



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

When you set up your Student Aid account you'll create your FSA ID, a user name and password that gives you access to Federal Student Aid's online systems and serves as your legal signature. An individual can only have one FSA ID, as it is tied to their 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 your FSA ID early!

Only create an FSA ID using your own personal information and for your own exclusive 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 we recommend using this form to keep track of important information associated with it. Be sure to keep this form and all related information confidential and store in a secure location

To create an account and set up your FSA ID, go to StudentAid.gov and click on "Create Account." Note that only Chrome, Firefox, and Safari browsers work well on this site. Carefully select the email address you use when setting up your FSA ID. **Make sure you use an email address you're certain you'll have access to in the future.** For this reason, we don't recommend using a work email address. You'll need your FSA ID for years to come, so having access to that email is critical to maintaining a usable FSA ID. **You must have access to your email or mobile phone 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 in the event that you cannot use any other two-step verification method. Each 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:** _____

Who Needs an FSA ID?

All students need an FSA ID. If a student is considered dependent on the FAFSA, parent information will be needed. Here's how to determine when a parent (or parents) will need an FSA ID:

- When parents are married and file a joint tax return, only the parent completing the FAFSA needs an FSA ID. However, there is no downside to both parents creating an FSA ID and then either parent can complete the FAFSA.
- If parents are married and file separately, or if biological parents live together but aren't married, both parents **MUST** have their own FSA ID.
- If the student's biological or adoptive parents are divorced, the parent who provides the most financial support will be required to complete the FAFSA and will need an FSA ID. If that parent is remarried, their spouse's information will also be required on the FAFSA, and they may also need an FSA ID.

Bottom line: If in doubt, create an FSA ID. There is no downside to having one. We recommend using a separate FSA ID worksheet for each individual.

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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 parent information is required on the FAFSA, at least one parent will need their own FSA ID. In some cases when two parents live in the household, both parents will need an FSA ID. Each individual must create their FSA ID separately at StudentAid.gov.

Tips To Remember When Creating an FSA ID

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 FAME’s FSA ID Information Tracking Sheet on 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 or mobile phone when creating your FSA ID and filing the FAFSA.

To create an FSA ID and to file the FAFSA, you must have access to either your mobile phone or email (ideally both) 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 mobile phone, verified email, 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.