



## **FSA ID**

# **Challenges and Tips to Prevent and Resolve Issues**

FAFSA Summer Training – August 2016

- On May 10, 2015, the FSA ID replaced the PIN
  - The FSA ID is a user name and password.
  - Students use the FSA ID to access and sign the FAFSA.
  - Students also need an FSA ID to log in to other FSA sites, include [studentaid.gov](http://studentaid.gov) and [studentloans.gov](http://studentloans.gov).
- If parent information is required, one parent will need an FSA ID to sign the student's FAFSA.

- Each student and parent must create their FSA ID separately.
- FSA IDs can be created anytime at [fsaid.ed.gov](https://fsaid.ed.gov).
- We recommend getting FSA IDs ahead of time.
  - If student obtains FSA ID ahead of time (and it has been verified) student name, SSN, and DOB will automatically populate (and be correct).
- However, students and parents can create an FSA ID when completing the FAFSA.

- FSA ID can be used immediately to sign FAFSA.
- Can't be used again until verified by the Social Security Administration (1-3 days), unless linked to PIN when creating.
- If linked to PIN, the info has already been verified.

- In theory, it is easy to create and use an FSA ID.
- However, many challenges this past FAFSA season.
- Many challenges are preventable!

# FSA ID Challenges

## FSA ID Creation

- It is critical to enter information correctly
- Applicants need to slow down and double check information
- Click on box to “show text” to verify info

# FSA ID Challenges

## FSA ID Creation

- Write down information (although the Feds don't want me saying this!).
- Use FAME's FSA ID Information Tracking Sheet to keep track of FSA ID information.
- Applicants need to keep this information in a secure location.

# FSA ID Challenges

## FSA ID Creation - Email Related

- An email address can only be associated with one FSA ID.
- Students and parents cannot use the same email address.
- An FSA ID can be created without an email address.
  - However, this is not recommended!



# FSA ID Challenges

## FSA ID Creation - Email Related

- Process to verify the email address – strongly recommended!
- However, must have immediate access to email so the secure code can be received and entered.
- Secure codes expire - must complete process immediately.
- Having a verified email helps in several ways:
  - Can use the verified email address in place of the username.
  - Makes retrieval of username and resetting of password easier.

*Works for ME* ✓

# FSA ID Challenges

## FSA ID Creation - Email Related

- Students should use an email address other than their high school email.
- The FSA ID will be used for years to come and high school accounts are often deleted after graduation.
- It is easy to update email address when needed.

# FSA ID Challenges

## FSA ID Retrieval - SSN

- If username (or verified email) or password are forgotten, can't just create a new FSA ID.
- The FSA ID is tied to an individual's SSN (and we only have one!).
- Focus on the FSA ID creation process first – easier to prevent issues than to resolve them!
- An individual must have an SSN to get an FSA ID (those from the “Freely Associated States” often do not).

## FSA ID Retrieval – Forgotten Information

- *I can't remember my username!*
  - If email was verified, use email in place of username.
  - Otherwise, take the following steps:
    - Go to [fsaid.ed.gov](https://fsaid.ed.gov) and click on “Edit My FSA ID”
    - Click “Forgot My Username”
    - Choose the option to receive a secure code via e-mail or to answer challenge questions.
    - After successfully entering the secure code received by email or by answering your challenge questions, the username will be displayed on screen.

## FSA ID Retrieval – Forgotten Information

- Challenges with the Challenge Questions
  - When creating the FSA ID, there are four Challenge questions:
    - Two questions from a bank of pre-selected questions
    - Two questions will be created by the applicant
  - Must answer three of the questions correctly.
  - If any are wrong, they don't tell which ones are wrong.

## FSA ID Retrieval – Forgotten Information

- *I can't remember my password!*
  - To reset the password, follow steps:
    - Go to [fsaid.ed.gov](https://fsaid.ed.gov) and click on “Edit My FSA ID”
    - Click “Forgot My Password”
    - Choose the option to receive a secure code via e-mail or to answer challenge questions (**30 minute delay**).
    - After successfully entering the secure code received by email or by answering your challenge questions, you will be taken to a screen that will let you create a new password.

# FSA ID Challenges When All Else Fails....

- If the user cannot resolve his or her username and password issues , call the Feds at 1-800-4-FEDAID.
- FSA ID specialist will work with the user to resolve the problems.
- User will need to complete identify verification by providing a copy of a government issued ID.
- All of this can take up to 7 days.

# FSA ID Challenges

## FSA ID and FAFSA Info Must Match

- FSA ID and FAFSA Information must match exactly for both students and parents.
- If the FSA ID has been verified by the SSA, a warning message will appear when the information doesn't match.



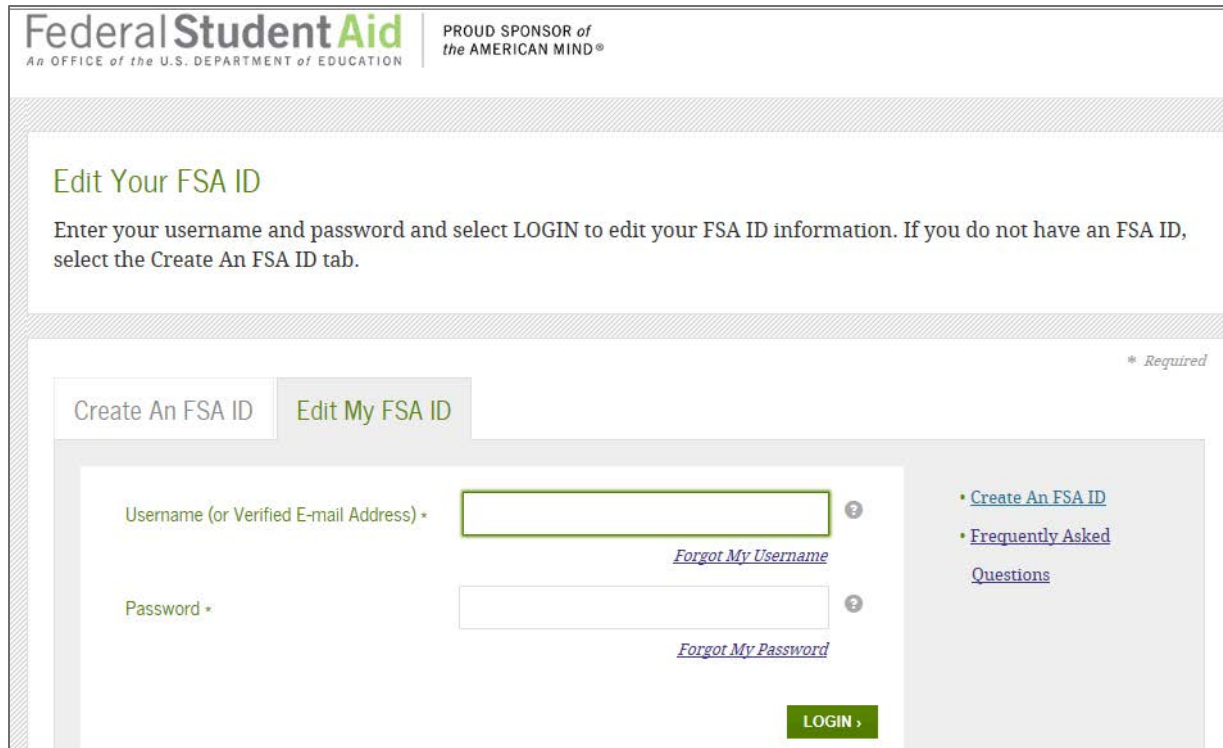
## FSA ID and FAFSA Info Must Match

- Sometimes a student will sign into the FAFSA and receive the message in red.
- If that happens, make sure the information is correct by....

The screenshot shows the Federal Student Aid login interface. At the top, it says "Federal Student Aid" and "PROUD SPONSOR of the AMERICAN MIND®". Below that are "Home" and "Help" buttons. The main content area is titled "Login" and contains a red-bordered error message box that reads: "The following error(s) have occurred: The username and password you entered do not match the information in our system." Below the error message, there is a "Student Information" section with a "Form Approved" stamp. The instructions state: "Enter either your (the student's) FSA ID or personal information to log in to FAFSA on the Web." There are two radio button options: "Enter your (the student's) FSA ID" (selected) and "Enter the student's information". Below these options, there are two input fields: "FSA ID Username or Verified E-mail Address" with the value "alexappan" and "FSA ID Password". Both fields have a red "X" icon and a "Forgot" link. At the bottom right, there is a "NEXT" button.

## FSA ID and FAFSA Info Must Match

- Going to [fsaid.ed.gov](https://fsaid.ed.gov) to determine if username (or verified email) and password are correct



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### Edit Your FSA ID

Enter your username and password and select LOGIN to edit your FSA ID information. If you do not have an FSA ID, select the Create An FSA ID tab.

\* Required

Create An FSA ID Edit My FSA ID

Username (or Verified E-mail Address) \*  [Forgot My Username](#)

Password \*  [Forgot My Password](#)

[Create An FSA ID](#)  
[Frequently Asked Questions](#)

**LOGIN**

*U2 ME ✓*

# FSA ID Challenges

## FSA ID and FAFSA Info Must Match

- If able to sign in, you know the user name (or verified email) and password are correct.
- Go back to the FAFSA and carefully re-enter the information.
- If the information is not correct, the next step would be to retrieve the username and/or reset the password.



## ■ Retrieving username


- Best to retrieve using email (need immediate access).
- Can also retrieve using Challenge Questions.

### Retrieve Your Username

To retrieve your FSA ID username, use one of the following options:

#### 1. E-mail

If you provided an e-mail address with your FSA ID, enter it and select E-MAIL SECURE CODE. We will send you a secure code that you will enter on the next page. If you're accessing your e-mail via the Web, make sure to open a separate browser window.

E-mail   [E-MAIL SECURE CODE >](#)

#### 2. Challenge Questions

Provide your Social Security number, last name and date of birth on the next screen and then answer three of your five challenge questions. Select CHALLENGE QUESTIONS for this option.

[CHALLENGE QUESTIONS >](#)

[CANCEL](#)

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- **Resetting the Password**
  - Best to retrieve using email (need immediate access).
  - Can also retrieve using Challenge Questions (30 minute delay before you can use password).

### Reset Your Password

To reset your password, use one of the following options:

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**1. E-mail**  
If you provided an e-mail address with your FSA ID, select E-MAIL SECURE CODE. We will send you a secure code that you will enter on the next page. If you're accessing your e-mail via the Web, make sure to open a separate browser window.

E-mail  ? [E-MAIL SECURE CODE](#)

**2. Challenge Questions**  
Answer three of your five challenge questions to reset your password. Select CHALLENGE QUESTIONS for this option.

**NOTE:** For security purposes, if you reset your password using the challenge question option, you will not be able to use your new password for 30 minutes.

[CANCEL](#)

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# FSA ID Challenges

## FSA ID and FAFSA Info Must Match

- If the error message is when parent is trying to sign the FAFSA , make sure username (or verified email) and password are correct.
- If they are, it's likely that information in the parent section of the FAFSA isn't matching the information used when creating FSA ID.
  - For example, parent SSN and DOB are not prepopulated and sometimes parents enter them incorrectly.

# Keep the FSA ID Info Updated

- Once FSA ID has been created, it is easy to edit/update information.
- For example, update email address or verify an email address that hasn't been verified.
- Go to [fsaid.ed.gov](https://fsaid.ed.gov) and click on "Edit My FSA ID."

# Keep the FSA ID Info Updated

- Once logged in, you will see the following information:

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### FSA ID Profile

Your profile summary, status information and listing of name(s), date of birth(s), and Social Security number(s) associated with your FSA ID are listed below. You can make changes to your information by selecting the appropriate link.

[Edit My FSA ID](#) — Update your personal information, including e-mail address and username.

[Edit My Challenge Questions](#) — Update your challenge questions and answers.

[Change My Password](#) — Change your password.

\*E-mail Me a Secure Code — Verify your e-mail address by entering a secure code that we send you.

\*Disable/Enable My FSA ID — Disable your FSA ID if you want to restrict all access (including your own) to your Federal Student Aid information, or enable your FSA ID if you've previously disabled it.

\*Note: The E-mail Me a Secure Code and Disable/Enable My FSA ID options are only available as links under the Status section if you have not already verified your e-mail address or if you disable your FSA ID while on this page.

PROFILE SUMMARY		<a href="#">Edit My FSA ID</a>	<a href="#">Edit My Challenge Questions</a>	?
Name:	Mila D. Tappan			
Username:	milatappan			
E-mail:	mtappan@famemaine.com			
Mailing Address:	179 ELM STREET, BANGOR, ME, 04401			
Phone:	(207)947-8304	Alternate Phone:	(207)922-0444	

STATUS		?
Last Successful Login:	02/01/2016 13:14:00 EST	?
FSA ID Status:	Enabled	<a href="#">Disable My FSA ID</a> ?
E-mail Verification:	Verified	?
Password Expiration Date:	11/11/2016	<a href="#">Change My Password</a> ?
Social Security Administration (SSA) Status:	Matched	?

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**Questions?**

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