Federal Student Aid (FSA) ID

Federal Student Aid IDs (FSA ID) are a username and password, created by the individual student and/or parent to access their StudentAid.gov account. 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. ***Create an FSA ID <u>at least 3-5 days</u> before you plan to work on the FAFSA; for users with a Social Security Number, identity <u>must</u> be verified with the Social Security Administration before they are fully functional.***

- Many 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.

- Parent(s) or spouse contributors to a student's FAFSA, who *do not* have a Social Security Number, are still able to create an FSA ID. Individuals will create an ID through the same process but will have their identity verified through a set of knowledge-based identity verification questions.
  - If the knowledge-based identity verification questions are not presented, individuals will be prompted to complete an attestation form and provide documents that verify their identity. ***Please contact us with your questions, concerns, or for help with the process!***

- 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 <u>required</u> 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***! <u>Please store it safely and securely.</u>

- 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: _____