



# PARENTS: Create Your Federal Student Aid Account (FSA ID)

When you set up your Student Aid account you'll create your FSA ID, a username and password that gives you access to Federal Student Aid's online systems and serves as your legal signature. You can only have one FSA ID, as it's tied to your Social Security number. The same FSA ID will be used whether you are a parent completing a FAFSA for your first child, a parent completing a FAFSA for a subsequent child, or student completing a FAFSA for yourself.

**Your FSA ID must be created and matched by the Social Security Administration before you can start your FAFSA, so create it at least a week prior to filing.**

Only create an FSA ID using your own information and for your own use. The same FSA ID is used to access and complete the FAFSA, sign federal loan documents, and access student loan information. You'll need your FSA ID for years to come, so use this form to keep track of information associated with it, and store this form in a secure location.

To create an account and set up your FSA ID, go to **StudentAid.gov** and click on "Create Account." When creating your FSA ID, use an email address you're certain you'll have access to in the future. You must have access to your email (and ideally your mobile phone as well) when creating your FSA ID.

## Parent Information

Email Address: \_\_\_\_\_ Username: \_\_\_\_\_

Password: \_\_\_\_\_ Mobile Phone Number: \_\_\_\_\_

Answers to Challenge Questions (answers are case sensitive)

Challenge Question/Answer 1: \_\_\_\_\_

Challenge Question/Answer 2: \_\_\_\_\_

Challenge Question/Answer 3: \_\_\_\_\_

Challenge Question/Answer 4: \_\_\_\_\_

When you set up the required two-step verification, you will be assigned a backup code. Your backup code lets you access your account if you can't use any other two-step verification method. A backup code can only be used once. To generate a new backup code, log into your account at StudentAid.gov, click on Settings >Two Factor Verification > Generate a New Back Up Code. **Write your backup code here:** \_\_\_\_\_

### What is a "contributor" and which parent needs and FSA ID?

A contributor is someone required to provide information on the FAFSA. They must sign in with their own FSA ID.

Parent contributor(s) (referring to biological or legally adoptive parents) are required to sign into the parent section of the FAFSA with their FSA ID so their information can be linked to the student's FAFSA. Not every parent whose information is required needs to sign in with an FSA ID. Here's how to determine who needs an FSA ID:

**If parents are married and filed a 2022 joint tax return**, information for both parents will be required but only one parent will need to sign in with an FSA ID.

**If parents are married and filed 2022 taxes separately, or if parents live together but aren't married** (this includes if they were never married or if they separated but still live together), information for both parents will be required and both parents will need to sign in with their own FSA ID

**If the parents are divorced, separated, or never married and don't live in the same household**, the parent who provides the most financial support will be required to provide information on the FAFSA and will need an FSA ID. If that parent is remarried on the day the FAFSA is filed, information for their spouse will also be required and the spouse will need their own FSA ID unless they filed a 2022 joint tax return

1. Go to **StudentAid.gov** and click “Create Account.”
2. Click on “Get Started” and then enter your name, date of birth, and Social Security number.
3. Create your username, enter and confirm your email address, and create and confirm your password.
4. Enter your permanent address and mobile phone number. We encourage you to set up “Mobile Phone Account Recovery.” On the next screen, select your communication preferences.
5. Select and answer your challenge questions.
6. Review your information, and read and accept the terms and conditions.
7. Verify your mobile phone number and/or email address by clicking on the icon and then entering the secure code that was sent to the mobile phone number and/or email address used when creating your account.
8. Set up the required two-step verification (this will result in a secure code being sent to you each time you log in to confirm your identity). You can receive your secure code on a verified mobile phone, at a verified email address, or via an authenticator app. You’ll also be provided with a backup code to use if none of those options are available. Be sure to write that code on the front of this form.
9. Next, click “Finish.” Watch your email for confirmation that your FSA ID is ready to use. It should take less than seven days. If you do not receive an email, check your spam folder or call 800-4FEDAID (800-433-3243) to follow up

***Each student needs an FSA ID. If a parent or a student’s spouse is considered a contributor on the FAFSA, that individual will need their own FSA ID. Each individual must create their FSA ID separately at StudentAid.gov.***

## **Tips To Remember When Creating an FSA ID**

### **Create your FSA ID early!**

Your FSA ID cannot be used until it is matched with the Social Security Administration. Plan to create your FSA ID at least a week before you plan to start your FAFSA.

### **Be sure to enter your information accurately.**

Your information will be verified by the Social Security Administration. Making a mistake—especially with your social security number, birthdate, or legal name—will cause delays.

### **Use the reverse side of this sheet to record information used to create an account and set up your FSA ID.**

You will use your FSA ID for multiple purposes over the coming years, so be sure you can remember all of the important information associated with your FSA ID

### **Keep in mind that an email address and mobile phone number can only be associated with one FSA ID.**

Students and parents cannot use the same email address or the same mobile phone number.

### **You must have access to your email and mobile phone, if provided, when creating your FSA ID and filing the FAFSA.**

To create an FSA ID and to file the FAFSA, you must have access to your email and mobile phone, if provided, so that you can receive a secure code that will need to be entered into the website.

Once verified, your email and/or mobile phone number can be used to retrieve your username, reset your password, or unlock your account. A verified email or mobile phone can also be used in place of your username

### **You must set up two-factor verification.**

To protect your account, you will be required to set up two-factor verification. This will result in a secure code being sent to your verified email, verified mobile phone, or to an authenticator app (if you set it up) each time you log into any of the StudentAid.gov websites. This code must be entered to access the website. If none of these options exist, the backup code that was provided when the account was created can be used, but you will also need to answer two challenge questions.