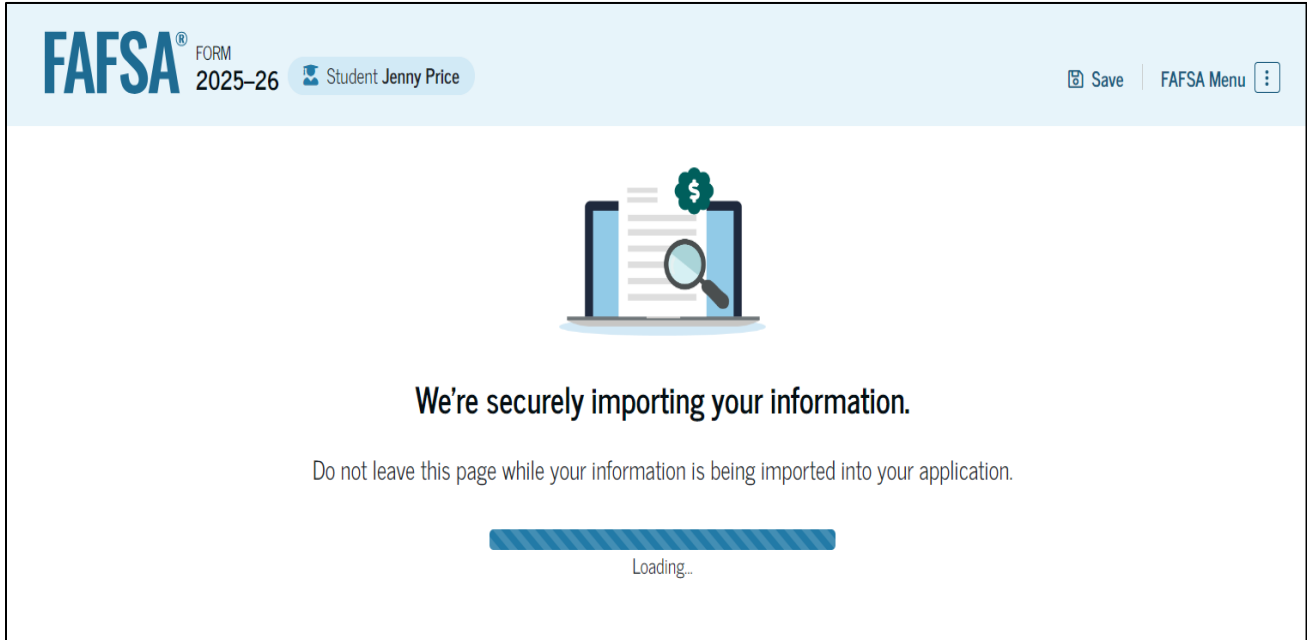
*Select "Approve" to provide consent and approval for the use of your federal tax information to determine your eligibility for federal student aid. If you select "Decline," you will not be eligible for federal student aid.*

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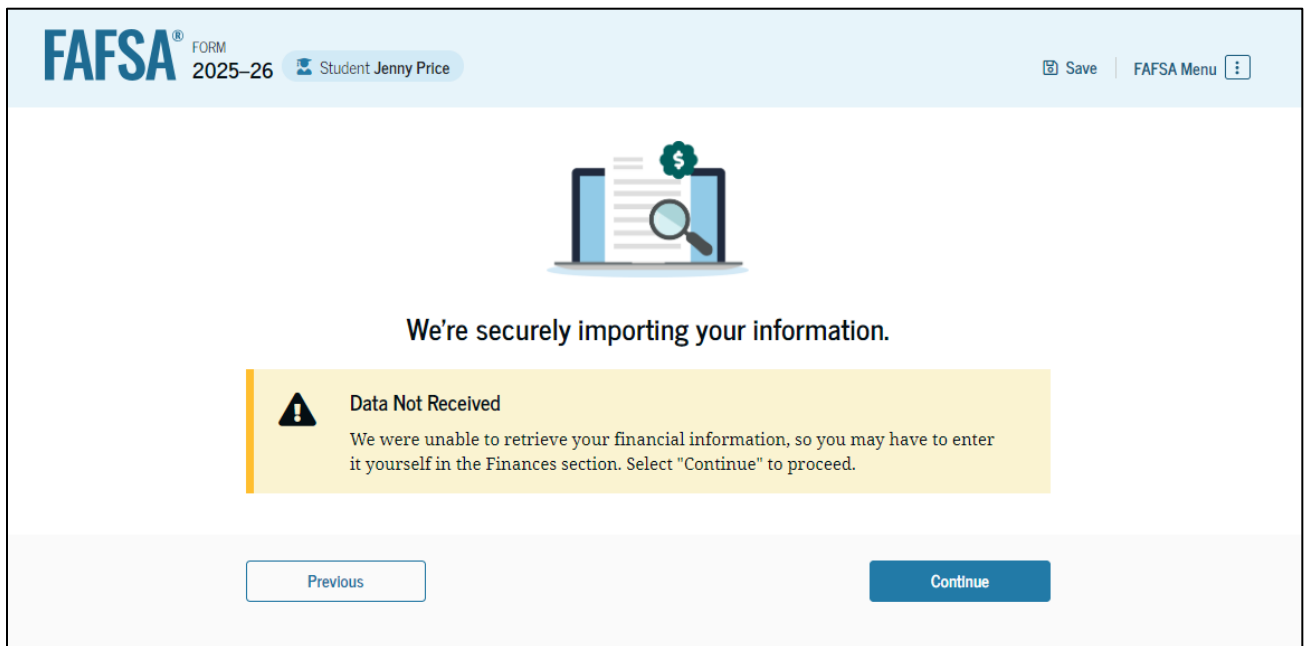
Decline

Approve

Students will see a screen indicating that Federal Tax Information (FTI) is being imported into their FAFSA.




If data could not be retrieved, students will see a screen that indicates the data was not received. When this occurs, students will be required to manually enter tax information.



As a reminder, an individual may decline to provide consent for use of their FTI. **However, if consent is not provided for a contributor on the FAFSA (student, parent, other parent, or spouse), the student will be ineligible for financial aid.**

Questions related to **personal circumstances** help determine if a student is **dependent or independent**. A **dependent student** is *required* to provide parent(s) information on the FAFSA to be considered for financial aid; an **independent student** does not. *See more about dependency questions on page 56.*


**FAFSA**<sup>®</sup> FORM 2025–26  Student Jenny Price

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## Your Personal Circumstances

We'll ask you questions that help us determine your eligibility for federal student aid. This information can affect the types of federal student aid you're eligible to receive.

→ Sometimes we need to collect information from other people after we review your answers. We'll let you know if this is the case.



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### Student Current Marital Status <sup>①</sup>

Single (never married)

Married (not separated)

Remarried

Separated

Divorced

Widowed

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### Student College or Career School Plans

When the student begins the 2025-26 school year, what will their college grade level be?

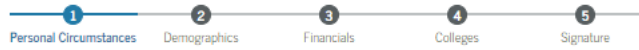
- First year (freshman)
- Second year (sophomore)
- Other undergraduate (junior and beyond)
- Master's or doctorate program (such as, M.A., MBA, M.D., J.D., Ph.D., Ed.D., etc.)

When the student begins the 2025-26 school year, will they already have their first bachelor's degree?

- Yes
- No

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### Student Personal Circumstances

Select all that apply.

- The student is currently serving on active duty in the U.S. armed forces for purposes other than training.
- The student is a veteran of the U.S. armed forces.
- The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 2025, and June 30, 2026.
- At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).
- At any time since the student turned 13, they were a ward of the court.
- At any time since the student turned 13, they were in foster care.
- The student is or was a legally emancipated minor, as determined by a court in their state of residence.
- The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.
- None of these apply.

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### Student Homelessness

At any time on or after July 1, 2024, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless? ⓘ

Yes  No

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Students who are under the age of 24, unmarried, do not yet have a bachelor's degree, and who cannot answer “yes” to any of the personal circumstances questions are likely to be considered dependent and will require the information of their parent(s). The parent(s) will be invited as contributors to the student’s FAFSA.

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### Student Homelessness

At any time on or after July 1, 2024, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless? ⓘ

Yes  No

Did any of the following determine the student was homeless or at risk of becoming homeless?  
Select all that apply.

Director or designee of an emergency or transitional shelter, street outreach program, homeless youth drop-in center, or other program serving those experiencing homelessness

The student's high school or school district homeless liaison or designee

Director or designee of a project supported by a federal TRIO or GEAR UP program grant

Financial aid administrator

None of these apply.

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### Student Unusual Circumstances

*This information will help us evaluate the student's ability to pay for school.*

**Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?** ⓘ

*A student may be experiencing unusual circumstances if they*

- left home due to an abusive or threatening environment;
- are abandoned by or estranged from their parents;
- have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- are a victim of human trafficking;
- are incarcerated, or their parents are incarcerated and contact with the parents would pose a risk to the student; or
- are otherwise unable to contact or locate their parents.

*If the student's circumstances resulted in not having a safe and stable place to live, they may be considered a homeless youth and should review the answer to the previous question about being unaccompanied and homeless.*

Yes  No

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Federal Student Aid recognizes that some students may not meet the definition of an independent student but will be unable to invite their parent(s) to contribute to the FAFSA. This is referred to as “unusual circumstances<sup>2</sup>” and students who may have a circumstance that prevents them from obtaining parent information may be able to file the FAFSA as provisionally independent student and request their prospective college(s) consider them for a **dependency override**.

A provisionally independent student status will allow a student to submit their FAFSA without inviting parent(s) to contribute. The FAFSA will calculate a *provisional* Student Aid Index (SAI); **however, the student must**

<sup>2</sup> The term “unusual circumstances” is Federal Student Aid’s language. The Scholarship Foundation considers this language problematic and will use other language whenever possible to describe or discuss provisionally independent students, their circumstances, and the dependency override process.




**follow up with the college's financial aid office and provide documentation to verify their circumstances.**

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### Your Dependency Status

 **Provisionally Independent or Unaccompanied Homeless Youth**  
You Can Proceed without Parent Information

Based on your answers, you can submit your application without answering questions about your parent(s).

**To complete the financial aid process, you'll need to contact the financial aid office at the school you wish to attend.**

If you are not in contact with a parent, or contacting a parent would pose a risk to you, you are considered a provisionally independent student. You will need to speak with the financial aid office at your school about your circumstances.

If you have indicated that you are unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless, the financial aid office at your school is required to make a determination of your status based on a written statement from you or a documented interview with you. Please contact your school's financial aid office to complete this process.

We won't be able to calculate your Student Aid Index (SAI) until your financial aid office confirms your circumstances. Until then, we will provide only an estimate of your federal student aid eligibility as an independent student.

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Students who are considered dependent who cannot obtain the information of their parent(s) for the FAFSA, and who do not have circumstances that qualify them for provisional independent status and, ultimately, a

dependency override, may submit their FAFSA without parent information. **However, they would be eligible to apply *only* for a Direct Unsubsidized Loan<sup>3</sup>.**

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### Your Dependency Status

**Dependent Student**  
Based on your answers, you're a dependent student. This means you must provide parent information on your FAFSA® form. This information helps determine how much federal student aid you're eligible to receive.

### Direct Unsubsidized Loan Only

Are the student's parents refusing to provide their information on this FAFSA® form? ⓘ  
*This response must be "No" for the student to be considered for Federal Pell Grant eligibility and most other types of federal student aid.*

Yes  No

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When a student is dependent and can invite their parent(s) to contribute, they will be prompted to provide additional information about them. The FAFSA form will include a parent wizard, which will help guide the student in determining which parent(s) must be invited to contribute to their FAFSA<sup>4</sup>.

<sup>3</sup> For more information about the Direct Loans, both subsidized and unsubsidized, please visit: <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>.

<sup>4</sup> Federal Student Aid has a tool that will help identify which parent(s) information to include on the FAFSA. To explore this tool, please visit <https://studentaid.gov/fafsa-apply/parents>.

FAFSA<sup>®</sup> FORM 2025-26 Student Jenny Price Save | FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

### Tell Us About the Student's Parents

On the FAFSA<sup>®</sup> form, the "parent" is the student's legal (biological or adoptive) parent.

Are the parents married to each other?

Yes  No

**Provide Information for Both Parents**  
Based on your answers in the previous section, you'll need to provide information about both parents on the FAFSA<sup>®</sup> form. You can invite the parents to the form and have them complete their required sections.

Previous Continue

Depending on the marital and tax filing statuses of the student's parents, one or both may need to contribute. Outlined below are some examples.

If the student's parents are **married and filed their federal taxes using a married-joint tax return**, only one parent will be required to create an FSA ID, act as a contributor, and provide consent.

If the student's parents are **married and filed their federal taxes using a married-separate tax return**, both parents will be required to create an FSA ID, act as contributors, and provide consent.

If the student's parents are **divorced**, the student will need to determine which parent provides more than 50% of the financial support.

If the student's parents are **unmarried but living together in one household**, both parents will be required to create an FSA ID, act as a contributor, and provide consent.

FAFSA<sup>®</sup> FORM 2025-26 Student Jenny Price Save FAFSA Menu

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### Invite Parent(s) to This FAFSA<sup>®</sup> Form

**We Need Information for Your Parent(s) Now**


Based on your answers in the previous section, you'll need to provide information about both of your parents on your FAFSA<sup>®</sup> form. This doesn't make them financially responsible for your education. You can invite one or both of your parents to your form now and have them complete their required sections.

Enter information about your parent(s) identified on the prior page, and we'll send an email on your behalf.

If they already have a StudentAid.gov account username and password (FSA ID), the information entered here must exactly match that account.


**IMPORTANT:** If your contributor doesn't have a Social Security number, you may encounter an issue that impacts your ability to add them to your form. If you receive this error, review the [guidance and recommended workaround](#) and try again.

*Use the email address that is most likely to reach your contributor. Unlike the other information provided, the email address doesn't need to match the email associated with their StudentAid.gov account.*

  
**Parent**

First Name <sup>ⓘ</sup>

Last Name <sup>ⓘ</sup>

  
**Parent Spouse or Partner**  
Optional

First Name <sup>ⓘ</sup>

Last Name <sup>ⓘ</sup>

**Date of Birth** <sup>ⓘ</sup>

Month Day Year

**Social Security Number (SSN)** <sup>ⓘ</sup>

SHOW SSN

My parent doesn't have an SSN. **Checking this box when your parent does have an SSN may delay processing of your FAFSA form.**

**Email Address** <sup>ⓘ</sup>

**Confirm Email Address** <sup>ⓘ</sup>

**Date of Birth** <sup>ⓘ</sup>

Month Day Year

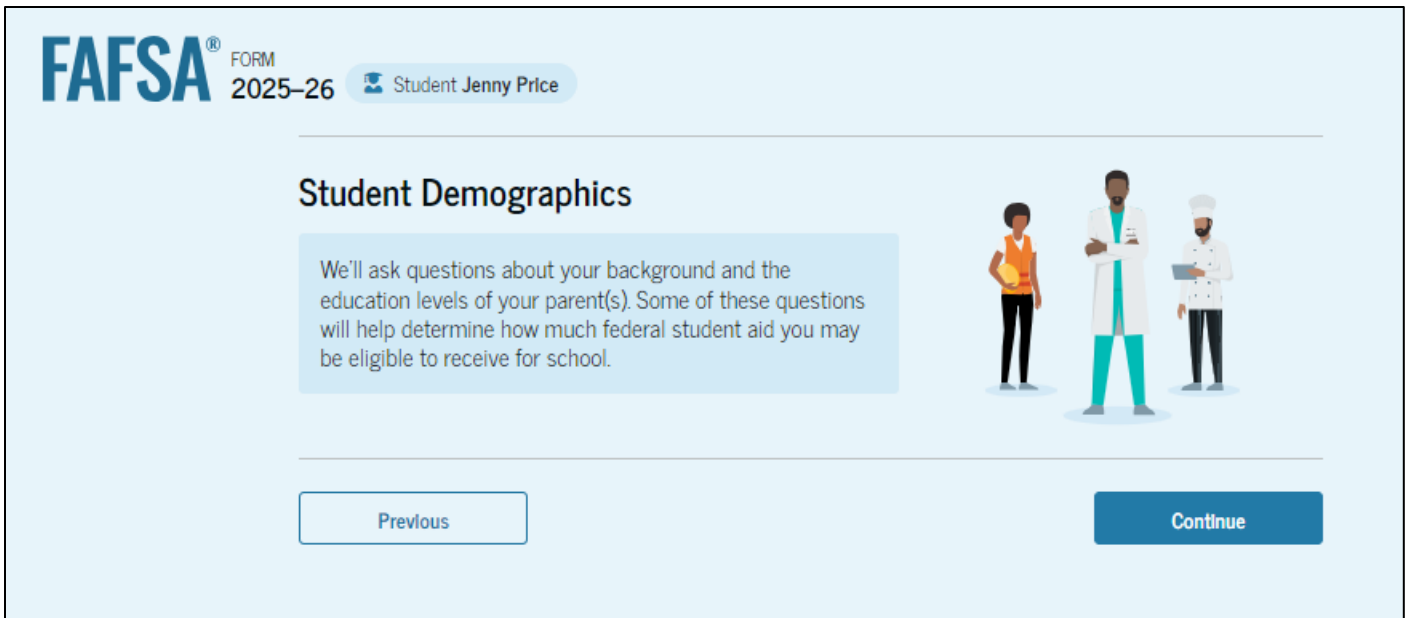
**Social Security Number (SSN)** <sup>ⓘ</sup>

My parent doesn't have an SSN. **Checking this box when your parent does have an SSN may delay processing of your FAFSA form.**

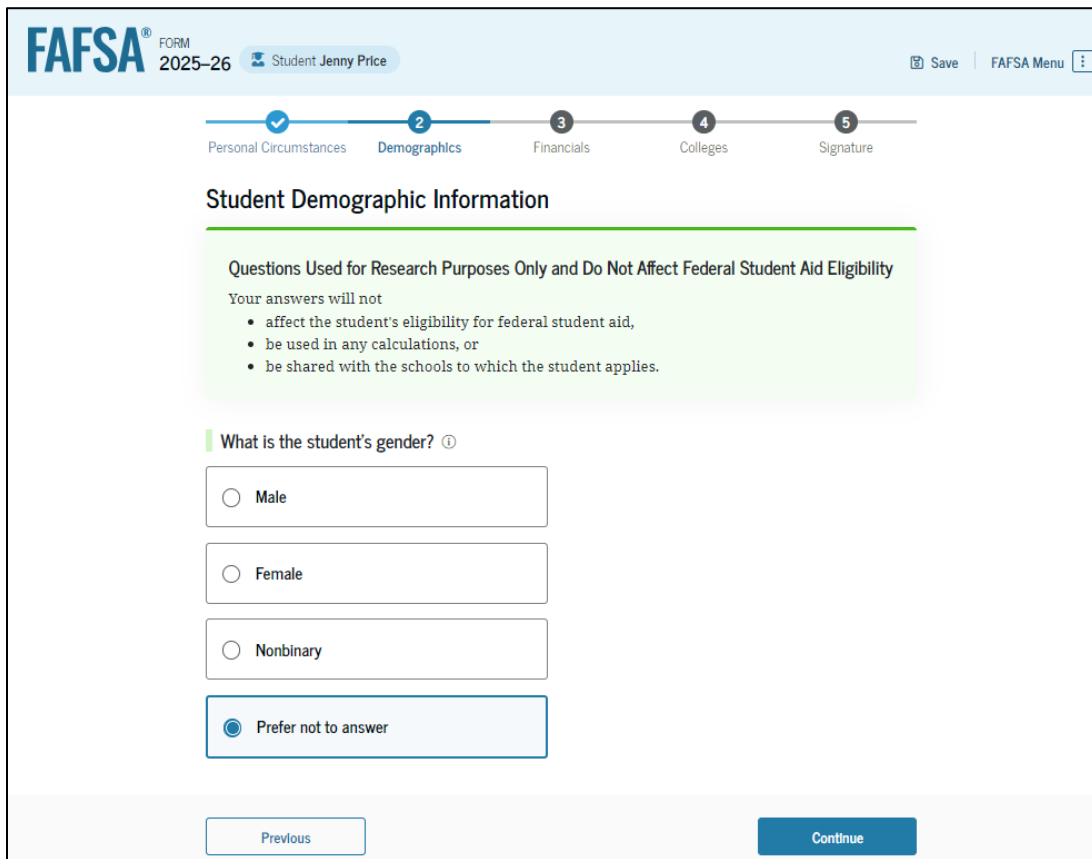
**Email Address** <sup>ⓘ</sup>

**Confirm Email Address** <sup>ⓘ</sup>

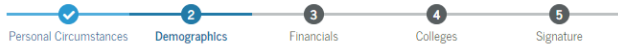
If the student lives with both parents and they filed their taxes together, students may invite both parents, although only one parent will need to serve as the contributor. Either parent can then serve as the contributor and provide the necessary consent for the student's FAFSA.



The FAFSA does ask students to provide demographic information. It is important to note that responses to the questions related to race and gender will not be used to determine student's aid eligibility; are not shared with colleges or state agencies; and are not listed on the FAFSA submission summary. *These questions, and the responses, are visible **only** to the student.*



**Please note:** Some of these images reflect “prefer not to answer.” These are FSA screenshots, and the images are not intended to be perceived as a recommendation on how to respond to these questions.



### Student Race and Ethnicity <sup>ⓘ</sup>

#### Questions Used for Research Purposes Only and Do Not Affect Federal Student Aid Eligibility

Your answers will not

- affect the student's eligibility for federal student aid,
- be used in any calculations, or
- be shared with the schools to which the student applies.

#### Is the student of Hispanic, Latino, or Spanish origin?

Select all that apply.

- No, not of Hispanic, Latino, or Spanish origin
- Yes, Mexican, Mexican American, or Chicano
- Yes, Puerto Rican
- Yes, Cuban
- Yes, another Hispanic, Latino, or Spanish origin
- Prefer not to answer

#### What is the student's race?

Select all that apply.

- White
- Black or African American
- Asian
  - Chinese
  - Filipino
  - Asian Indian
  - Vietnamese
  - Korean
  - Japanese
- American Indian or Alaska Native
- Native Hawaiian or Other Pacific Islander
- Prefer not to answer

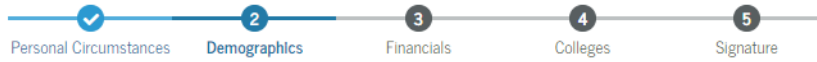
Previous

Continue

The screenshot shows the FAFSA 2025-26 application interface for Student Jenny Price. At the top, the FAFSA logo and form year are on the left, and 'Save' and 'FAFSA Menu' options are on the right. A progress bar below the header indicates five steps: 1. Personal Circumstances (completed), 2. Demographics (current step), 3. Financials, 4. Colleges, and 5. Signature. The 'Student Citizenship Status' section is active, featuring three radio button options: 'U.S. citizen or national' (selected), 'Eligible noncitizen', and 'Neither U.S. citizen nor eligible noncitizen'. At the bottom of the form, there are 'Previous' and 'Continue' buttons.

As the primary financial aid application, filing the FAFSA is critical for students eligible to do so. All U.S. citizens are eligible, as well as eligible noncitizens. Eligible noncitizens include those who have legal permanent residence (green card holders). In addition, individuals with an Arrival-Departure Record (I-94) from U.S. Citizen and Immigrant Services (USCIS) showing any of the following may also be eligible to file the FAFSA: refugee, asylum granted, Cuban-Haitian Entrant, or parolee.

Students who are undocumented, including those approved for Deferred Action for Childhood Arrivals (DACA), are not eligible for federal student aid and do not file the FAFSA. ***Students who wish to speak with someone about financial aid opportunities are encouraged to contact The Scholarship Foundation for information and assistance.***



### Parent Education Status

Did either of the student's parents attend college or complete college? ⓘ

Neither parent attended college

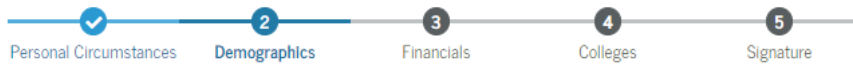
One or both parents attended college, but neither parent completed college

One or both parents completed college

Don't know

Previous

Continue



### Parent Killed in Line of Duty

Was the student's parent or guardian killed in the line of duty while either (1) serving on active duty as a member of the U.S. armed forces on or after the events of 9/11, or (2) performing official duties as a public safety officer? ⓘ

*Public safety officers include law enforcement officers, firefighters, and emergency service workers.*

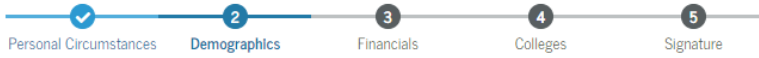
Yes

No

Previous

Continue





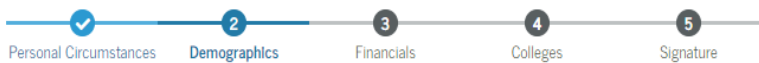
### Student High School Completion Status

What will the student's high school completion status be at the beginning of the 2025-26 school year? ⓘ

- High school diploma
- State-recognized high school equivalent (e.g., GED certificate)
- Homeschooled
- None of the above

Previous

Continue



### Student High School Information

From what high school did or will the student graduate? ⓘ

State  
Georgia (GA)

City  
Suwanee

High School Name - optional  
north gwinnett high scho

North Gwinnett High School

Previous

Continue

FAFSA<sup>®</sup> FORM 2025-26 Student Jenny Price Save | FAFSA Menu

Personal Circumstances **Demographics** Financials Colleges Signature

### Student High School Information

From what high school did or will the student graduate? ⓘ

State  
Georgia (GA)

City  
Suwanee

High School Name - optional  
North Gwinnett High School

North Gwinnett High School  
Suwanee, Georgia (GA)

Search Again

Previous Continue

FAFSA<sup>®</sup> FORM 2025-26 Student Jenny Price Save | FAFSA Menu

Personal Circumstances **Demographics** Financials Colleges Signature

### Confirm Your High School

Verify that your high school information below is correct. Once you're ready, select "Continue" and we'll add it to your FAFSA<sup>®</sup> form.

High School Name Edit  
North Gwinnett High School

City  
Suwanee

State  
GA


Previous Continue

**FAFSA**<sup>®</sup> FORM 2025-26

## Your Finances

The FAFSA<sup>®</sup> form helps determine your ability to pay for school. In this section, we ask about your financial information.

What if you have special financial circumstances?



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

Although most FTI will be shared directly from the IRS through a direct data exchange, tax filers should have relevant tax information on hand when they file the FAFSA, as some questions may still require referencing the tax return for the answer.

**FAFSA**<sup>®</sup> FORM 2025-26 Student Jenny Price Save FAFSA Menu

Personal Circumstances  Demographics  **Financials**  Colleges  Signature

### Student Tax Filing Status

Did or will the student file a 2023 IRS Form 1040 or 1040-NR? ⓘ

Yes  No

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

FAFSA<sup>®</sup> FORM 2025-26 Student Jenny Price Save | FAFSA Menu

Personal Circumstances Demographics Financials Colleges Signature

### Student 2023 Tax Return Information

Refer to the student's 2023 tax return to answer the following questions.  
If the answer is zero or the question does not apply, enter 0.

[Where to find this information on the tax form](#)

**Filing Status**

Single

Head of household

Married filing jointly

Married filing separately

Qualifying surviving spouse

---

**Income Earned From Work**

\$  .00

---

**Tax Exempt Interest Income**

\$  .00

---

**Untaxed Portions of IRA Distributions**

\$  .00

Students will **only** see these questions and be required to manually enter tax information if their tax data was not received from the IRS.

If the data is received, students will see fewer tax-related questions.

**Untaxed Portions of Pensions**

\$  .00

---

**Adjusted Gross Income**

\$  .00

---

**Income Tax Paid**

\$  .00

---

**IRA Deductions and Payments to Self-Employed SEP, SIMPLE, and Qualified Plans**

\$  .00

---

**Education Credits (American Opportunity Tax Credit and Lifetime Learning Tax Credit)**

\$  .00

---

**Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS**

*The student paid taxes on these grants, scholarships, or benefits. These usually apply to those completing their FAFSA<sup>®</sup> form again, not to first-time applicants. If married, include the amount the student's spouse received.*

\$  .00 ⓘ

---

**Foreign Earned Income Exclusion**

\$  .00 ⓘ

Previous Continue

FAFSA<sup>®</sup> FORM 2025–26 Student Jenny Price Save FAFSA Menu

Personal Circumstances Demographics **3** Financials 4 Colleges 5 Signature

### Student Assets

**Current Total of Cash, Savings, and Checking Accounts**  
*Don't include student aid.*

\$   ⓘ

---

**Current Net Worth of Investments, Including Real Estate**  
*Don't include the home the student lives in. Net worth is the value of the investments minus any debts owed against them.*

\$   ⓘ

---

**Current Net Worth of Businesses and Investment Farms**  
*Enter the net worth of the student's businesses and for-profit agricultural operations. Net worth is the value of the businesses and farms minus any debts owed against them.*

\$   ⓘ

Previous Continue

Students will only see the asset questions if they complete their entire portion first and/or if their parent(s) are *not* exempt from asset reporting. If the student provides responses to these questions and it is later determined the household is exempt from asset reporting, the information will be excluded from the SAI calculation.

Students are exempt from asset reporting if:

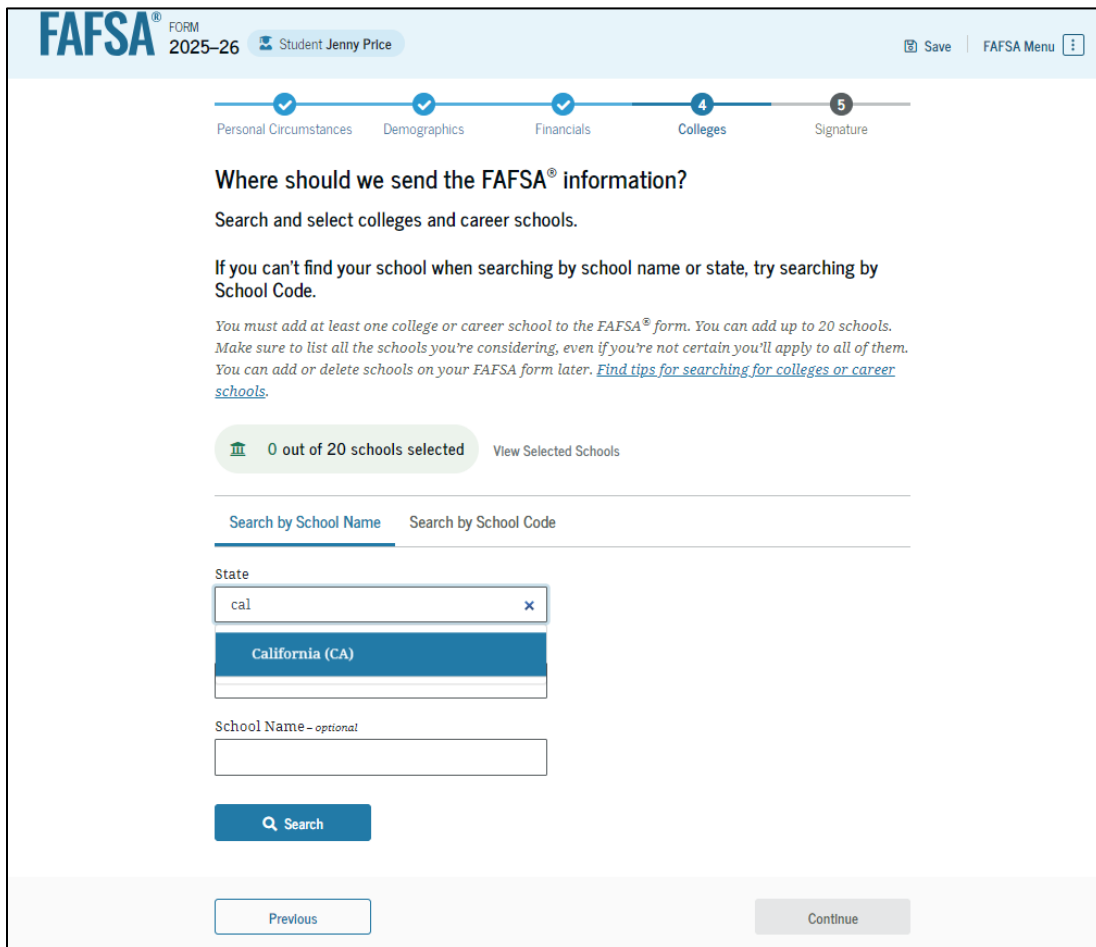
- The applicant qualifies for a maximum Pell Grant.
- The applicant's parent(s) adjusted gross income is less than \$60,000 and they did not meet additional tax-filing conditions.<sup>5</sup>
- The applicant or their parent received a benefit under a means-tested Federal benefit program during the 2023 or 2024 calendar year<sup>6</sup>.

<sup>5</sup> If the parent(s) did not file a Schedule A, B, D, E, F, or H **and** did not file a Schedule C, **or** they file a Schedule C with net business income of not more than a \$10,000 loss or gain.

<sup>6</sup> The reference to 2023 or 2024 is specific to the 2025-26 FAFSA.



Students may list up to 20 colleges on their FAFSA and they should list any colleges they have already applied to, as well as any they may still apply to for admission. Students may always return to their FAFSA and amend this list, adding or removing as necessary. In some states, the order of schools does matter for consideration of state financial assistance. The FAFSA will now provide guidance appropriate to students if their state of legal residence has any eligibility requirements. The schools listed will not be able to see what other colleges a student has listed on their FAFSA.



<b>Concorde Career Institute</b> San Diego, California (CA)	Federal School Code 007930	+ Select
<b>Point Loma Nazarene University</b> San Diego, California (CA)	Federal School Code 001262	+ Select
<b>Pacific College of Oriental Med</b> San Diego, California (CA)	Federal School Code 030277	+ Select
<b>Thomas Jefferson School of Law</b> San Diego, California (CA)	Federal School Code 013780	+ Select
<b>National University</b> San Diego, California (CA)	Federal School Code 011460	✓ Selected
<b>Design Institute of San Diego</b> San Diego, California (CA)	Federal School Code 016233	✓ Selected

Search and Select More Schools

< Previous **1** 2 3 Next >

Previous Continue

**FAFSA** FORM 2025-26 Student Jenny Price Save FAFSA Menu

Personal Circumstances Demographics Financials **Colleges** Signature

### Selected Colleges and Career Schools

These are the colleges and career schools that you've selected to receive the FAFSA® form.

Review this list of schools and confirm your selection(s).

**School List Guidelines for Georgia Residents**

To be eligible for state grant aid in Georgia, you must list an eligible in-state college. The order of schools in your college list will not impact your eligibility for state aid programs.

2 out of 20 schools selected

Showing 1 to 2 of 2

<b>Design Institute of San Diego</b> San Diego, California (CA)	Federal School Code 016233	Remove	View Information
<b>National University</b> San Diego, California (CA)	Federal School Code 011460	Remove	View Information

Search and Select More Schools

Previous Continue

After listing their colleges, the student will be finished with their portion. They will still need to sign and submit their section, after reviewing the information they have provided to ensure it is correct.

**FAFSA** FORM 2025-26 Student Jenny Price Save FAFSA Menu

### Continue To Sign Your Form

Here's a summary of the information you provided on the FAFSA® form. Continue once you're ready to submit.

**Scroll To Continue**  
After reviewing your answers, scroll to the bottom of the page to continue. You must continue past this page to sign and submit your section of the FAFSA form.

**Student Sections** Expand All

- Introduction Personal Identifiers
- Section 1 Personal Circumstances
- Section 2 Demographics
- Section 3 Financials
- Section 4 Colleges

Students will be able to review, and edit, if necessary, the information for their contributors before submitting the FAFSA.

Remember, the FAFSA cannot be processed until any required contributor(s) have provided their information, including consent for use of FTI.

### Contributor Section

**This Section is Shared with One Contributor** Manage Contributor Information

This FAFSA® form is shared with the individual(s) listed below. View who you invited and the status of their section.

Contributor(s)	Role	Date Added	Status
Mark Price	Parent	8/28/2024	Invite Sent

**Parent Sections** Expand All

- Introduction Personal Identifiers
- Section 1 Demographics
- Section 2 Financials

Previous Continue



Finally, students will be asked to sign and submit. *As with the consent for use of FTI, students should read this page before using their FSA ID to sign and submit.*

**FAFSA** FORM 2025-26 Student Jenny Price Save FAFSA Menu

Personal Circumstances Demographics Financials Colleges **5** Signature

### Sign and Complete Your Section

**Summary**

This page confirms that you understand the terms and conditions of the FAFSA form and filled out the form accurately to the best of your ability.

The FAFSA form is a legal document you will electronically sign with your account username and password (FSA ID). Because your FSA ID is associated with your personal information, do not share it with anyone.

By signing this application electronically using your FSA ID, YOU, THE STUDENT, certify that you

- will use federal and/or state student aid only to pay the cost of attending an institution of higher education,
- are not in default on a federal student loan or have made satisfactory arrangements to repay it,
- do not owe money back on a federal student grant or have made satisfactory arrangements to repay it,
- will notify your school if you default on a federal student loan, and
- will not receive a Federal Pell Grant from more than one school for the same period of time.

By signing this application electronically using your account username and password, you certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked, to provide

- information that will verify the accuracy of your completed form, and
- U.S. or foreign income tax forms that you filed or are required to file.

You also certify that you understand that the secretary of education has the authority to verify information reported on your application.

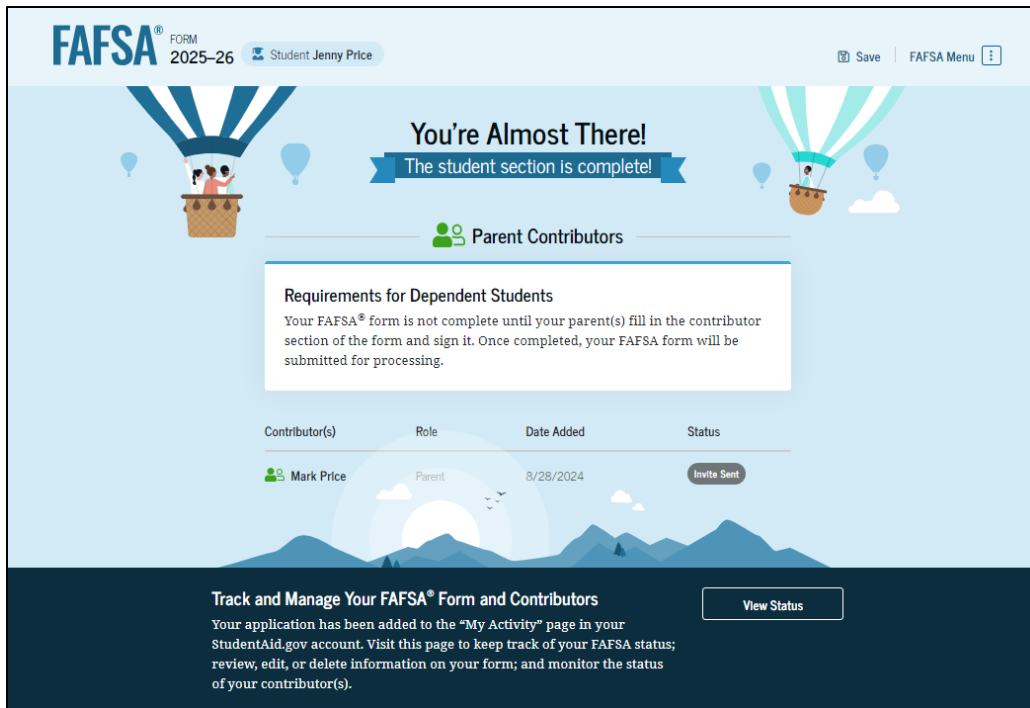
If you sign this application or any document related to the federal student aid programs electronically using a username and password, and/or any other credential, you certify that you are the person identified by the username and password, and/or any other credential and have not disclosed that username and password, and/or any other credential to anyone else. If you purposefully give false or misleading information, including applying as an independent student without meeting the unusual circumstances required to qualify for such a status, you may be subject to criminal penalties under 20 U.S.C. 1097, which may include a fine up to \$20,000, imprisonment, or both.

Additionally, by signing this application electronically using your FSA ID, you authorize the U.S. Department of Education to disclose all information provided on this application, as required under Section 483(a)(2)(D)(i) of the *Higher Education Act of 1965*, as amended, to the institutions you have identified herein, state higher education agencies (in your state of residence and the states in which the institutions identified herein are located), and designated scholarship organizations to assist with the application, award, and administration of federal, state, or institutional financial aid programs and designated scholarship programs. Notwithstanding this authorization, the name of an institution that you select to authorize such disclosure shall not be shared with any other institution.

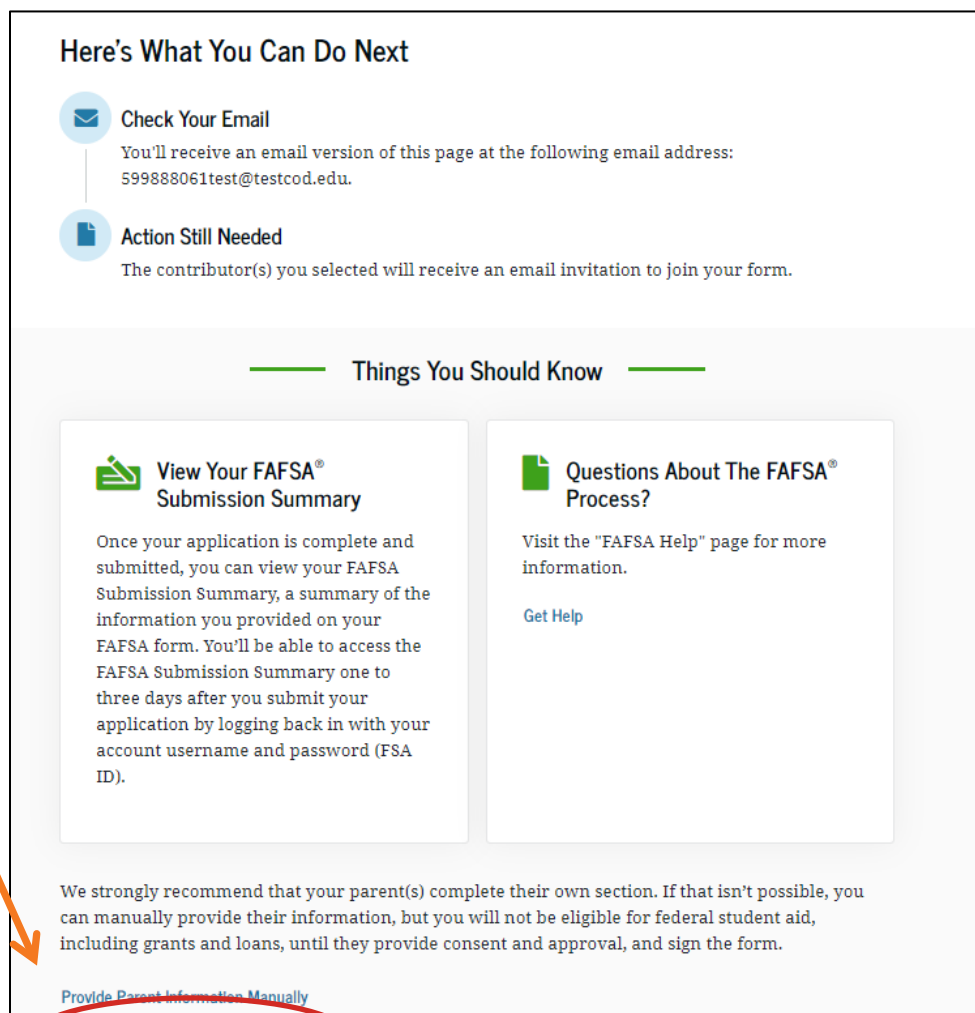
**Sign Your FAFSA Form**

I, Jenny Price, agree to the terms outlined above.

Previous **Sign**



After completing the student portion of the FAFSA, the applicant will see a confirmation page, which will include details about next steps and information about what the FAFSA Submission Summary is and how to access it.



**Please do NOT** manually provide parent information. The student should log out, and then the parent contributor(s) should log-in to complete their portion(s).

**Objective #4:** Recognize common pitfalls and learn how to address everyday family and financial situations.


## Parent Portion

Parent contributors will receive an email invitation, which explains in more detail what they have been invited to complete, and why.<sup>7</sup>

The image shows a screenshot of an email invitation from Federal Student Aid. The main heading is "Help Complete Jenny's Form". A warning icon is present. The text explains that Jenny P. won't be eligible for federal student aid without the parent's input. It lists reasons to finish early, such as meeting different deadlines and allowing time for corrections. A section titled "Can't Find Jenny's Form?" provides a link for more information. The email also includes social media icons and contact information for the U.S. Department of Education.

Federal Student Aid

## Help Complete Jenny's Form



Mark,

Jenny P won't be eligible for federal student aid without your input. Help them complete the *Free Application for Federal Student Aid* (FAFSA®) form.

**Providing information as a contributor does not make you financially responsible for Jenny's education costs.** Completing the FAFSA form is how they qualify for the following student aid:

- Federal Pell Grants
- federal student loans
- state financial aid
- school financial aid

Create a StudentAid.gov account or log in with your existing FSA ID (account username and password) to access and complete your section of the form. Creating a new StudentAid.gov account takes 10–15 minutes, but it can take up to three days for approval.

We recommend that you wait to log in and complete your section of the form until the person who invited you to participate has completed, signed, and submitted their section.

If you log in and can't enter the form because it's already been submitted, you may not be needed as a contributor.

Don't recognize Jenny? [Read about what to do if you got an invite and don't recognize the sender.](#)



[Get Started](#)

### Why You Were Invited

Without your input, Jenny won't be eligible for federal student aid.


### Reasons To Finish Early


Here's why it's a good idea to finish as soon as possible:

-  States and schools have different deadlines for student aid. Check the "FAFSA® Application Deadlines" page for more information.
-  You may need extra time to make corrections after you submit.

### Can't Find Jenny's Form?

Read about what to do if you [can't find your FAFSA® form.](#)

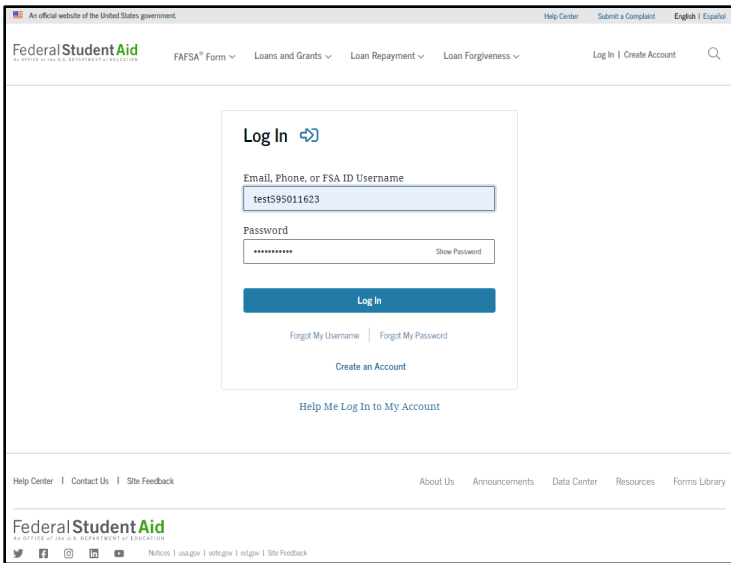
 [Sign up for text alerts](#) to stay updated on our grant programs, loan forgiveness programs, repayment plans, and information about your loans.



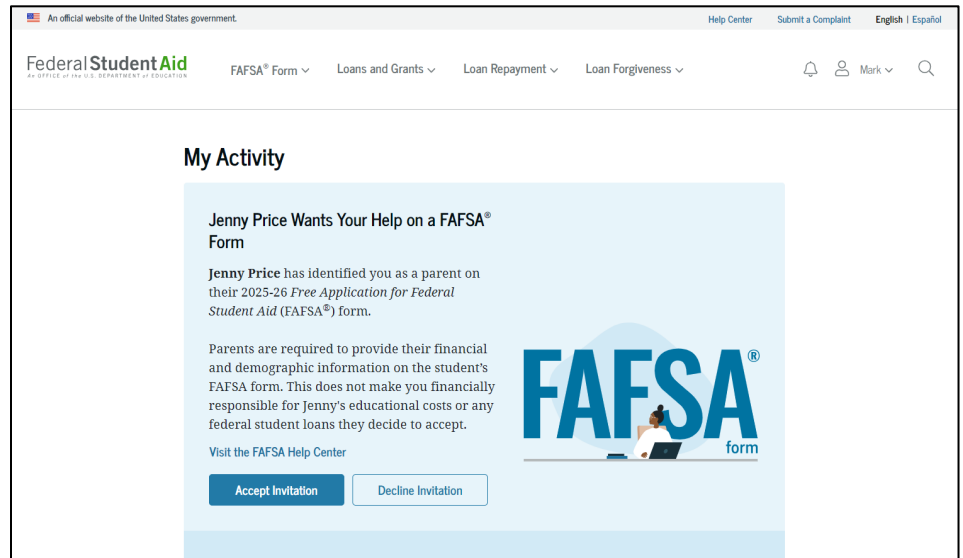
This email was sent by: Office of Federal Student Aid  
U.S. Department of Education  
400 Maryland Ave, SW,  
Washington, DC, 20002, US

Please do not reply to this email. Messages sent to this email address are not monitored. If you wish to contact us, please use the [StudentAid.gov contact page](#). For more information about financial aid, visit [StudentAid.gov](#).

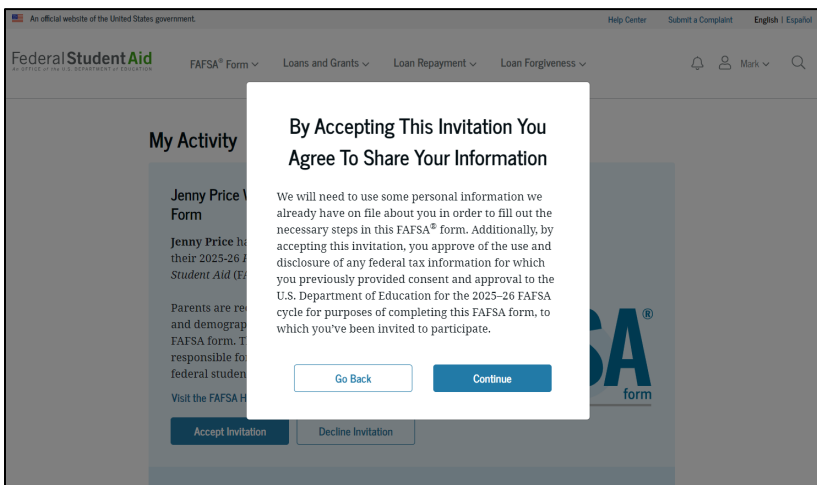
<sup>7</sup> Most years, FAFSA forms that have not been submitted in their entirety are deleted after 45 days of inactivity. Although FSA has not indicated this will occur for 2025-26, it is a best practice to complete all portions as soon as possible to reduce the possibility of a contributor's portion being deleted.



Like student applicants, contributors will be prompted to log in with their FSA ID username and password.



Individuals who have an existing relationship with Federal Student Aid may see details about other activities, past or present.



### Parent Identity Information

Review the information below and verify that it's correct before moving forward.

Name

Mark P Price

Date of Birth

02/15/2006

Social Security Number

\*\*\*-\*\*-8046

Email Address

599888046test@testcod.edu

Mobile Phone Number

(555) 557-6007

To update this information for all U.S. Department of Education communications, go to [Account Settings](#).

Parent contributors will also only be able to update their identity information in **account settings**.

### Permanent Mailing Address

Include apartment number.

12345 Sesame Street

City

New York

State

New York (NY)

Zip Code

67891

Country

United States of America (US)

Previous

Continue

Every contributor **must** provide consent. Parent contributors can decline to provide consent, but the student will be **ineligible** for Federal Student Aid.

**FAFSA**® FORM 2025-26 Parent of Jenny Price Save FAFSA Menu

### Provide Consent and Approval or the Student Won't Be Eligible for Federal Student Aid

#### Summary

Your consent and approval are needed to retrieve and disclose federal tax information. With your consent and approval, we can obtain tax return information automatically from the IRS to help you complete your section of the student's FAFSA® form. If you don't provide consent and approval, the student will not be eligible for federal student aid, including grants and loans. You must provide consent and approval even if you didn't file a U.S. federal tax return or any tax return.

- Get your 2023 tax return information for the 2025-26 FAFSA form.
- Federal tax information is used to determine the student's eligibility for federal student aid.
- Tax return information is required to complete the FAFSA form.

By accepting below, I consent to the disclosure of information about me, as described below, and further affirmatively approve of the receipt and use of my federal tax information and to the U.S. Department of Education (ED)'s redisclosure of my federal tax information, as described below. By accepting below, I consent to and affirmatively approve of, as applicable, the following:

- ED may disclose my Social Security number/Individual Taxpayer Identification Number, last name, date of birth, unique identifier, the tax year for which federal tax information is required, and the date and timestamp of my approval for the use of my federal tax information in determining eligibility by ED for which approval is provided to the U.S. Department of the Treasury, Internal Revenue Service (IRS). I understand that in response to such a request from ED, the IRS shall then disclose my federal tax information to "authorized persons" (i.e., specifically designated officers and employees of ED and its contractors [as defined in 26 U.S.C. § 6103(l)(13)(E)]) for the purpose of determining eligibility for and the amount of federal student aid under a program authorized under subpart 1 of part A, part C, or part D of Title IV of the Higher Education Act of 1965, as amended, for myself or an applicant for federal student aid who has requested that I share my federal tax information on their *Free Application for Federal Student Aid (FAFSA®)* form.
- Authorized persons at ED and its contractors (as defined in 26 U.S.C. § 6103(l)(13)(E)) may use my federal tax information for the purpose of determining the eligibility for and amount of federal student aid under a program authorized under subpart 1 of part A, part C, or part D of Title IV of the Higher Education Act of 1965, as amended, for myself or a FAFSA applicant who has requested that I share my federal tax information on the FAFSA form.
- ED may redisclose my federal tax information received from the IRS pursuant to 26 U.S.C. § 6103(l)(13)(D)(iii) to the following entities solely for the use in the application, award, and administration of financial aid:
  - Institutions of higher education participating in the federal student aid programs authorized under subpart 1 of part A, part C, or part D of Title IV of the Higher Education Act of 1965, as amended





- o State higher education agencies
  - o Scholarship organizations designated prior to Dec. 19, 2019, by the secretary of education
  - o Contractors of institutions of higher education and state higher education agencies to administer aspects of the institution's or state agency's activities for the application, award, and administration of such financial aid
4. ED may redisclose my federal tax information to another FAFSA applicant's FAFSA form(s) for which I elect to participate. By accepting an invitation and affirmation to participate in another individual's FAFSA form, my federal tax information will be redisclosed to the additional application. I understand that I may decline an invitation to participate, which will prevent the transfer of my federal tax information to that FAFSA form.

By consenting and providing my affirmative approval, I further understand the following:

1. My consent and affirmative approval are required, as a condition of my eligibility or the eligibility of a FAFSA applicant who has requested that I share my federal tax information on their FAFSA form, for federal student aid under a program authorized under subpart 1 of part A, part C, or part D of *Title IV of the Higher Education Act of 1965*, as amended, even if I did not file a U.S. federal tax return.
2. I am providing my written consent for the redisclosure of my federal tax information by ED to include, but not limited to, institutions of higher education, state higher education agencies, designated scholarship organizations, their respective contractors and auditors, other family members participating in the FAFSA form, Office of Inspector General, under 26 U.S.C. § 6103(i) (13)(D), and with my further express written consent obtained by an institution of higher education, the redisclosure of FAFSA information pursuant to the terms and conditions of 20 U.S.C. § 1098h(c).
3. Any federal tax information received from the IRS at a later date shall supersede any manually entered financial or income information on the FAFSA form.
4. ED may request updated federal tax information from the IRS once my consent and approval are provided. If federal tax information has changed (e.g., amended tax return filed with revised information), then eligibility for and amounts of federal, state, and institutional financial aid may change.
5. If I do not consent to the redisclosure of my federal tax information to institutions of higher education, state higher education agencies, designated scholarship organizations, and their respective contractors, ED will be unable to calculate my eligibility for federal student aid or the eligibility of a FAFSA applicant who has requested that I share my federal tax information on their FAFSA form.

By accepting below, I consent electronically to the use of my StudentAid.gov account username and password (FSA ID) as my signature and certify under penalty of perjury under the laws of the United States of America, that the foregoing is true and correct. I understand that any falsification of this statement is punishable under the provisions of 18 U.S.C. § 1001 by a fine, imprisonment of not more than five years, or both, and that the knowing and willful request for or acquisition of records pertaining to an individual under false pretenses is a criminal offense under the *Privacy Act of 1974*, subject to a fine of not more than \$5,000 fine (5 U.S.C. § 552(a)(i)(3)). By accepting and submitting my part of the FAFSA, my execution (including date and time) of consent and approval will be logged in ED's Person Authentication Service System of Record (18-11-12).

### Frequently Asked Questions

- Who should provide consent and approval? 
- If I'm married and didn't file a joint tax return with my current spouse, does my spouse have to provide consent and approval for you to access their tax information? 
- What happens after I provide consent and approval? 
- What happens if I decline consent and approval? 

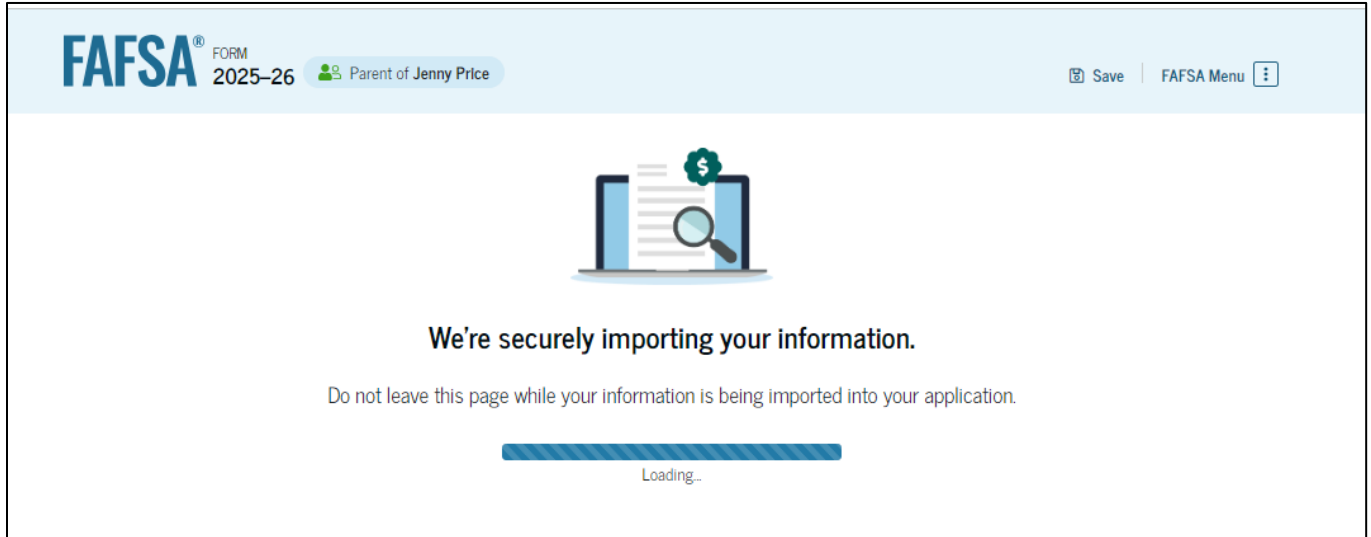
Select "Approve" to consent and approve for the use of your federal tax information to determine the student's eligibility for federal student aid. If you select "Decline," the student will not be eligible for federal student aid.

Previous

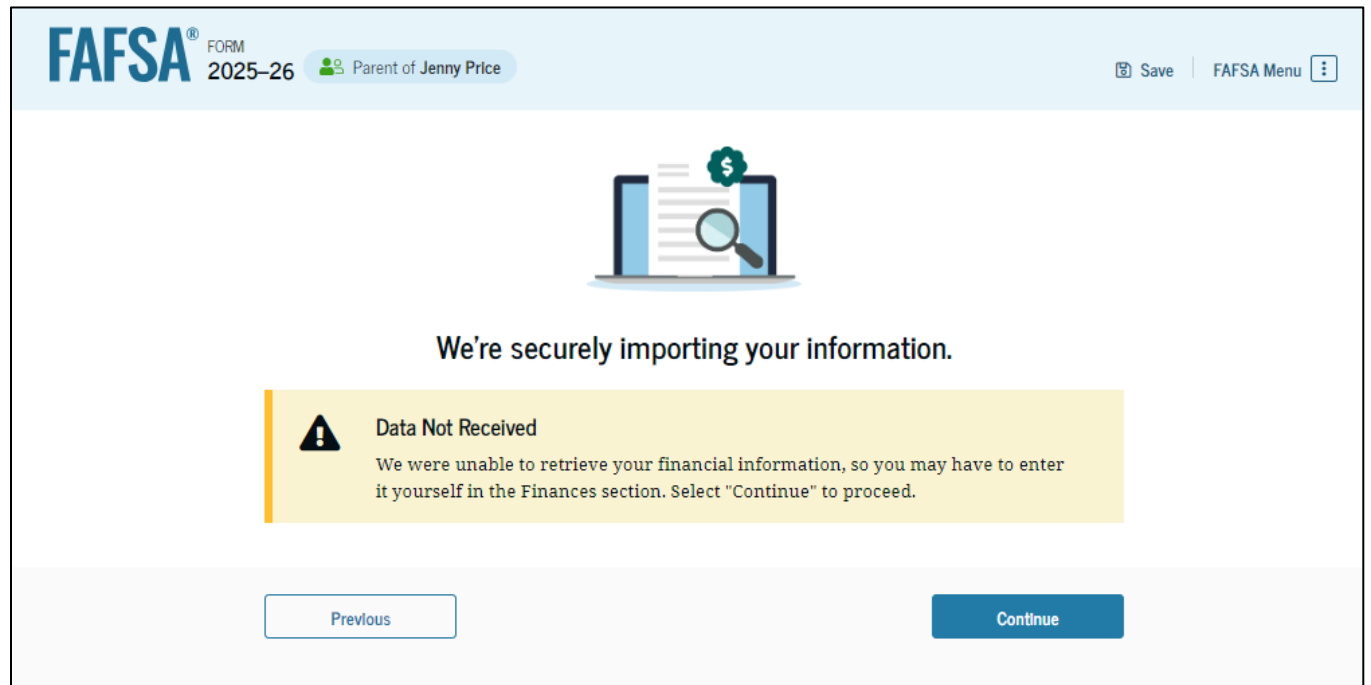
Decline

Approve

The parent contributor(s) will see a screen indicating that Federal Tax Information (FTI) is being imported into their FAFSA.



If data could not be retrieved, the parent contributor(s) will see a screen that indicates the data was not received. When this occurs, the parent contributor(s) will be required to manually enter tax information.





## Parent Demographics

We'll ask questions about you and your family. These questions will help determine how much federal student aid the student is eligible to receive for school.



Previous

Continue

Parent contributors will also be prompted to provide some demographic information, but the information is different than what is required from students.



### Parent Current Marital Status ⓘ

Single (never married)

Unmarried and both legal parents living together

Married (not separated)

Remarried

Separated

Divorced

Widowed

Previous

Continue

FAFSA<sup>®</sup> FORM 2025-26 Parent of Jenny Price Save | FAFSA Menu

1 Demographics 2 Financials 3 Signature

### Parent State of Legal Residence

State <sup>ⓘ</sup>

Georgia (GA)

---

Date the Parent Became a Legal Resident of Georgia (GA)

Month Year <sup>ⓘ</sup>

01 1985


Previous Continue

FAFSA<sup>®</sup> FORM 2025-26

### Parent Finances

The FAFSA<sup>®</sup> form helps determine the student's eligibility for federal student aid. We ask about your financial information in this section.

What if you have special financial circumstances?



Previous Continue

Parent financial information is an important part of FAFSA. The parent contributor(s) will be prompted to answer the following questions related to their finances. ***This level of manual entry is only required if tax information is not retrieved successfully from the IRS.***

FAFSA<sup>®</sup> FORM 2025-26 Parent of Jenny Price Save | FAFSA Menu

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### Federal Benefits Received

Questions Don't Affect Federal Student Aid Eligibility  
Your answers to these questions will not affect the student's eligibility for federal student aid or these federal benefits.

At any time during 2023 or 2024, did the parent or anyone in their family receive benefits from any of the following federal programs? ⓘ

Select all that apply:

- Earned Income Credit (EIC) ⓘ
- Federal Housing Assistance ⓘ
- Free or Reduced Price School Lunch ⓘ
- Medicaid ⓘ
- Refundable Credit for Coverage Under a Qualified Health Plan (QHP) ⓘ
- Supplemental Nutrition Assistance Program (SNAP) ⓘ
- Supplemental Security Income (SSI) ⓘ
- Temporary Assistance for Needy Families (TANF) ⓘ
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) ⓘ
- None of these apply.

Previous Continue

FAFSA<sup>®</sup> FORM 2025-26 Parent of Jenny Price Save | FAFSA Menu

Demographics 2 Financials 3 Signature

### Parent Tax Filing Status

Did or will the parent file a 2023 IRS Form 1040 or 1040-NR? ⓘ

Yes  No

Did or will the parent file a 2023 joint tax return with their current spouse? ⓘ

Yes  No

Previous Continue

The marital and tax filing status of the parent(s) will confirm if all contributors are correctly accounted for on the student's FASA.

The screenshot shows the FAFSA 2025-26 interface for a parent of Jenny Price. The progress bar indicates that the 'Demographics' section is complete, and the 'Financials' section is currently active. The 'Family Size' section displays a summary: 'The parent's family size is 4.' This total is composed of 1 parent, 1 parent spouse or partner, 1 student, and 1 parent's child or other dependent. Below this, a text box explains that the family size is based on assumptions and the number of children or other dependents who live with the parent and receive more than half of their support from the parent between July 1, 2025, and June 30, 2026. A text input field contains the number '1', representing the number of children or other dependents. The 'Previous' and 'Continue' buttons are visible at the bottom.

Although most tax information will be directly transferred from the IRS, some questions will require manual entry or allow for updated information to be provided. Family size is one item that parent contributors can update and so it is necessary to have tax returns on hand for reference when filing the FAFSA.

The screenshot shows the FAFSA 2025-26 interface for a parent of Jenny Price. The progress bar indicates that the 'Demographics' section is complete, and the 'Financials' section is currently active. The 'Number in College' section asks: 'Out of the 4 people in the parent's family, how many will be in college between July 1, 2025, and June 30, 2026?' A text box contains the number '1', representing the number of family members in college. The 'Previous' and 'Continue' buttons are visible at the bottom.

Please be aware that although the FAFSA asks about the number of household members, excluding parent(s), who will be enrolled in college, this information is **not** a factor in determining the Student Aid Index or the student's aid eligibility.



### Parent 2023 Tax Return Information

Refer to the parent's 2023 tax return to answer the following questions.  
If the answer is zero or the question does not apply, enter 0.

**i** Report Combined Taxes  
Report the combined tax information for the parent and their spouse.

[Where to find this information on the tax form](#)

#### Filing Status

Single

Head of household

Married filing jointly

Married filing separately

Qualifying surviving spouse

#### Income Earned From Work

\$  .00

#### Tax Exempt Interest Income

\$  .00

#### Untaxed Portions of IRA Distributions

\$  .00

#### Untaxed Portions of Pensions

\$  .00

#### Adjusted Gross Income

\$  .00

Income Tax Paid

\$ 1,000 .00

IRA Deductions and Payments to Self-Employed SEP, SIMPLE, and Qualified Plans

\$ 0 .00

Education Credits (American Opportunity Tax Credit and Lifetime Learning Tax Credit)

\$ 0 .00

Did the parent file a Schedule A, B, D, E, F, or H with their 2023 IRS Form 1040? ⓘ

Yes

No

Don't know

Net Profit or Loss From IRS Form 1040 Schedule C

\$ 0 .00

Amount of College Grants, Scholarships, or AmeriCorp Benefits Reported as Income to the IRS

*The parent paid taxes on these grants, scholarships, or benefits. These usually apply to those completing their FAFSA® form again, not to first-time applicants. If married, include amount parent's spouse/partner received.*

\$ 0 .00 ⓘ

Foreign Earned Income Exclusion

\$ 0 .00 ⓘ

Previous

Continue

FAFSA<sup>®</sup> FORM 2025-26 Parent of Jenny Price Save FAFSA Menu

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**i** Report Combined Assets and Child Support Received  
Report the combined assets and child support received for both parents.

### Annual Child Support Received

Enter the total amount of child support the parent received for the last complete calendar year.

\$  .00 ⓘ

### Parent Assets

Total Amount of Cash, Savings, and Checking Accounts on the Date the FAFSA Form Was First Submitted

Don't include student aid.

\$  .00 ⓘ

---

Net Worth of Investments, Including Real Estate, on the Date the FAFSA Form Was First Submitted

Don't include the home the parent lives in. Net worth is the value of the investments minus any debts owed against them.

\$  .00 ⓘ

---

Net Worth of Businesses and Investment Farms on the Date the FAFSA Form Was First Submitted

Enter the net worth of the parent's businesses and for-profit agricultural operations. Net worth is the value of the businesses and farms minus any debts owed against them.

\$  .00 ⓘ

Previous Continue

Some parent contributors will be **exempt from reporting assets**. However, those who are required to provide asset information should note the following:

- Child support *received* is an asset and is reported on the FAFSA if applicable.
- Parent contributors must report the net worth of any businesses and investment farms, regardless of size.
- Parent contributors must also report the net worth of any investments; please note that this question specifically *excludes* the value of the home the family lives in, as well as retirement accounts (401K, 403B, etc.). Please carefully review information about investments that are required.

FAFSA<sup>®</sup> FORM 2025-26 Parent of Jenny Price Save | FAFSA Menu

1 Demographics 2 Financials 3 Signature


### Parent Spouse's or Partner's Information

Enter the following information about the parent spouse or partner.

If they already have a StudentAid.gov account username and password (FSA ID), the information entered here must exactly match that account. Only the email address doesn't need to match.

We highly recommend you provide the necessary information on this page, and select either "Continue" or "Save" before exiting the form.

**IMPORTANT:** If your contributor doesn't have a Social Security number, you may encounter an issue that impacts your ability to add them to your form. If you receive this error, review the [guidance and recommended workaround](#) and try again.

 Parent Spouse or Partner

**First Name** ⓘ

**Last Name** ⓘ

**Date of Birth** ⓘ

Month	Day	Year
02	15	1981

**Social Security Number (SSN)** ⓘ

 SHOW SSN

The parent spouse or partner doesn't have an SSN.

**Email Address** ⓘ

**Confirm Email Address** ⓘ

Previous Continue

FAFSA<sup>®</sup> FORM 2025-26 Parent of Jenny Price Save | FAFSA Menu

### Continue To Sign Your Form

Here's a summary of the information you provided on the FAFSA<sup>®</sup> form. Continue once you're ready to submit.

**Scroll To Continue**  
After reviewing your answers, scroll to the bottom of the page to continue. You must continue past this page to sign and submit your section of the FAFSA form.

**Parent Sections** Expand All ▾

- Introduction  
**Personal Identifiers** ▾
- Section 1  
**Demographics** ▾
- Section 2  
**Financials** ▾

Previous Continue



**FAFSA** FORM 2025-26 Parent of Jenny Price Save | FAFSA Menu

Demographics Financials Signature

### Sign and Submit the FAFSA® Form

**Summary**  
This page confirms that you understand the terms and conditions of the FAFSA® form and filled out the form accurately to the best of your ability.

The FAFSA form is a legal document you will electronically sign with your account username and password (FSA ID). Because your FSA ID is associated with your personal information, do not share it with anyone.

By signing the student's application electronically using your account username and password, YOU, THE PARENT, certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked, to provide

- Information that will verify the accuracy of your completed form, and
- U.S. or foreign income tax forms that you filed or are required to file.

You also certify that you understand that the secretary of education has the authority to verify information reported on your application.

If you sign this application or any document related to the federal student aid programs electronically using a username and password, and/or any other credential, you certify that you are the person identified by the username and password, and/or any other credential and have not disclosed that username and password, and/or any other credential to anyone else. If you purposefully give false or misleading information, including applying as an independent student without meeting the unusual circumstances required to qualify for such a status, you may be subject to criminal penalties under 20 U.S.C. 1097, which may include a fine up to \$20,000, imprisonment, or both.

Additionally, by signing this application electronically using your FSA ID, you authorize the U.S. Department of Education to disclose all information you provided on this application, as required under Section 483(a)(2)(D)(ii) of the Higher Education Act of 1965, as amended, to the institutions identified herein, state higher education agencies (in the student's state of residence and the states in which the institutions identified herein are located), and designated scholarship organizations to assist with the application, award, and administration of federal, state, or institutional financial aid programs and designated scholarship programs. Notwithstanding this authorization, the name of an institution the student selected to authorize such disclosure shall not be shared with any other institution.

Sign for yourself and submit the application for Jenny Price (Student).

I, Mark Price, agree to the terms outlined above.

Previous Sign and Submit

The parent contributor(s) must also sign using their FSA ID.

**FAFSA** FORM 2025-26 Parent of Jenny Price Exit | FAFSA Menu

## Congratulations, The FAFSA® Form Is Complete!

Jenny Price

Completion Date  
08/28/2024

### What Happens Next

- Email Sent**  
Confirm that the student received an email version of this page.
- The Student Can Track the Status of Their Form**  
In one to three days, the student's FAFSA form will be processed and made available to their schools.
- The Student Will Receive School Communications**  
We use the information collected on the student's FAFSA form to calculate their Student Aid Index (SAI). The SAI lets schools determine how much aid the student is eligible to receive. Schools will reach out to the student if they need more information. They will also contact the student with financial aid offers. Once received, the student can contact their financial aid offices directly to ask questions about their student aid packages.

**Track and Manage the Student's FAFSA® Form**  
You can check the status of the student's application in the "My Activity" section of your account Dashboard. We will let you know if we need anything more from you.

View Status

After submitting, the parent contributor will see a confirmation page. Because the FAFSA belongs to the student, it is the student who will receive the confirmation email. Once the FAFSA has processed, one to three days after submission of the form, the student will receive a notice. They will be able to return to the FAFSA to access and review their FAFSA Submission Summary.

## Objective #5: Understand the FAFSA Submission Summary

The **FAFSA Submission Summary** is a summary of information related to the student's FAFSA. There are four tabs to the summary. There are several key elements to notice below; they include:

- The date the application was received.
- The date the application was processed.
- Which submission is being viewed (corrections to the form generate a new FAFSA Submission Summary).

The screenshot shows the FAFSA Submission Summary page for student Raya Tran. The page includes a navigation bar with a 'Back' link and a 'Print FAFSA Submission Summary' button. The main heading is 'FAFSA FORM 2025-26 FAFSA Submission Summary'. Below this, there is a table with the following information:

Student	Raya Tran	Application Received	Application Processed	Data Release Number	Viewing: Submission 2
		Aug. 29, 2024	Aug. 29, 2024	4110	

At the bottom, there are four tabs: 'Eligibility Overview', 'FAFSA Form Answers', 'School Information', and 'Next Steps' (which has a red notification icon).

The **first tab** of the FAFSA Submission Summary is an Eligibility Overview. This page will include an estimate of the student's Pell Grant if they are eligible. It will also provide the Student Aid Index.

The screenshot shows the 'Eligibility Overview' page. The main heading is 'Estimated Federal Student Aid'. There are three sections for different types of aid:

- Federal Pell Grant:** A Federal Pell Grant is awarded to undergraduate students who have financial need and who have not earned a degree or are in a teacher certification program. Federal Pell Grants don't need to be repaid. Up to **\$7,395**.
- Federal Direct Loans:** A federal direct loan is money lent by the government to you that you must repay with interest. Up to **\$5,500**.
- Federal Work-Study:** Federal Work-Study is a way for students to earn money to pay for school through part-time jobs on or off campus. **You May Be Eligible**.

Below these sections, there is a note: 'Amounts shown here are only estimates of federal student aid based on full-time enrollment and the average cost of attendance. Your school will determine how much student aid to offer you, which may include additional aid from your school or state.' There is also a link to 'Learn more about financial aid'.


On the right side, there are two sections:

- View All of Your Federal Student Aid in One Place:** View detailed information about your federal loan and grant aid, including your enrollment history, payment history, and subsidized usage. There is a 'Visit My Aid' button.
- Find the Right College or Career School:** Use the College Scorecard to compare schools by size, location, graduation rate, and more. There is a 'Visit College Scorecard' button.

At the bottom, there is a light green box with a lightbulb icon and the text: 'Keep in mind, this is only an estimate. Always refer to your school's financial aid offer for a final determination of financial aid available.'

The screenshot shows the 'Your Student Aid Index (SAI)' section. The text reads: 'Your SAI is a number used by your school to determine your federal student aid eligibility and to build your financial aid offer'. The value **-355** is displayed in a green box with a question mark icon. Below this, there is a link: 'What does this mean?'.

The **second tab** of the FAFSA Submission Summary is an actual summary of the answers reported on the FAFSA itself.

Eligibility Overview **FAFSA Form Answers** School Information  Next Steps

---


### Your FAFSA® Form Answers

Review your responses carefully and make sure all the information you provided is correct. Start a correction to fix any errors and ensure that your form is processed correctly.

[Make a Correction](#)

---

#### Student Sections Expand All

Introduction 

##### Personal Identifiers

First Name	→ Raya
Middle Name	→ A
Last Name	→ Tran
Suffix	→
Date of Birth	→ 5/5/2003
Social Security Number	→ .....1234
Individual Taxpayer Identification Number (ITIN)	→
Mobile Phone Number	→ (555) 555-5555
Email	→ raya.tran@email.com

**Parent Sections** Expand All

Introduction

**Personal Identifiers**

---

First Name → Alcina

---

Middle Name →

---

Last Name → Tran

---

Suffix →

---

Date of Birth → 5/5/1973

---

Social Security Number → -----1234

---

Individual Taxpayer Identification Number (ITIN) →

---

Mobile Phone Number → (555) 555-5555

---

Email → alcina.tran@email.com

The **third tab** is school information, where students can view key data elements about their prospective institution(s), including graduation and retention rates; median debt upon completion; average annual cost; and more.

Eligibility Overview   FAFSA Form Answers   **School Information**   ● Next Steps

**Find an Affordable School**  
 Many schools offer the opportunity to attend college affordably. Learn about the costs and benefits associated with the schools you listed on your form.  
[Learn More on College Scorecard](#) Showing results for family income between **\$0-\$30,000**

School Name	Graduation Rate	Retention Rate	Transfer Rate	Default Rate	Median Debt Upon Completion	Average Annual Cost
George Washington University	15%	89%	26%	64%	\$56,000	\$102,000
University of North Carolina, Chapel Hill	26%	76%	25%	34%	\$24,000	\$38,000
University of California, North Ridge	55%	65%	35%	15%	\$19,000	\$24,000

[View All](#)

The **fourth and final tab** outlines the next steps. If the student has required action, the FAFSA Submission Summary should open directly to that tab first.

Eligibility Overview FAFSA Form Answers School Information **Next Steps**

**Next Steps**

- 1 Correct any errors on your FAFSA® form
- 2 Make sure your schools have everything they need
- 3 Look out for aid-related communications from your schools

**For Your Awareness**

- VA Education and Training Benefits help veterans, service members, and their family members with needs like paying college tuition or finding the right school.
- Based on the information we have on record for you, your Student Aid Index (SAI) is 123,456,789. You may be eligible to receive a Federal Pell Grant and other federal student aid. Your college's or career school's financial aid office will use your SAI to determine your eligibility for other types of grants, scholarships, work-study funds, and loans
- The limit to the total amount of Federal Pell Grants that a student may receive is the equivalent of six school years. Once you've reached that limit, you can no longer receive a Federal Pell Grant.

**Understand Your Tax Benefits**

Did you know that the IRS provides tax benefits for education? These tax benefits can be used to get back some of the money you spend on tuition or loan interest, or to maximize your college savings.

[Learn About Tax Benefits](#)

**Objective #6:** Learn when to consider a special circumstances appeal.

## Special Circumstances Appeal

The FAFSA is a form, and many aspects of students' lives, experiences, and financial circumstances are not accounted for when applying for financial aid. Some circumstances may be considered through a process known as a **special circumstances appeal**.

Special circumstances appeals are a form of **professional judgement review** (unusual circumstances, which is the **dependency override process**, is also a form of professional judgement review). If a student has new or additional financial matters that affect their ability to cover the costs of college, they may follow up directly with their prospective college(s) and request the school consider this information.

Here are some examples of circumstances that *may* be considered:

- Recent reduction or loss of income
- Change in employment for a member of the house

- Extenuating costs due to ongoing illness, hospitalization, etc.

Please be aware that although it is always advisable to explore the possibility of an appeal, not all circumstances are considered by a college or will yield a change in the student's aid eligibility. It is the professional judgement of the financial aid administrator at the college. A successful appeal would mean the financial aid administrator makes changes to data in the student's FAFSA, prompting the form to recalculate a new SAI and, as result, potentially changing the student's aid eligibility.

Scholarship Foundation Student Advisors can assist you in navigating this process; please contact us by email at [info@sfstl.org](mailto:info@sfstl.org) or phone at (314) 725-7990.

## Frequently Asked Questions

### If my parents are divorced, whose information do I need to provide?

Report the information of the parent who *provided more than 50%* of the student's financial support in the most recent 12 months. Financial support can be determined by considering who covers the greater share of the student's expenses, including, but not limited to housing, food, utility costs, health insurance, car note, car insurance, school fees, etc. *If the student's parents support the student equally, the student should provide the financial information for the parent who has the greater income.* Please note that if the parent whose information is required is remarried, the stepparent's information is also required. In addition, if the student's biological parents are divorced, but still share a household (live under one roof together), both parents' information is required on the FAFSA.

### Whose income do I report if I live with a grandparent, aunt, family friend, etc. (anyone other than a biological or adoptive parent)?

Federal Student Aid is clear—only biological or adoptive parent information should be included on the FAFSA. Students who reside with a grandparent, aunt/uncle, or another adult may, depending on circumstances, be considered an independent student, which means no parent/guardian information is required. Otherwise, students may need to pursue a dependency override or begin conversation with their parent(s) to secure required information.

### What kind of information is required in a dependency override?

Schools often require the student to submit paperwork to request a dependency override. This includes a school form, as well as supporting documentation. The supporting documentation will vary depending on the student's specific circumstances. For example, a student who has left the home due to abuse or neglect may be asked to provide copies of police reports, any relevant reports from the Division of Child and Family Services (or similar entities), etc. Letters of support or corroboration from school counselors, social workers, faith leaders, and others familiar with the student's circumstances are often needed too. Although the burden of proof is on the student, students do not have to go through this alone. The Scholarship Foundation's Student Advisors are here to listen, support, and help. Please contact us at [info@sfstl.org](mailto:info@sfstl.org) or (314) 725-7990 for assistance.

### What if I need or want additional help?

#### Help exists!

First, **help text** is available for every question on the FAFSA.

If you'd like to schedule a **free one-on-one appointment, or attend a FASFA clinic**, please contact the Foundation at [info@sfstl.org](mailto:info@sfstl.org) or call the office at (314) 725-7990. Clinics are in-person, although one-on-one appointments may be in-person or virtual.

## 2025-26 FAFSA Checklist

Complete the Free Application for Federal Student Aid, or FAFSA, at <https://studentaid.gov> to apply for federal, state, and institutional financial aid.

*Dependent students must include parent(s) information on the FAFSA. To determine dependency status, see the dependency status worksheet.*

- Student's Social Security Number, legal name, and birthdate  
***Please reference the student's social security card to ensure information matches.***
  
- Parent Contributor(s) Social Security Number(s)/Individual Taxpayer Identification Number(s) (ITIN), legal name(s), and birthdate(s)  
***Please reference the parent contributor(s) social security card(s) to ensure information matches.***
  
- Student Federal Student Aid ID  
*IDs are created at <https://studentaid.gov>.*
  
- Parent Contributor(s) Federal Student Aid ID  
*IDs are created at <https://studentaid.gov>*
  
- 2023 federal income tax forms, including the 1040 and any schedules and forms  
*Although most federal tax information will be directly transferred from the IRS, some manual entry will be required. Tax filers can use copies in their personal records or request documentation from the IRS at [www.irs.gov](http://www.irs.gov).*
  
- 2023 W-2s and/or 1099s
  
- Current (date of FAFSA filing) cash, checking, and savings account balances  
*Students and their contributor(s) will need to confirm via personal banking records.*
  
- Current (date of FAFSA filing) net worth investment values  
*Students and their contributor(s) will need to confirm via statements from their financial institutions.*
  
- Current (date of FAFSA filing) net worth of businesses or investment farms, if applicable  
*Students and their contributor(s) will need to confirm the net worth.*



## 2025-2026 Dependency Checklist

Dependency Status Questions		
<b>Answer the following questions to determine your dependency status for the FAFSA.</b>		
Were you born before January 1, 2002?	Yes	No
Are you married?	Yes	No
Will you be enrolled in a master's or doctorate program at the beginning of the 2025-26 school year?	Yes	No
Are you a veteran of the U.S. Armed Forces or currently serving on active duty?	Yes	No
Do you have children who will receive more than half of their financial support from you?	Yes	No
At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?	Yes	No
Are you or were you an emancipated minor as determined by a court in your state of legal residence?	Yes	No
Are you or were you in legal guardianship as determined by a court in your state of legal residence?	Yes	No
At any time on or after July 1, 2024, were you homeless?	Yes	No

If you answer “no” to **every** question, you are dependent and must provide parental information on the FAFSA.

If you answer “yes” to **any** question, you are independent and should not include parental information on the FAFSA.

## Federal Student Aid (FSA) ID

Federal Student Aid IDs (FSA ID) are a username and password, created by the individual student and/or parent. FSA IDs are used to sign the Free Application for Federal Student Aid (FAFSA) and, as a result, are a crucial part of the FAFSA-completion process. ***All FAFSA-filers are required to create an FSA ID; if the student is dependent, a parent and, in some cases, two parents are required to create an FSA ID.*** Here are a few recommendations regarding the FSA IDs.

- Create an FSA ID at <https://studentaid.gov/fsa-id/sign-in/landing>. ***Create an FSA ID at least 3-5 days before you plan to work on the FAFSA; identity must be verified with the Social Security Administration before they are fully functional.***
- Most FSA IDs are linked to the user's Social Security Number. *Please double check that the name, birthdate, and SSN used on the FSA ID application match **exactly** what is listed on your Social Security card.* They will not work if the Social Security Administration cannot verify the individual's identity.
- **Individuals (parent or spouse contributors) without an SSN are also able to create an FSA ID and are required to do so.** Identity can be verified through either a series of knowledge-based identity questions, but if that option is unavailable, individuals must submit an attestation form, along with proof of identity.
- Users are **required** to link an email address to their FSA ID and may also link to a cell phone number, which is recommended. A second step in this process is verifying by entering a secure code that has been sent. ***The FSA ID is not finalized until the email address, and the cell number if entered, are verified.***  
Remember:
  - A *verified* email address *and/or* cell phone number can be used interchangeably with the username, offering greater flexibility.
  - If the username and/or password are forgotten, a user may send a secure code to their *verified* email and/or cell phone number, which allows for easier retrieval and/or reset.
- Federal Student Aid uses a two-step verification process. ***All FSA ID users are required to set up, and use, two-step verification.*** Individuals may use their verified email address and/or cell phone numbers for two-step verification; users also may use an authenticator app.
- All FSA ID users will receive a backup code, ***this is one-time use only!*** Please store it safely and securely.
- Federal Student Aid does not permit passwords to include any aspects of the user's legal name, DOB, or SSN.
- Show text when answering challenge questions to ensure they are typed as intended.
- Write everything down and save it in a safe, secure spot. See the next page for a place to write everything down!

Although it is understandable the many reasons why students create parent FSA IDs (and vice versa), please ***only create an FSA ID for yourself.*** ***An FSA ID serves as a legally binding signature.*** When it is necessary, one suggestion is to use the same password for both accounts, to minimize what detail needs to be remembered.

**Student:** \_\_\_\_\_

**Backup Code:** \_\_\_\_\_

Email Address: \_\_\_\_\_

Username: \_\_\_\_\_

Password: \_\_\_\_\_

Challenge Questions and Answers:

Question #1: \_\_\_\_\_

Answer #1: \_\_\_\_\_

Question #2: \_\_\_\_\_

Answer #2: \_\_\_\_\_

Question #3: \_\_\_\_\_

Answer #3: \_\_\_\_\_

Question #4: \_\_\_\_\_

Answer #4: \_\_\_\_\_

**Parent:** \_\_\_\_\_

**Backup Code:** \_\_\_\_\_

Email Address: \_\_\_\_\_

Username: \_\_\_\_\_

Password: \_\_\_\_\_

Challenge Questions and Answers:

Question #1: \_\_\_\_\_

Answer #1: \_\_\_\_\_

Question #2: \_\_\_\_\_

Answer #2: \_\_\_\_\_

Question #3: \_\_\_\_\_

Answer #3: \_\_\_\_\_

Question #4: \_\_\_\_\_

Answer #4: \_\_\_\_\_



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Learn more and meet the advisors:

<https://sfstl.org/advice-assistance/advisor-bios/>

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