

FAFSA Verification FAQ

What is verification?

Verification confirms that the information on your FAFSA (Free Application for Federal Student Aid) is accurate. If selected, you must submit required documents to your college and complete verification before you can receive federal financial aid.

How do I know if I have been selected for verification?

If selected, instructions will appear in the **Next Steps** section of your FAFSA Submission Summary after your FAFSA is processed. You may also receive updates from your school's financial aid office by email or through your student portal. Check both regularly.

FAFSA Submission Summary & Student Aid Index (SAI):

Your FAFSA Submission Summary provides a review of your FAFSA information, eligibility details, and your Student Aid Index (SAI). The SAI is used to determine your eligibility for financial aid and estimates your ability to contribute toward college costs for one academic year.

How do I find my FAFSA Submission Summary?

You can find a guide to access and download your FAFSA Submission Summary on our [website](https://bit.ly/SFSTLFafsaVerification), <https://bit.ly/SFSTLFafsaVerification>.

How important is it to complete verification?

Successfully completing verification is required to receive federal financial aid, including grants, work-study, and student loans. If selected for verification, be sure to complete the process by your school's deadline.

Who can I contact if I need help or have verification questions?

The Scholarship Foundation's Student Advising Team is available for college access and persistence support. This includes supporting you and answering your questions as you prepare for, or go through, the verification process. You can reach a member of the Advising Team at info@sfstl.org, (314) 725-7990, or <https://bit.ly/FAFSASubmissionSummary> for support.

What should I expect from the FAFSA Real-Time Identity Verification Process?

Some students may be selected for real-time identity verification while completing the FAFSA if potential fraud indicators are detected. If selected, you may be asked to verify your identity using a mobile device and a valid government-issued photo ID. If you cannot complete the process during your FAFSA application, you must work with your college's financial aid office to verify your identity before receiving federal financial aid.

When selected for verification by the Department of Education, you are placed in one of three verification groups.

V1 Standard Verification V4 Custom Verification V5 Aggregate Verification: This is a combination of V1 and V4.

You can find the acceptable documentation for each verification group on the next page.

Note: Information transferred directly from the IRS is generally considered verified and may not require additional documentation. However, students may still be asked to provide documentation for other verification items.

What can be verified	Acceptable Documents
Adjusted Gross Income (AGI), Income earned from work, U.S income tax paid, IRA deductions and payments, Tax-exempt interest income, Education tax credits. (V1)	Tax transcript or Income tax return (form 1040), or IRS Form W-2 if the individual being verified filed a joint return and is a widower, or is divorced or separated.
Untaxed IRA distributions & pensions. (V1)	Tax transcript or income tax return; if IRA disbursement or pension contains a rollover, provide a signed statement confirming the amount of the rollover in the untaxed pension or IRS distribution.
Foreign Income Exempt from Federal Taxation. (V1)	Tax transcript or income tax return from the IRS, other relevant tax authority of a U.S Territory or commonwealth, or a foreign government that lists tax information of the tax filer for the specified year.
Income information for non-tax filers Income Earned from Work. (V1)	A signed and dated statement certifying that the individual is not required to file an income tax return for the specified year along with the sources and amounts of earnings and resources that supported the individual for the specified tax year, a W-2 for each source, or verification of non-filing. Individuals without a Social Security number (SSN), Individual Taxpayer Identification Number (ITIN), or Employer Identification Number (EIN), will need to provide a signed and dated statement indicating that they do not have an SSN, ITIN, or EIN.
Family Size. (V1)	A statement signed by the applicant and, if the applicant is a dependent student, by one of the applicant's parents, that lists the name and age of each family member for the specified award year and the relationship of that family member to the applicant.
Identity (V4)	An unexpired, valid government-issued photo identification, i.e., driver's license, non-driver's license ID card, or other state-issued identification, or U.S passport. The acceptable document can be presented in person to the institution. If the individual cannot appear in person, the following options are available: • Individual identity can be verified by an entity that is compliant with the National Institute of Standards and Technology (NIST IAL2). • Provide the institution with a copy of an acceptable identification presented to a notary and acknowledged in a signed notary statement. • Appear on a video call with institutional personnel and present the acceptable identification to an institutionally authorized individual.
Victims of Tax-Related Identity Theft	A signed copy of the income tax return for the required year and applicable schedules the individual filed with the IRS; and an IRS 4674C letter (a letter from the IRS acknowledging the identity theft) or a statement signed and dated by the tax filer indicating you were a victim of IRS tax-related identity theft, and the IRS is aware of it.

Reference: Department of Education. The Application and Verification Guide [2025-2026 Federal Student Aid Handbook]https://fsapartners.ed.gov/sites/default/files/2025-2026/2025-2026_Federal_Student_Aid_Handbook/knowledge-center_fsa-handbook_2025-2026_application-and-verification-guide.pdf

Free Application for Federal Student Aid (FAFSA®) Information To Be Verified for the 2025-2026 Award Year

<https://www.federalregister.gov/documents/2025/07/22/2025-13740/free-application-for-federal-student-aid-fafsa-information-to-be-verified-for-the-2025-2026-award>

(APP-26-09) Real-Time FAFSA Fraud Detection and Identity Confirmation - Frequently Asked Questions <https://fsapartners.ed.gov/knowledge-center/library/electronic-announcements/2026-07-17/real-time-fafsa-fraud-detection-and-identity-confirmation-frequently-asked-questions>