How to Create an FSA ID

What's an FSA ID?

The FSA ID is a username and password you create and use to apply for financial aid, electronically sign your FAFSA form, or access other information on <u>StudentAid.gov</u>. It gives you access to Federal Student Aid's platform and can serve as your legal signature for the FAFSA, MPNs for loans, etc.

What Do I Need to Prepare to Create an FSA ID?

Have your Social Security Number, mobile phone number and/or personal email address handy.

How Do I Create an FSA ID?

- 1. Go to StudentAid.gov and select "Create an Account" (https://studentaid.gov/fsa-id/create-account/launch)
- 2. Select "Get Started" button

IMPORTANT: If you are completing a FAFSA and are considered a Dependent student, you and one parent must create separate FSA IDs using your/their own personal information. A mobile phone number, email address and SSN can only be associated with only **one** FSA ID. You'll use your FSA ID every year you fill out a Free Application for Federal Student Aid (FAFSA®) form and for the lifetime of your federal student loans.

- Create your username, enter your email address, and create your password
 NOTE: Do NOT use your high school or college email address as you will need to access your Federal Student Aid Account
 after you graduate, and your school email will eventually be deactivated. Also, an email address can only be associated
 with one FSA ID.
- 4. Enter your permanent address and mobile phone number and indicate if you want to use your mobile phone number for account access (**RECOMMENDED**). Then select "Continue".
- 5. You'll be prompted to choose your communication preferences.
 - a. Select if you'd like to receive required communications via email or postal mail (EMAIL IS RECOMMENDED).
- 6. You can also choose your preferred language (English or Spanish) for any communications sent.
- 7. Select 4 Challenge Questions and answers. (Write them down on the reverse of this page in case you need them to access your account in the future).
 - a. Choose a question using the dropdown and add your answer in the text box.
 - b. Answers are not case sensitive
- 8. Review your information and confirm everything looks correct. If you need to make a correction, select the "Edit" button in that section and make appropriate correction.
- 9. Review and agree to the terms and conditions at the bottom of the screen.
- 10. Add multi-factor authentication (MFA) to safeguard your account.
 - a. Whenever you sign in, you'll be sent a secure code to verify that it's really you.
 - b. You can choose if you prefer email, text message or an authenticator app.
 - i. <u>Phone number</u> select the "Verify" button under SMS Verification. You'll automatically be sent a 6-digit secure code. Enter the code in the pop-up window and select "Continue" button. You'll see a green "Verified" icon if successful.
 - ii. <u>Email Address</u> select "Verify" button under Email Verification. You'll automatically be sent a 6-digit secure code. Enter the code in the pop-up window and select "Continue" button. You'll see a green "Verified" icon if successful.
 - c. <u>Set up an Authenticator App</u> (provides the most security of the multi-factor authentication methods.
 - i. Select "Use an Authenticator App" a pop-up window will open. Follow the steps.
 - 1. Download an authenticator app from your mobile app store or use one you've already downloaded.
 - 2. Next, either scan the QR code with your authenticator app or copy the key into the authenticator app. Then select "Continue".
 - 3. Enter the secure code generated by your authenticator app into the pop-up window and select the "Finish" button.

What if I'm in a Situation Where I Can't Use the Other Multi-factor authentication methods?

You can use a two-step verification Backup Code.

- 1. Your backup code is generated automatically when you enable multi-factor authentication.
- 2. WRITE DOWN THIS CODE IMMEDIATELY WHEN IT APPEARS ON THE SCREEN. It will not appear again, and you can't log back in to see the code.

FSA ID Tips

• If you need to provide information about your parents on the FAFSA® form, one of your parents will need an FSA ID to sign the form. Your parent can create an FSA ID and then sign the FAFSA form electronically using that FSA ID. Not sure whether you'll need to put your parents' information on the FAFSA form? Check out **StudentAid.gov/dependency**. **Remember**: You should create your own FSA ID, and your parent should create his or her own FSA ID. Also, make sure to use the correct FSA ID when signing the FAFSA form electronically.

• When you first create your FSA ID, the use of your FSA ID will be restricted to completing, signing, and submitting an original (firsttime) FAFSA form. You'll have to wait one to three days for your information to be confirmed by the Social Security Administration (SSA) before you can use your FSA ID for other actions, such as submitting a FAFSA Renewal or signing a Master Promissory Note. If you provided an email address, then you'll receive an email letting you know that your information was successfully matched with the SSA and you can begin using your FSA ID.

• If you forget your FSA ID username or password, look for the "Forgot My Username" and "Forgot My Password," links on log-in pages. These links will direct you to web pages where you can request a secure code to be texted to your verified mobile phone number or emailed to your verified email address. The secure code will allow you to retrieve your username or reset your password. You can also retrieve your username or reset your password by successfully answering your challenge questions. Remember: If you verified your email address or mobile phone number during account creation, you can enter your email address or mobile phone number instead of your username to log in.

Learn more about how you can use your FSA ID at StudentAid.gov/help-center/answers/article/how-can-i-use-my-fsa-id-username-and-password.

Student Information:

Email Address (Don't use your school email):
Cell Phone Number:
Username:
Password:
Answers to Challenge Questions (answers are not case sensitive):
Challenge Question Answer 1:
Challenge Question Answer 2:
Challenge Question Answer 3:
Challenge Question Answer 4:
Multi-factor Authentication Backup Code:
Parent Information (if applicable)
Email Address (Don't use a school email):
Cell Phone Number:
Username:
Password:
Answer to Challenge Questions (answers are not case sensitive):
Challenge Question Answer 1:
Challenge Question Answer 2:
Challenge Question Answer 3:
Challenge Question Answer 4:
Multi-factor Authentication Backup Code: