

2024-25 Creating an FSA ID Practitioners

TODAY'S PRESENTERS



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OBJECTIVES

At the end of this session, you should be able to:

1. Understand **what an FSA user ID is** and what it is used for
2. Identify **who is required to get an FSA ID**
3. Determine **what is needed** to create an FSA ID
4. Explain **how an FSA user ID created**
5. Q&A

THE FSA USER ID

1. THE FSA USER ID

Allows folks to complete a FAFSA and electronically sign it

- Giving consent for the use of Federal Tax Information
- Agreeing the rules and regulations associated with Federal Student Aid
- Certify that the information on the FAFSA is true

Students have access to the Federal Student Aid website

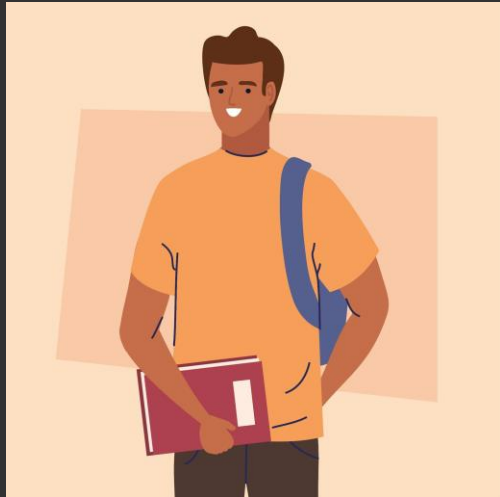
- View their grant history
- View their loan history
- Complete Entrance and Exit Counseling for Federal Student Loans
- Find out the loan servicer (who the student pays when entering loan repayment)

Parents have certain access to the Federal Student Aid Website

- Apply for a Direct Parent PLUS Loan
- View their Parent PLUS loan history

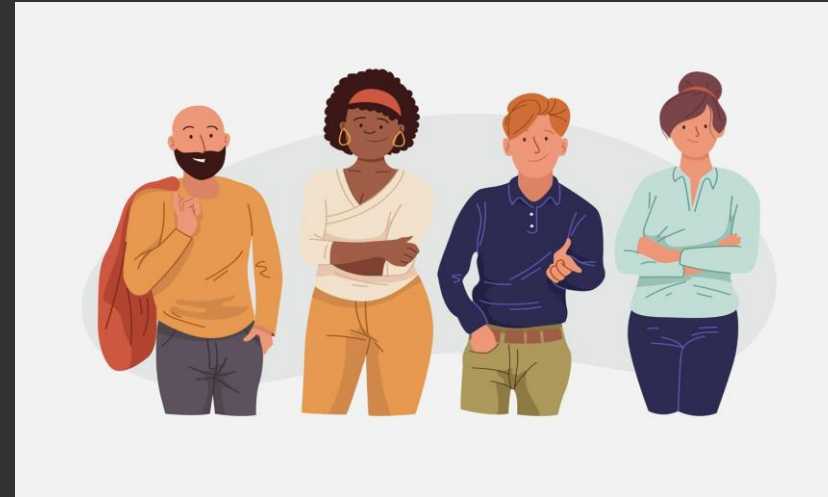
WHO NEEDS AN FSA ID

2. WHO NEEDS AN FSIA ID



THE STUDENT

AND



CONTRIBUTOR(S)

2. WHO NEEDS AN FSA ID

A contributor is anyone whose information is required on the FAFSA. Generally speaking, determining who is a contributor is based on **marital status** and the **filing status** on the 2022 taxes.

An independent student (one not required to have parents on FAFSA):

- If single, divorced, or separated, only the student needs an FSA ID
- If married and filed 2022 taxes jointly with a spouse, only the student needs an FSA ID
- If married and filed 2022 taxes separately, both student and spouse need an FSA ID

2. WHO NEEDS AN FSA ID

For dependent students, the parents, marital status, tax filing status, and living arrangements will determine who needs an FSA ID. For divorced or separated parents, the parent who provided the most financial support will be used on the FAFSA.

BOTH Parents Need an FSA ID

- Parents are married and filed their 2022 taxes separately
- Parent remarried and filed their 2022 taxes separately from spouse (step-parent must obtain FSA ID)
- Not married, but living together

Only ONE parent needs an FSA ID

- Parent is single, divorced, or separated
- Parents are married and filed jointly on their 2022 tax return
- Parent remarried and filed jointly with new spouse on their 2022 tax return

****We HIGHLY RECOMMENDED** that parents who are married and filed jointly still obtain their own FSA ID

2. WHO NEEDS AN FSA ID

Scenario 1: Rosario's parents are not married but have been living together since she was born. Since they are not married, both parents filed separately. Which parent needs an FSA ID?

Both parents need an FSA ID because they are living together and filed their taxes separately

Scenario 2: Yuri's mother recently got remarried in 2023 and filed taxes as single in 2022. Yuri's mother does provide all the financial support for Yuri. Which parent(s) need(s) and FSA ID?

Yuri's mother and Yuri's step-parent need an FSA ID. Now that Yuri's mother is remarried as of the date they complete the FAFSA, the step-parent's information is required on the application. Since the mother filed separately from her spouse in 2022, the step-parent must obtain an FSA ID as well as the mother.

Scenario 3: Ryan's parents are married and filed their taxes jointly in 2022. Which parent needs an FSA ID?

Only one of Ryan's parents needs an FSA ID. However, both parents should still obtain an FSA ID in case issues arise with one of the parent's FSA ID

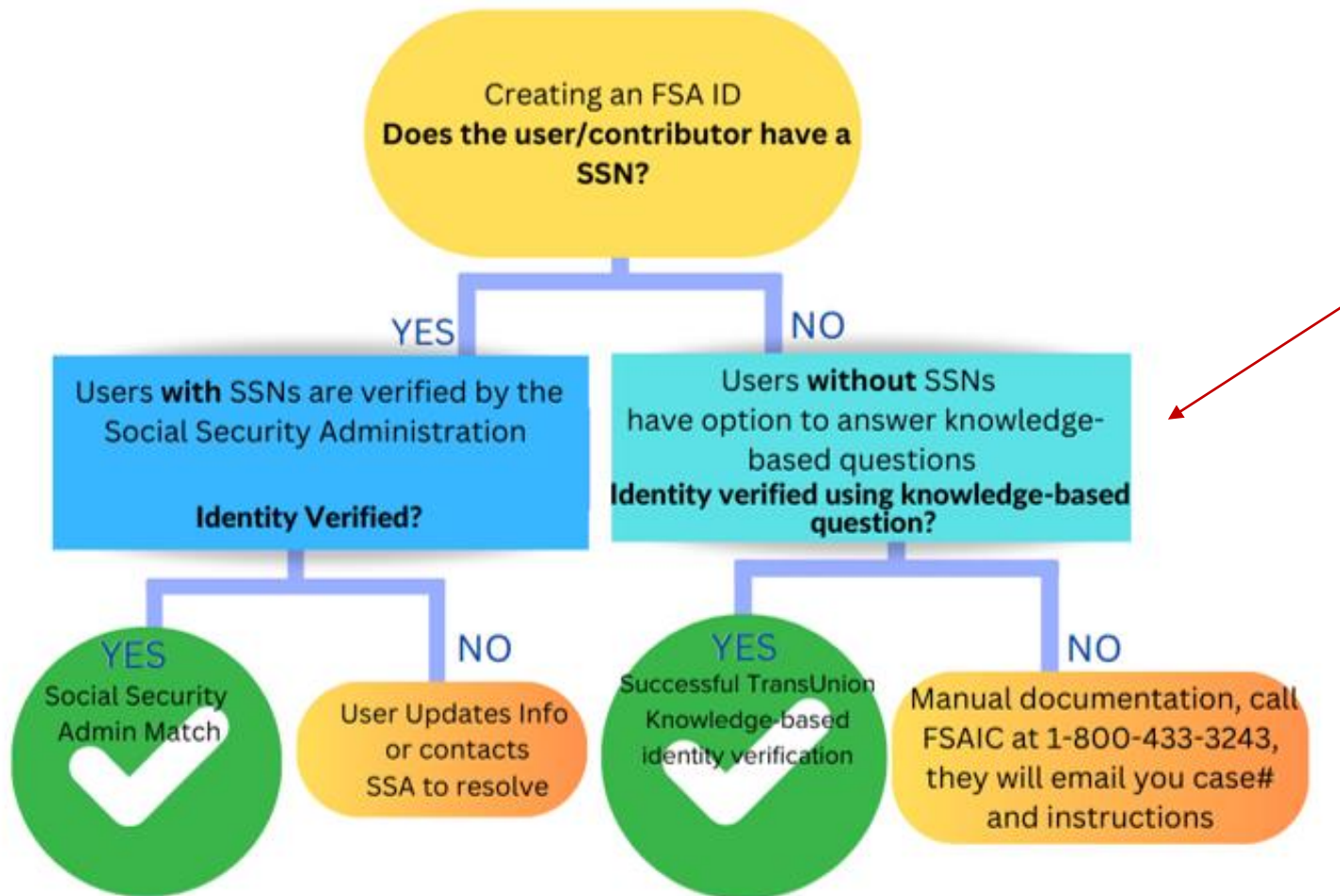
2. WHO NEEDS AN FSA ID

Review

- **Student and any contributor(s)** on the FAFSA application must obtain an FSA ID
- Determination of who is a contributor is **based on marital status, living arrangements, and filing status of parent(s) (if dependent) or student (if independent)**
- For divorced or separated parents, **the one who provides the most financial support** is required on the FAFSA
- **Stepparents** may be required to obtain an FSA ID

ITEMS NEEDED FOR THE FSA ID

3. IDENTITY VERIFICATION FLOWCHART



- Parents without SSNs
- Students from Freely Associated States who do not have an SSN

3. ITEMS NEEDED FOR THE FSA ID

Students and contributors must have the following available when signing up for an FSA ID:

1. **Full name** as listed on the Social Security Card
2. Social Security number
3. Date of Birth
4. **Access to an active email address** (each person must have their own)
5. **A mobile phone that can receive text messages**

For parents without a social security number:

1. **Full name** as listed on official documents
2. Permanent address
3. **Items 3-5** from the list above

3. ITEMS NEEDED FOR THE FSA ID

Options for parents without a social security number:

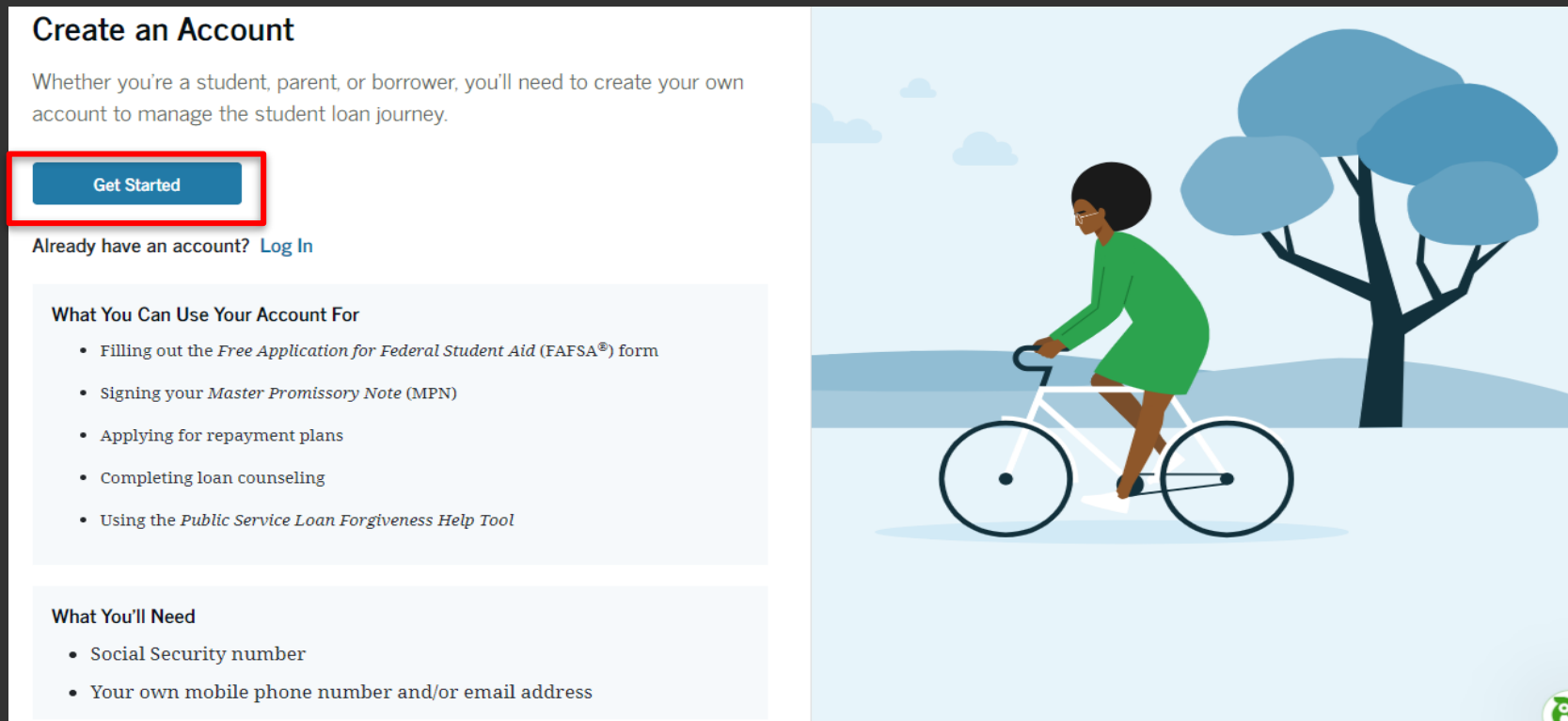
- Parents without an SSN can still create an FSA ID online but **will have their identity confirmed through TransUnion**. Once identity is verified, the parent will be able to use their FSA ID
- The **paper FAFSA will still be available** for families who do not want to create an FSA ID but will still need to verify their identity. FSA has not announced exactly what that process

Please note that this process for parents without an SSN to obtain an FSA ID online **has not been launched yet**, and it is anticipated to be released later this fall.

CREATING THE FSA ID

4. CREATING THE FSA ID

- Go to <https://studentaid.gov/fsa-id/create-account/launch>, click on “Get Started”



Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to manage the student loan journey.

[Get Started](#)


Already have an account? [Log In](#)

What You Can Use Your Account For

- Filling out the *Free Application for Federal Student Aid (FAFSA®)* form
- Signing your *Master Promissory Note (MPN)*
- Applying for repayment plans
- Completing loan counseling
- Using the *Public Service Loan Forgiveness Help Tool*

What You'll Need

- Social Security number
- Your own mobile phone number and/or email address



4. CREATING THE FSA ID

Federal Student Aid
FAFSA Form - Loans and Grants - Loan Repayment - Loans

Create an Account

Step 1 of 7
Personal Information

I understand that I'll be required to certify that the information I provide to create an account is true and correct and that I'm the individual who I claim to be.
If I'm not the person I claim to be, I understand that I'm not authorized to proceed and that I should exit this form now. If I provide false or misleading information, I understand that I may be subject to a fine, prison time, or both.

First Name

Middle Initial

Last Name

Date of Birth
Month Day Year

Social Security Number Show

I don't have a Social Security number.

Step 1: Enter personal information

Tips:

- Be sure that the **name matches** what is listed on the social security card.
- Once launched, FSA will allow contributors without an SSN to click on "I don't have an SSN"

4. CREATING THE FSA ID

Step 2 of 7

Account Information

Because financial aid agreements are legally binding, you can't create an account for someone else, even another family member. Parents and students must create their own accounts.

Username

Email Address

Confirm Email Address

Password Show Password

- ✓ Uppercase
- ✓ Lowercase
- ✓ Number
- ✓ 8+ characters

Confirm Password Show Password

Step 2: Set up Account Information

Tips:

- Students and contributors **cannot have the same email address**
- Users should **keep their account information somewhere safe** to refer to if they forget their username or password.
- Be aware of the **password requirements**

4. CREATING THE FSA ID

Step 3 of 7

Contact Information

Permanent Address

Address

City

State

ZIP Code

Mobile Phone Account Access

We strongly recommend setting up your mobile phone for account access. This option helps you gain access to your account if you are locked out, as well as allows your mobile phone to be used for two-step verification.

Mobile Phone

Confirm Mobile Phone

Yes, I agree to use my mobile phone for account access.

i By selecting this option, I agree to receive text messages on my mobile phone for two-step verification and account recovery. I have reviewed and agree to Federal Student Aid's [Terms and Conditions](#) and [privacy policy](#). Additional information is available in Federal Student Aid's [privacy policy](#).

Message and data rates may apply. Message frequency varies. Reply HELP for help or STOP to opt out.

Step 3: Inputting Contact Information

Recommendation:

- Users should check the box to **agree to use their mobile phone for account access for two-step verification**

4. CREATING THE FSA ID

Step 4: Choosing Communication Preferences

Tip

- Sign up for Optional Communications for new programs offered by the Department of Education

Step 4 of 7

Communication Preferences

Required Communications

The U.S. Department of Education (ED) and its federal student loan servicers will need to send you required communications and documents related to your federal student aid, such as student loan disclosures and interest statements. I want to receive these communications:

By email
 By postal mail

Optional Communications

ED and its federal student loan servicers want you to feel confident about the financial aid and student loan process. To help with this, we will sometimes send out information about programs you may be eligible for, such as grant programs, student loan forgiveness programs, income-based repayment plans, and more. I want to receive these communications:

By email

i By selecting this option, you agree to receive informational emails and confirm you have reviewed and agree to FSA's Terms and Conditions.

By text message

Language Preference

Your choice lets us know how you would like to view website content once logged in, and what to use for your communications.

Language

English
 Spanish

Previous

4. CREATING THE FSA ID

Step 5: Creating challenge questions

Recommendation

- Don't choose questions in which the answer may change or have changed, like "What is your favorite color?" Choose questions that have a specific answer, and **the answer does not change.**

Step 5 of 7

Challenge Questions

Challenge questions and answers are used to retrieve your username or password if you forget them or if you need to unlock your account.

Note: Answers are not case-sensitive.

Challenge Question 1

Question

Select

Answer

Show Answer

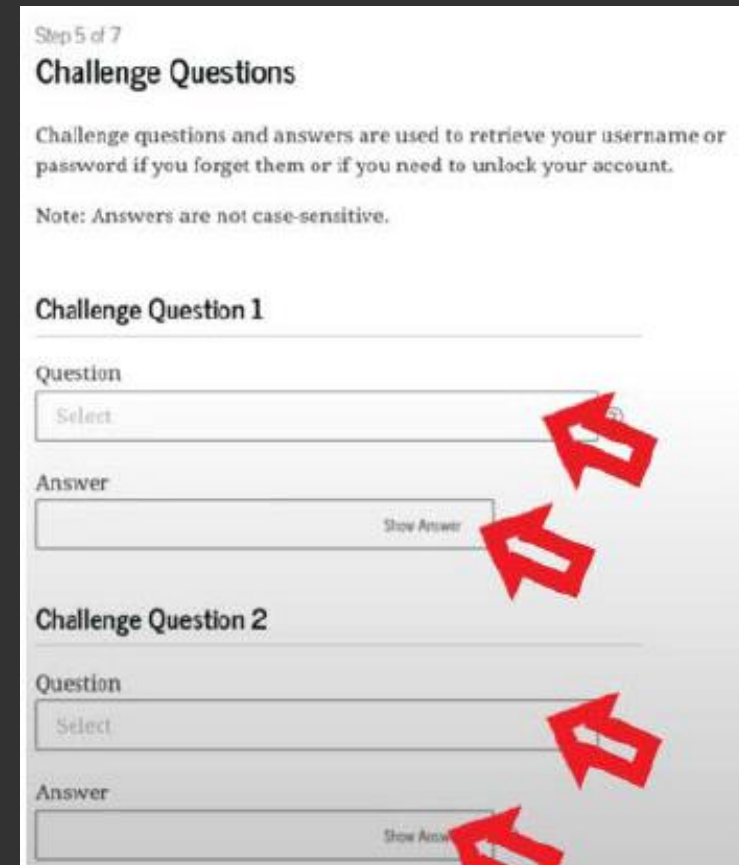
Challenge Question 2

Question

Select

Answer

Show Answer



4. CREATING THE FSA ID

Step 6: Confirming information inputted

It is essential that folks take the time to review each answer to ensure accuracy.

Step 6 of 7
Confirm and Verify

Verify the information you provided for your account below. If there is an error, click "Edit" on the section where the error exists to correct the information.

Personal Information [Edit](#)

NAME

DATE OF BIRTH

SOCIAL SECURITY NUMBER

Challenge Questions [Edit](#)

CHALLENGE QUESTION 1
What was the name of your first pet?

CHALLENGE QUESTION 2
What city were you born in?

CHALLENGE QUESTION 3
What is your mother's maiden name?

CHALLENGE QUESTION 4
What color was your first car?

I agree to Federal Student Aid's Terms and Conditions.

Account Information [Edit](#)

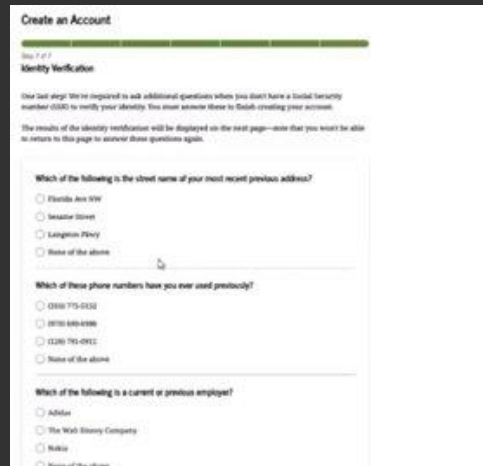
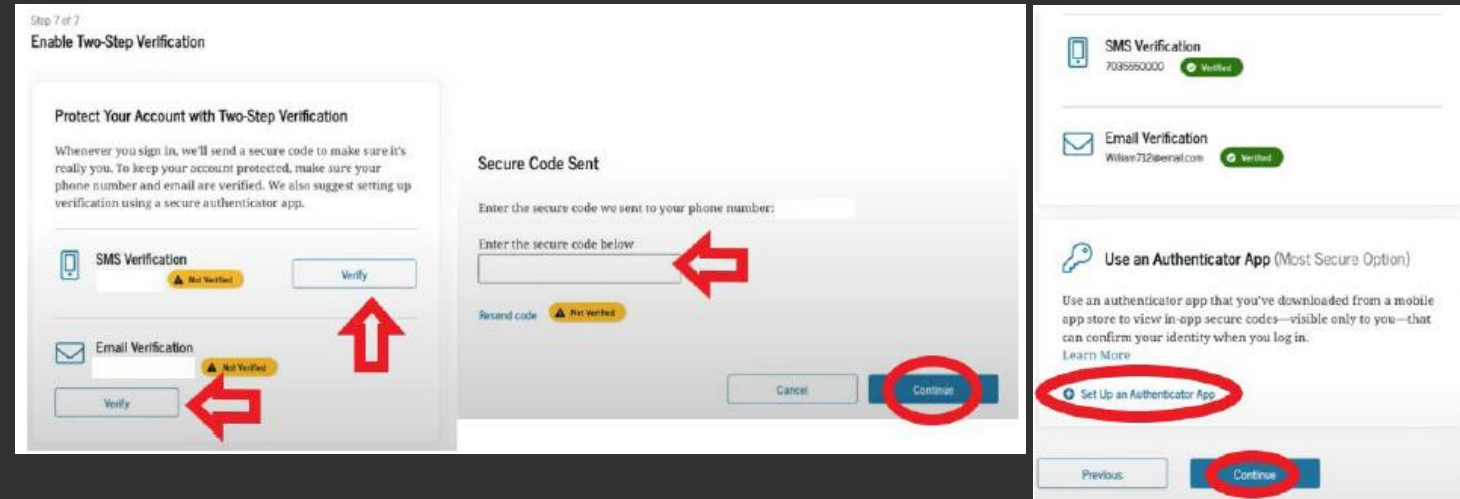
USERNAME

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

4. CREATING THE FSA ID

Step 7: Set up a two-step verification

- Folks will **verify their mobile phone and email** by receiving a code that they must input in a pop-up box
- Folks can also get an **authenticator app** on their smartphone
- Contributors without an SSN will be presented with a few knowledge-based questions. The questions must be answered to finish creating the account. They will only have one attempt to answer the questions.



4. CREATING THE FSA ID

Next steps

- **Identity will be confirmed** with the Social Security Administration, IRS, and/or TransUnion
- Process to verify identity can take **between 3-7 business days**
- **FSA ID cannot be used** until identity verification has been completed
- Students and families should plan ahead as they can **no longer get an FSA ID and complete the FAFSA on the same day**
- Contributors without SSNs can use their FSA ID account immediately if they are able to verify their identity by answering the knowledge-based questions

4. CREATING THE FSA ID

Tips and Resources

- Students and contributors should **apply for their FSA ID early** before the FAFSA launches in December to avoid delays
- Ensure students and contributors are using **separate email addresses**
- **Accuracy is key**, so double-checking answers is critical
- **Parents without social security numbers must wait** until FSA launches the capabilities to obtain an FSA ID online
- Check the **Financial Aid Hub** for updates and a copy of this presentation that you can refer to late

DON'T FORGET! STUDENT FACING HUB

The screenshot shows the top navigation bar of the College Success Foundation website. The logo is in the top left, and navigation links include 'Our Approach', 'About', 'Regions', 'Get Involved', 'News', 'Contact', and a yellow 'Donate' button. A search icon is also present. Below the navigation is a large banner image of two women talking on a balcony with a railing, overlooking a green campus. A red banner on the left of the image says 'Financial Aid'. On the right side of the image are social media icons for Facebook, Twitter, LinkedIn, Email, and a plus sign. Below the image is a breadcrumb trail: 'Home » Our Approach » Financial Aid'.

We have tons of resources in our financial aid hub:

1. **Recorded presentations**
2. **Powerpoints**
 - ✓ FAFSA/WASFA
 - ✓ FSA ID
 - ✓ WASFA Account
 - ✓ Financial Aid 101
3. **Handouts:**
 - ✓ Required documents
 - ✓ Unusual circumstances appeals

<https://www.collegesuccessfoundation.org/our-approach/financial-aid/>

5. QUESTIONS? COMMENTS? **HELP?**



scholarshipservices@collegesuccessfoundation.org