Quick Reference Guide
on Creating and Using an FSA ID

The FSA ID is a user-created username and password. It functions as an electronic signature for signing the Free Application for Federal Student Aid (FAFSA) and other federal financial aid documents.

The FSA ID is also used to login to certain Federal Student Aid websites, such as some sections of StudentAid.gov.

The FSA ID is used with federal student loans to sign the Master Promissory Note, complete loan counseling and use the Public Service Loan Forgiveness (PSLF) Help Tool. It can also be used to change repayment plans, apply for a deferment or forbearance, or apply for student loan forgiveness.

Who Must Create an FSA ID?

- ☐ Starting with the 2024-25 FAFSA, an FSA ID is *required* for all contributors who provide information on the online FAFSA.
- ☐ Contributors include the student, the student's spouse (if any), and the student's parent(s) (if the student is a dependent student). Each must get their own FSA ID.
- ☐ Do not create an FSA ID on behalf of anybody else, as that can lead to problems (and is a form of identity theft).

Can Undocumented People Create an FSA ID?

- ☐ Spouses and parents who are undocumented or foreign citizens will be able to obtain an FSA ID for the first time, even if they don't have a Social Security Number (SSN).
- ☐ A checkbox is used to indicate that you don't have a Social Security Number instead of the old 000-00-0000 method.
- ☐ Contributor information is not shared with the Department of Homeland Security (DHS) or immigration enforcement.
- ☐ A new identity verification process will be used for people who don't have a Social Security Number.
  - ☐ An unexpired foreign passport, government-issued driver's license or ID, or utility bill may be required
  - ☐ There may be a knowledge-based ID verification process

When Can You Create an FSA ID?

- ☐ The new FSA ID creation process will launch at the same time as the 2024-25 FAFSA. In subsequent years, you will be able to create an FSA ID at any time, even before filing the FAFSA.
- ☐ People who have a Social Security Number can create an FSA ID now, but may have to verify their phone number or email address after the new FAFSA launches.
- ☐ Create an FSA ID at least three days before filing the FAFSA.

What Is Two-Step Verification?

Two-step verification improves the security of your account. Every time you use your FSA ID, you will have to confirm your identity using a secondary means. Two-step verification is now mandatory, so you will have to enable at least one of these methods:

- ☐ A 6-digit code sent to your email address.
- ☐ A 6-digit code texted to your mobile phone.
- ☐ Confirmation through an authenticator app that you downloaded to your smartphone (e.g., Google Authenticator, Microsoft Authenticator, Duo Mobile).

How to Create an FSA ID

- ☐ You can obtain an FSA ID at StudentAid.gov/fsaid
- ☐ In addition to a username and password, you will need to provide your name, date of birth, email address, mailing address, telephone number and communication preferences.
- ☐ If you have a Social Security Number (SSN), you will need to provide it. Your SSN will be verified through a data match with the Social Security Administration.
- ☐ If you have a Social Security Number, your name for the FSA ID must match the name on your Social Security Card exactly. Don't use a middle name or nickname instead of your first name. For example, use Susan Jones, not Suzie Jones or S. Jones or Sue Jones, if Susan is the first name on the Social Security Card. It takes 1-3 days for your Social Security Number to be verified, but you can file the FAFSA before then.
- ☐ You will be asked to provide five challenge questions and answers to be used if you forget your FSA ID.
- ☐ You will be asked to verify your email address and mobile phone number by reporting codes sent to them.
- ☐ You will be provided with a Backup Code to confirm your identity if two-step verification using other methods fails. Only the most recent Backup Code is usable.

Requirements for the Username and Password

- ☐ The username and password cannot be your email address, telephone number, date of birth or Social Security Number. The password also cannot include your name.
- ☐ An FSA ID can be associated with only one email address and only one Social Security Number (if any).
- ☐ If you don't have your own email address, you can get one from Gmail, Yahoo Mail or Outlook
- ☐ The username and password must be 8-30 characters long and include one uppercase letter, one lowercase letter, and one number

Do I Need a PIN?

- ☐ The FSA PIN was replaced with the FSA ID in May 2015.
- ☐ If you have a PIN, it will no longer work and you will need to create an FSA ID. The PIN can be linked to your FSA ID.

What If There Are Problems Creating the FSA ID?

- ☐ If there is a problem with your Social Security Number, visit SSA.gov or call 1-800-772-1213.
- ☐ If there are problems verifying your identity or obtaining an FSA ID, call the Federal Student Aid Information Center (FSAIC) at 1-800-4-FED-AID (1-800-433-3243) or 1-334-523-2691.

Save Your FSA ID Somewhere Safe

- ☐ Write down your FSA ID, challenge questions and answers, and Backup Code
- ☐ Keep them somewhere safe
- ☐ Take a picture with your smartphone, if you have one, so that it is always available to you