



CREATING AN FSA ID

**COLLEGE
SUCCESS**
FOUNDATION

Today's Presenters



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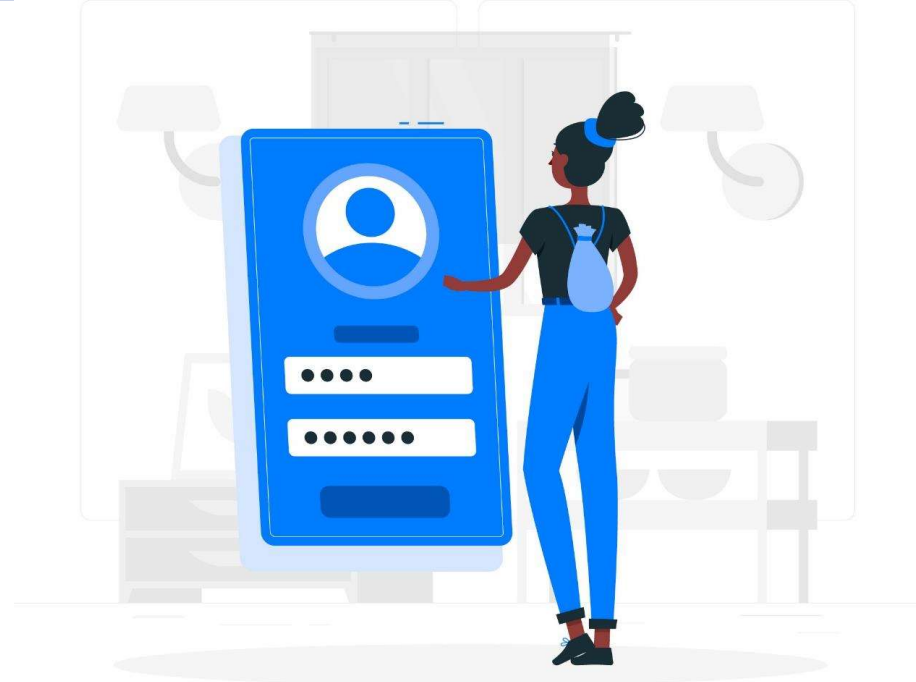


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OBJECTIVES



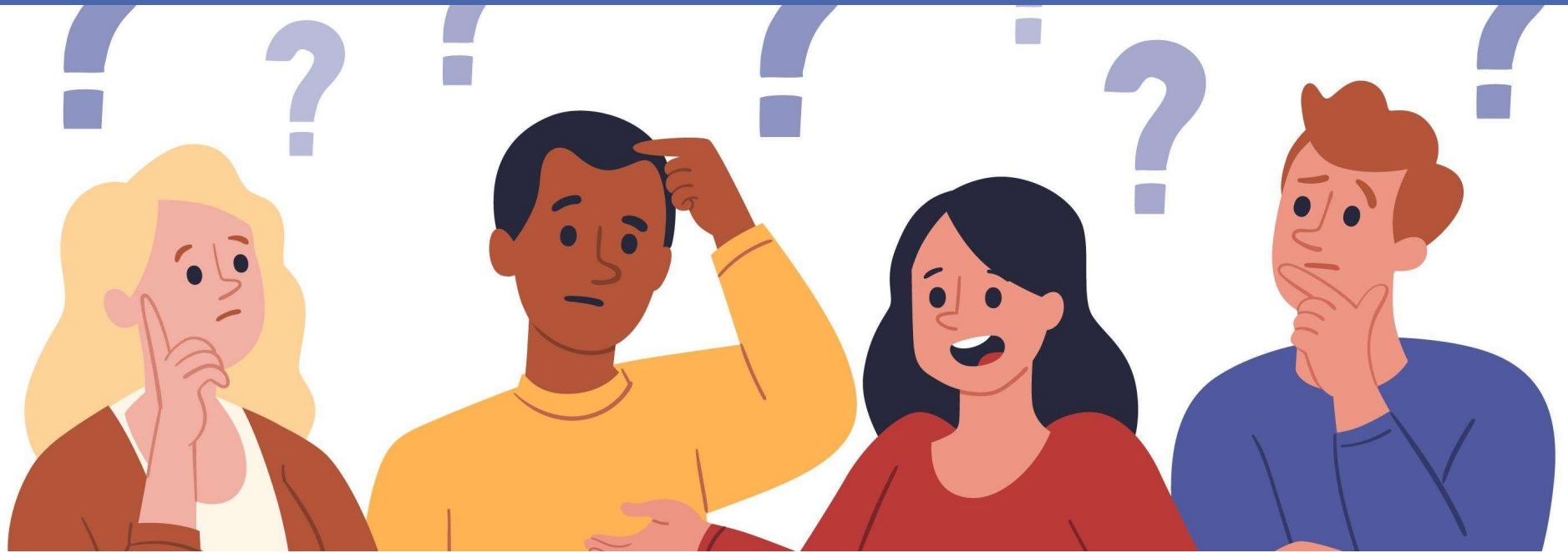
1. Understand what an FSA ID is and what is it used for
2. Determine who needs an FSA ID
3. Identify what is needed to create an FSA ID
4. Explain how an FSA ID is created
5. Q&A



1. WHAT IS AN FSA ID

1. WHAT IS THE FSA ID?

- **Allows applicants 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



2. WHO NEEDS AN FSA ID?

2. WHO NEEDS AN FSA ID?



THE STUDENT

AND



CONTRIBUTOR(S)

2. WHO NEEDS AND FSA ID

A contributor is anyone whose information is required on the FAFSA. Generally speaking, determining who is a contributor is based on your parent's marital status, living arrangements, and the filing status on the 2022 taxes.

A parent is your **biological or adoptive** parent.

This means the contributor(s) on your FAFSA could be:

- Only one parent
- Both parents
- Your parent and step-parent

2. WHO NEEDS AN FSA ID

- **If your parents are married, did they file their 2022 tax returns together (jointly)**
 - If yes, only one parent needs an FSA ID
 - We highly recommend that both parents still create an FSA ID
 - If no, both parents need an FSA ID
- **If your parents are not married but are living together**
 - If yes, both parents need an FSA ID
- **If your parents are divorced or separated**
 - First, use the parent that provides the most financial support on your FAFSA
 - Then, if that parent is single, only that one parent needs an FSA ID
 - If the parent is remarried AND filed their 2022 tax returns together with their spouse (step-parent), only your parent needs an FSA ID
 - If the parent is remarried and filed their 2022 tax return separately from their spouse, then both the parent AND step-parent need an FSA ID

2. WHO NEEDS AN FSA ID

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 AND FSA ID

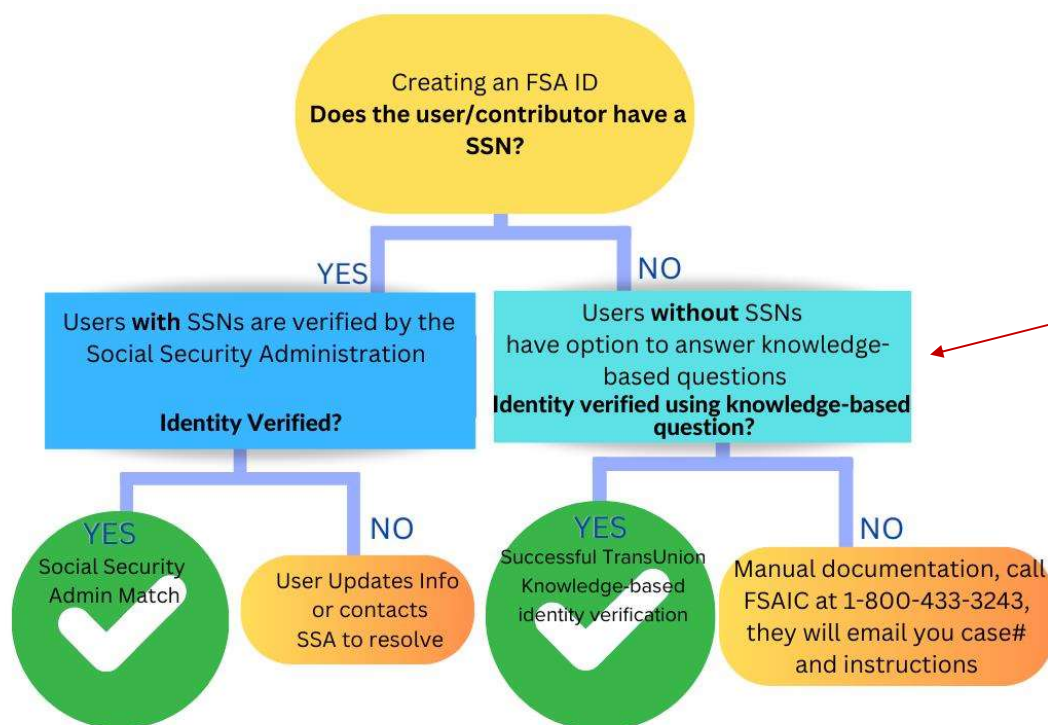
Take a moment now and think about who will be a contributor to your FAFSA.





3. 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 AN FSA ID

You and your 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 cell phone that can receive text messages

Contributors without SSNs must have the following available when signing up for an FSA ID:

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

3. ITEMS NEEDED FOR AN FSA ID

Options for parents without a social security number:

- **Parents without an SSN can still create an FSA ID online but will have to answer knowledge-based questions.** If they answer these questions, then TransUnion will verify their identity. Once identity is verified, the parent will receive an 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 looks like

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.

4. 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

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" →

The screenshot shows the 'Create an Account' page for the Federal Student Aid system. It is titled 'Step 1 of 7: Personal Information'. The page includes a navigation bar with 'Federal Student Aid', 'FAFSA Form', 'Loans and Grants', and 'Loan Repayment'. Below the title, there is a progress bar and a section for 'Personal Information'. The user is required to certify that the information provided is true and correct. The form contains several input fields: 'First Name', 'Middle Initial', 'Last Name', 'Date of Birth' (with sub-fields for Month, Day, and Year), and 'Social Security Number'. A checkbox labeled 'I don't have a Social Security number.' is located at the bottom of the form, with a red arrow pointing to it from the text in the tips section.

4. CREATING THE FSA ID

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

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 ⓘ

4. CREATING THE FSA ID

Step 3: Inputting Contact Information

Tip:

- Users should check the box to agree to use their mobile phone for account access for two-step verification
- Important for contributors without SSNs to enter correct mailing address

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.



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.

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



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

Continue

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?

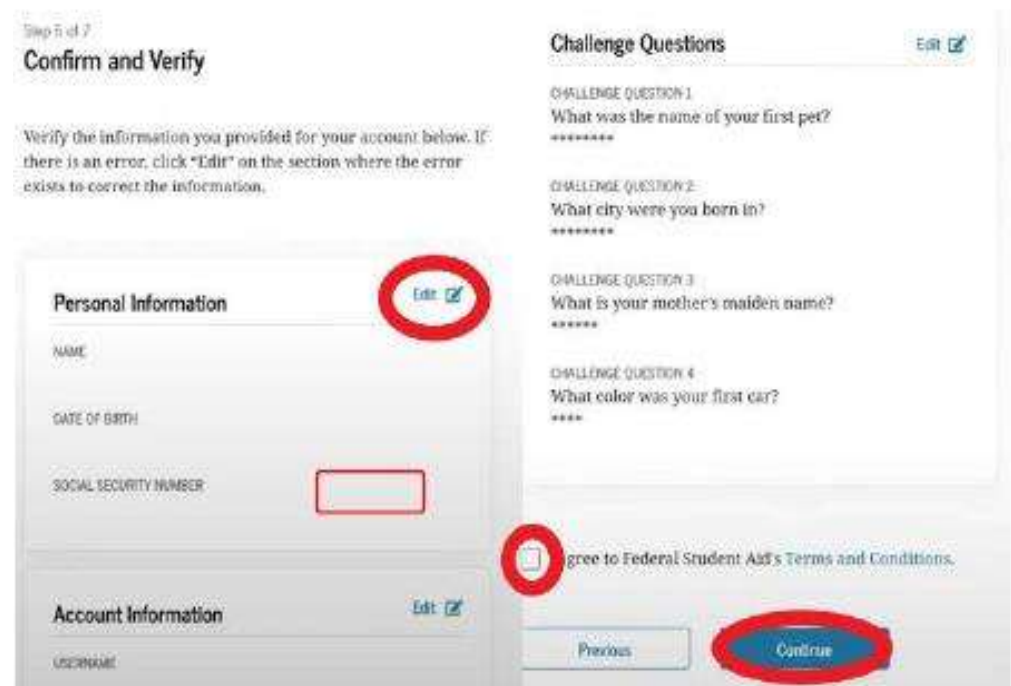
CHALLENGE QUESTION 2
What city were you born in?

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.

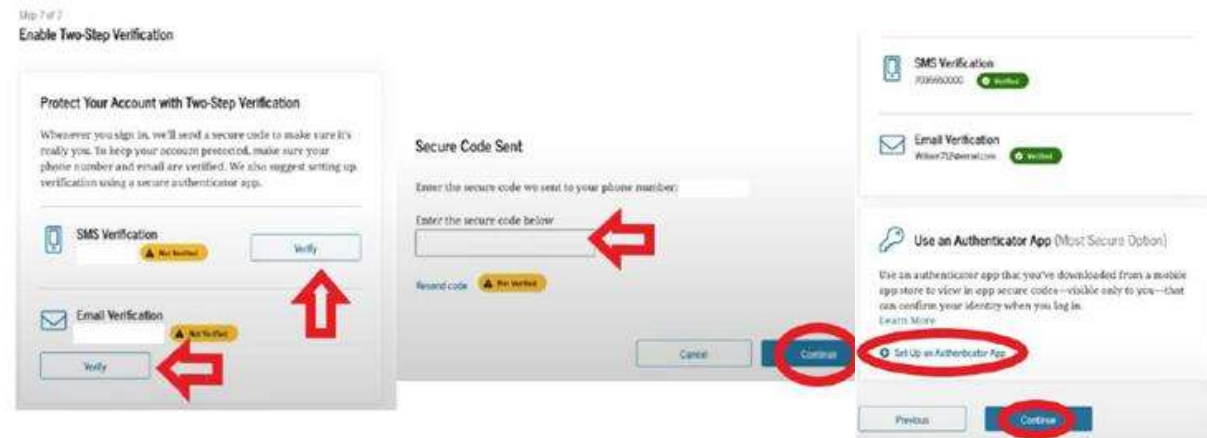
Previous **Continue**



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 the 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.

The screenshot shows the 'Create an Account' page, specifically the 'Identity Verification' section. It includes a progress bar at the top, a 'Step 7 of 7' indicator, and a 'Verify' button. Below the header, there is a message: 'One last step! We're required to ask additional questions when you don't have a Social Security number (SSN) to verify your identity. You must answer these to finish creating your account. The results of the identity verification will be displayed on the next page—note that you won't be able to return to this page to answer these questions again.' The main content area contains three sets of radio button questions: 'Which of the following is the street name of your most recent previous address?' (Florida Ave NW, Sesame Street, Langston Place, None of the above), 'Which of these phone numbers have you ever used previously?' (0910 775-5132, 0970 680-6986, 1120 795-4911, None of the above), and 'Which of the following is a current or previous employer?' (Adidas, The Walt Disney Company, Nokia, None of the above).

4. CREATING THE FSA ID

Next steps

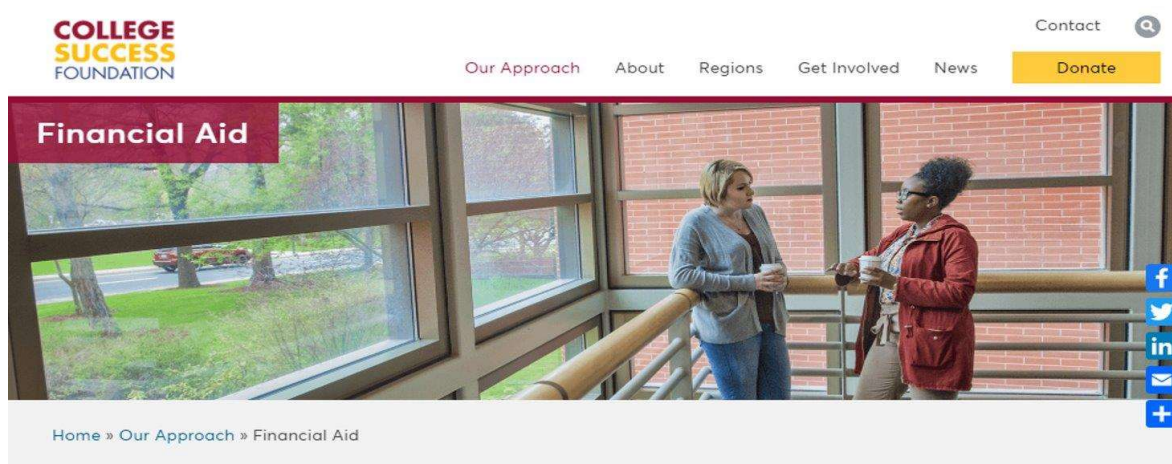
- Identity will be confirmed with the Social Security Administration, and/or TransUnion (Maybe IRS)
- Process to verify identity can take **between 3-7 business days**
- **FSA ID cannot be used** until identity verification has been completed
- You and your contributor(s) should plan ahead as you **no 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 it by answering the knowledge-based questions

4. CREATING THE FSA ID

Tips and Resources

- You and your contributors should [apply for their FSA ID early](#) before the FAFSA launches in December to avoid delays
- Ensure you and contributors you 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 later

DON'T FORGET!

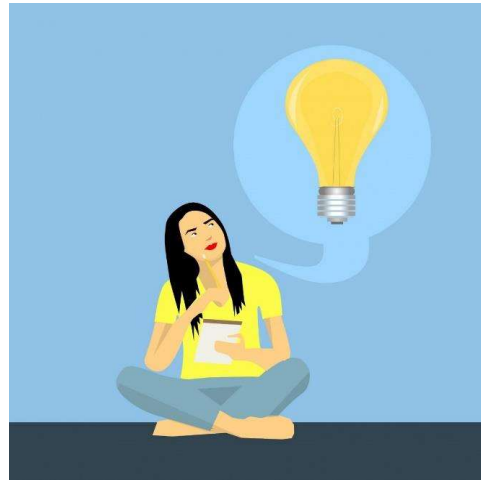


We have tons of resources in our financial aid hub:

1. Powerpoints
 - ✓ FAFSA/WASFA
 - ✓ FSA ID
 - ✓ WASFA Account
 - ✓ Special Circumstances
2. Handouts:
 - ✓ Required documents
 - ✓ Special circumstance appeals

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

Questions? Comments? **Help?**



scholarshipservices@collegesuccessfoundation.org