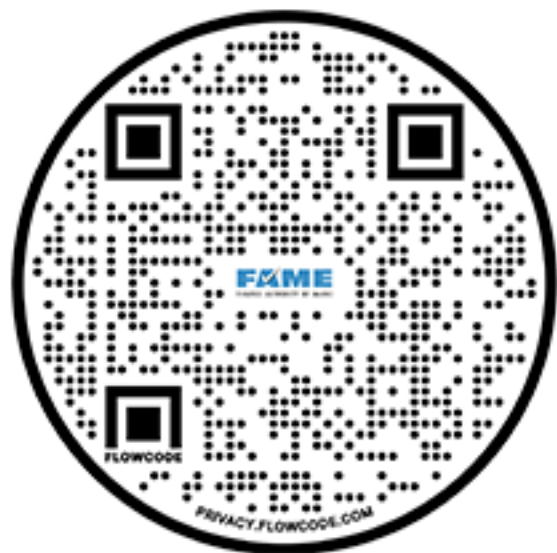


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# FAFSA Fridays

## FSA ID, Process, and Process Changes

November 17, 2023

PRESENTED BY

**Mila Tappan, Manager of College Access and Outreach**

Here's what we're going to discuss!

- Topics Covered in **Previous FAFSA Fridays**
- **Recent updates** from Federal Student Aid
- **Recap** of What Needs to Happen this Fall
- FSA ID Update – Process for **Parents Without a Social Security Number**
- FAFSA **Process** Changes
- FAFSA **Formula** Changes



# Topics from Past FAFSA Fridays

- September
  - New **Terminology**
  - Overview of **Roles-Based** Form Concept
  - Revised Definition of **Parent** on the FAFSA
  - Highlight **FSA ID Changes**
  - **Consent and Approval** and the Direct Data Exchange (DDX)
  - What Needs to Happen This Fall
- October
  - Recap of What Needs to Happen This Fall
  - Expanded **Pell** Grant Eligibility and Transparency
  - **Pathways** for Students with Unusual Circumstances or Homeless Youth

Recordings and slide deck from previous presentations can be found here:  
[FAMEmaine.com/FAFSASimplification](https://FAMEmaine.com/FAFSASimplification)



# Recent Update from Federal Student Aid

## November 15, 2023 update from Federal Student Aid

- Students and families will be able to complete and submit FAFSA forms online **by Dec. 31.**
- Schools will begin receiving aid eligibility information, including Institutional Student Information Records (ISIRs), by the **end of January 2024**, with information from paper FAFSAs to follow.
- Additionally, students will also be able to make corrections and updates at the **end of January 2024.**
- Institutions will be able to make corrections in the weeks following.
- Students will be notified of their SAI and Pell Grant eligibility when the FAFSA is submitted but the **FAFSA Submission Summary (FSS)** won't be available until approximately February.



**Help Students Get Ready**

**Let's Recap What Needs to Happen  
This Fall!**



# Help Students Get Ready: Identify Contributors

## Contributors

- A contributor is anyone providing information on the FAFSA who is required to:
  - provide **consent and approval** (which allows IRS to disclose their **federal tax information (FTI)**, and the DoE to use their FTI and redisclose their FTI to schools and organizations), and
  - have their **own FSA ID**.
- The student is always a contributor.
- Other possible contributors include the parent, the parent's spouse, and student spouse.



# Help Students Get Ready: Identify Contributors

## Identify Parent Contributors

- If parents are **married and filed a 2022 joint tax return**, information for both parents will be required but only **one parent** will need an FSA ID.
- If parents are **married and filed 2022 taxes separately**, or **if parents live together but aren't married**, information for both parents will be required and **both parents** will need their own FSA ID.





# Help Students Get Ready: Identify Contributors

## Identify Contributors

If 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 their **spouse will need their own FSA ID unless** they filed a 2022 joint tax return.



# Help Students Get Ready: Contributors Need an FSA ID

## Encourage *All* Contributors to Create an FSA ID

- **Contributors who *don't have*** an FSA ID should create an account early (**at least a week before** filing the FAFSA).
- Create an FSA ID account at **StudentAid.gov**
  - Individuals will need a **unique email address** that can be accessed as it must be verified.
  - Students **should not** use their high school email address. Instead, **create a new email address!**
  - Ideally provide and verify a mobile phone number.

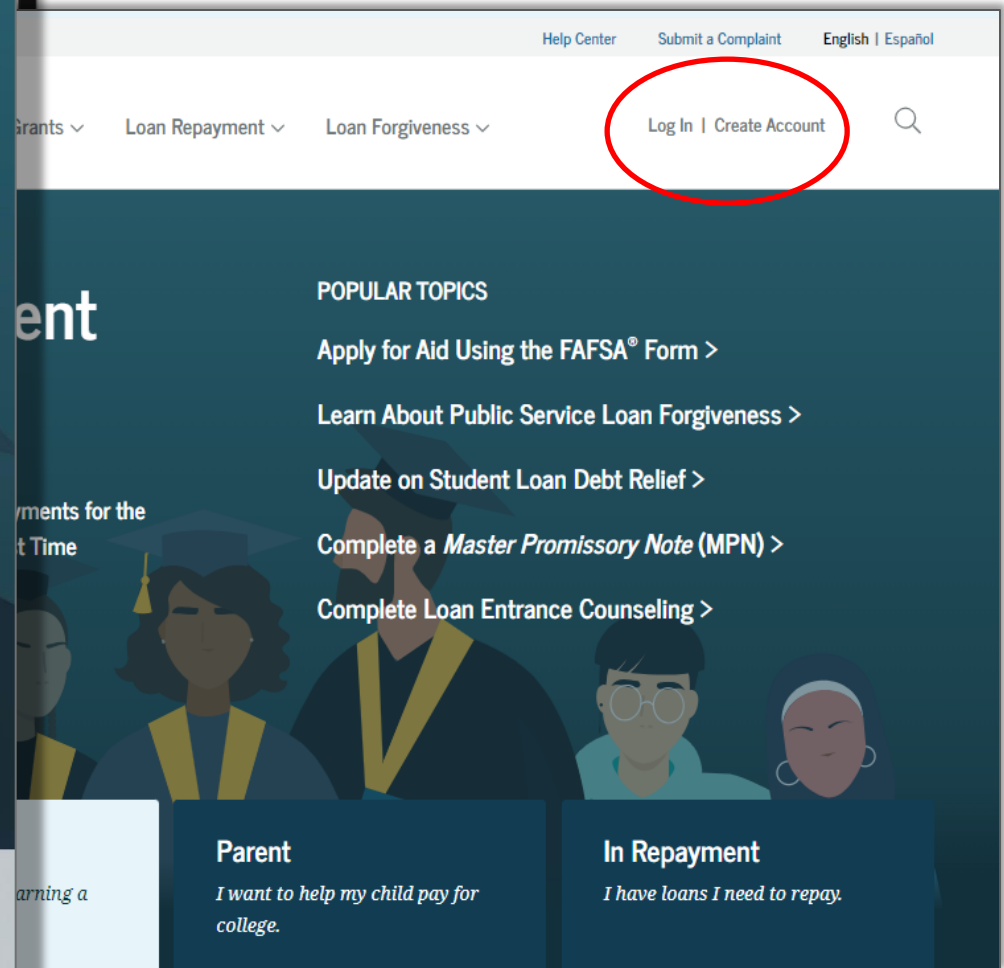
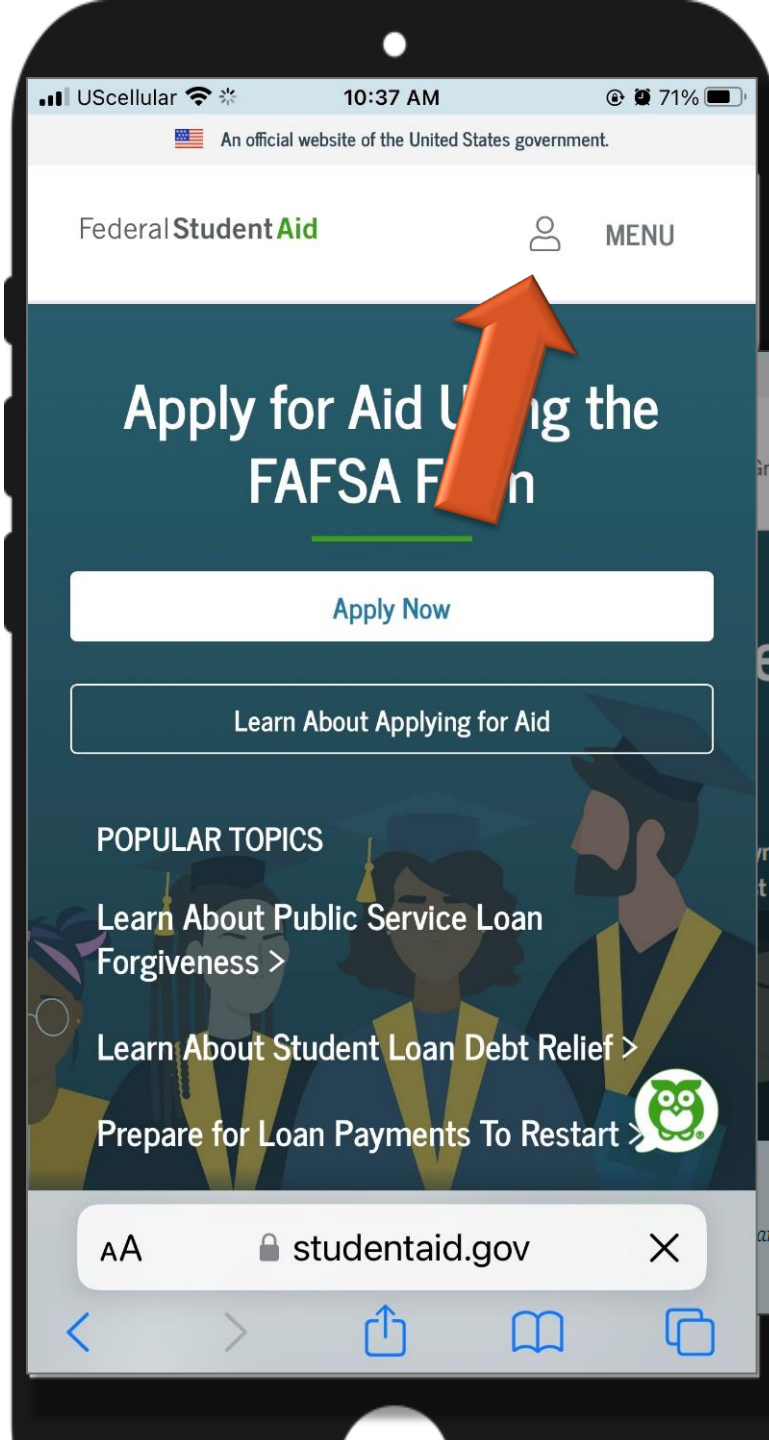


# Help Students Get Ready: Contributors Need an FSA ID

## Encourage *All* Contributors to Create an FSA ID con't.

- **Contributors who *have*** an FSA ID account should **log into** StudentAid.gov to make sure they know their username and password.
  - *If unable to access account, **retrieve username and/or reset password.***
  - If account was set up without a verified email address, **add and verify email address** now.
  - If needed, information can be **updated under “Settings.”**

# StudentAid.gov





# Help Students Get Ready: Consent and Approval

## Convey the Importance of “Consent and Approval”

- **All contributors** will need to provide consent and approval, or student will be **ineligible for aid!**
- This includes **non-tax filers**, those who have filed for an **extension**, and those who file a **foreign** tax return.
- *If didn't provide consent and approve originally, go back into the FAFSA and **update**.*



# FSA ID Creation for Parents without a Social Security Number



# FSA ID Creation for Parents Without a Social Security Number (SSN)

## Creating an FSA ID

- **Currently, individuals must have an SSN** to create a Federal Student Aid account, referred to as an FSA ID (username and password).
- When an FSA ID is created, the individual's name, date of birth and SSN **are matched with the Social Security Administration** to verify the individual's identity.
- **With the rollout of the 2024-2025 FAFSA**, parents without a SSN will be able to create an FSA ID.

\*Students need to be U.S. citizens or eligible non-citizens and have an SSN (except for students from the freely associated states) – no change.\*



# FSA ID Creation for Parents Without a Social Security Number (SSN)

## Creating an FSA ID

- Process for creating an FSA ID when a parent doesn't have an SSN is similar to process for those who do.
- Start by going to **StudentAid.gov** and clicking on **“Create Account”** (same for everyone!).
- The first step is to provide personal information, including SSN, if applicable.



# FSA ID Creation for Parents Without a Social Security Number (SSN)

## Creating an FSA ID

- If the parent doesn't have an SSN, they will click the **new box** under the SSN that says, "I don't have a Social Security number."

**Create an Account**

Step 1 of 7

**Personal Information**

I understand that I'll be required to certify that the information I provide to create an account is true and correct and that I'm the individual who I claim to be.

If I'm not the person I claim to be, I understand that I'm not authorized to proceed and that I should exit this form now. If I provide false or misleading information, I understand that I may be subject to a fine, prison time, or both.

First Name  
Jesse

Middle Initial  
C

Last Name  
Faden

Date of Birth  
Month Day Year  
09 07 1991

Social Security Number  
 Show

I don't have a Social Security number.

Cancel Continue

# FSA ID Creation for Parents Without a Social Security Number (SSN)

The screenshot shows the Federal Student Aid website interface. At the top, there are navigation links for 'FAFSA Form', 'Loans and Grants', 'Loan Repayment', and 'Loan Forgiveness'. The main heading is 'Create an Account', with a progress bar indicating 'Step 1 of 7' and the section 'Personal Information'. A warning dialog box is overlaid on the form, titled 'Warning: Your Account Will Be Limited Without SSN'. The dialog explains that without an SSN, the user's account will be limited. It lists two conditions where an account without an SSN is permitted: being a parent or spouse of a student applying for aid, and being a citizen of the Freely Associated States. A note states that previously completed FAFSA forms won't be linked to the account, but information from 2023-24 FAFSA forms can be accessed using identifiers on the FAFSA roles page. The dialog has 'Go Back' and 'Continue Without SSN' buttons. The background form shows fields for 'First Name' (Jesse), 'Middle Initial' (C), 'Last Name' (Faden), 'Date of Birth' (09/07/1991), and 'Social Security Number'. A checkbox 'I don't have a Social Security number.' is checked. 'Cancel' and 'Continue' buttons are at the bottom of the form.

Federal Student Aid  
FAFSA Form - Loans and Grants - Loan Repayment - Loan Forgiveness - Log In | Create Account

## Create an Account

Step 1 of 7  
Personal Information

I understand that I'll be required to provide accurate information and that the account is true and correct and that I should exit this form now if I understand that I may be subject to penalties for providing false information.

If I'm not the person I claim to be, I understand that I may be subject to penalties for providing false information.

First Name  
Jesse

Middle Initial  
C

Last Name  
Faden

Date of Birth  
Month: 09 Day: 07 Year: 1991

Social Security Number

I don't have a Social Security number.

Cancel Continue

### Warning: Your Account Will Be Limited Without SSN

If you create an account without an SSN, you'll be limited in what you can do. You should only continue creating an account without an SSN if one of the following statements is true for you:

- I am a parent or spouse of a student who is applying for aid, and I do not have an SSN.
- I am a citizen of the Freely Associated States and need to complete the FAFSA<sup>®</sup> form online.

*Note: Any previously completed FAFSA forms won't be linked to your account. You will still be able to access information from 2023-24 FAFSA forms if you use your identifiers on the FAFSA roles page.*

Go Back Continue Without SSN



# FSA ID Creation for Parents Without a Social Security Number (SSN)

## Creating an FSA ID

- Parent will create a username and password
- Parent **must enter a unique email address** (this is the case with all new accounts)
- Parent **must provide mailing address**
- Providing a cell phone number is optional but strongly recommended (must be unique)
- Remaining steps are the same as for those with an SSN except that there is **an additional step**.

# FSA ID Creation for Parents Without a Social Security Number (SSN)

## Creating an FSA ID

- After what is normally the last screen, parents will see a screen with **four** questions.
- There is **no credit check** and no credit history is required.
- Parent will have only **one try** to answer the questions.

**Create an Account**

Step 7 of 7

**Identity Verification**

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.

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?

(316) 775-5152

(970) 680-6986

(128) 791-0911

None of the above

Which of the following is a current or previous employer?

# FSA ID Creation for Parents Without a Social Security Number (SSN)

## Creating an FSA ID

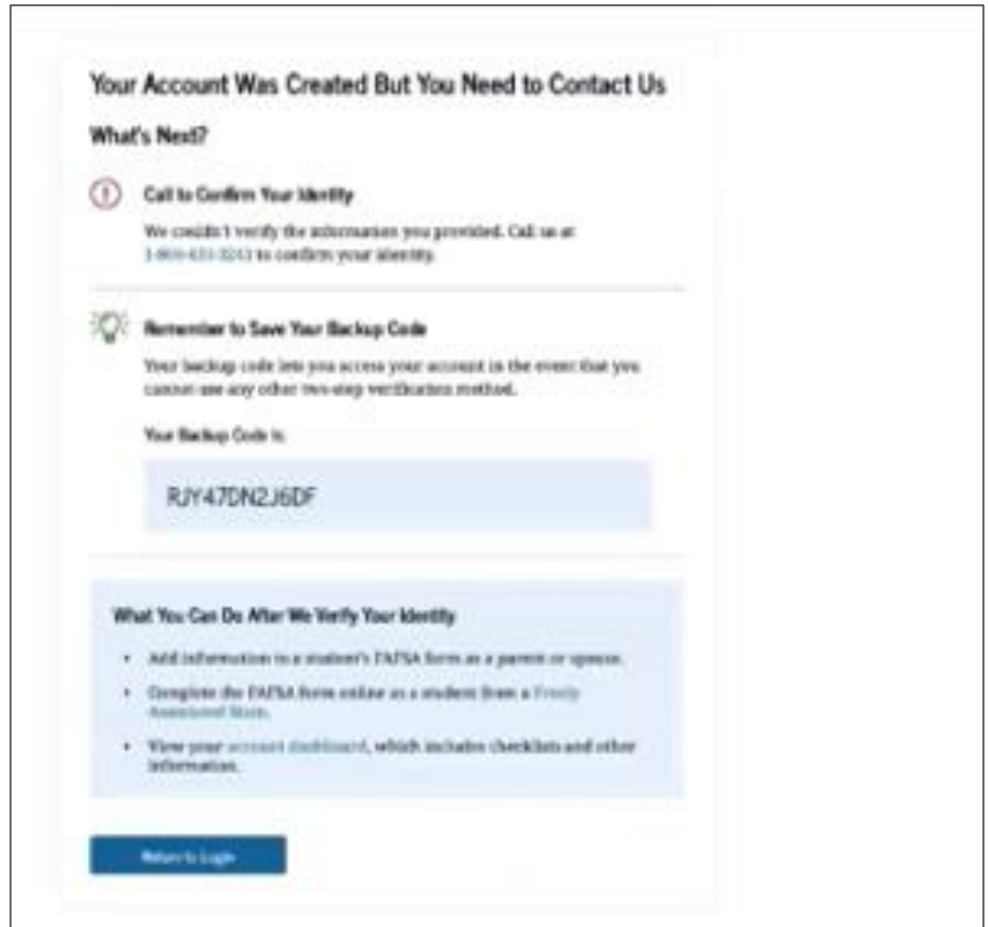
- If parent answers **all four questions correctly**, they will see this screen.
- The **FSA ID can be used immediately** to complete the FAFSA.

The screenshot shows a confirmation page for a newly created FSA ID. The main heading is "Your Account Was Successfully Created". Below this, under "What's Next?", there are two items: a checkmark icon followed by "Your Identity Has Been Verified" with the subtext "You can log in and start filling out the FAFSA® form.", and a lightbulb icon followed by "Remember to Save Your Backup Code" with the subtext "Your backup code lets you access your account in the event that you cannot use any other two-step verification method." Below this, it says "Your Backup Code is:" followed by a light blue box containing the code "RJY47DN2J6DF". At the bottom, there is a section titled "What You Can Do Now" with three bullet points: "Add information to a student's FAFSA form as a parent or spouse.", "Complete the FAFSA form online as a student from a Freely Associated State.", and "View your account dashboard, which includes checklists and other information." At the very bottom, there is a blue button labeled "Return to Login".

# FSA ID Creation for Parents Without a Social Security Number (SSN)

## Creating an FSA ID

- If all four questions were **not answered accurately**, they will see this screen.
- The parent will **need to call** to confirm their identity.





# FSA ID Creation for Parents Without a Social Security Number (SSN)

## **ID VERIFICATION FOR INDIVIDUALS WITHOUT SSN'S - PROCESS**

---

Federal Student Aid  
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

- Contact FSAIC at 1-800-433-3243
- A Customer Service Representative will look up your account and initiate the identity verification process
- You will receive an email with a case number and instructions for providing the proper documentation for us to verify your identity
- Submit the required documentation
- Within 1-3 days FSA will provide an email confirming that your identity has been verified



# FSA ID Creation for Parents Without a Social Security Number (SSN)

## ID VERIFICATION FOR INDIVIDUALS WITHOUT SSN'S – REQUIRED DOCUMENTS

Federal Student Aid  
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

- Completed Attestation Form
    - Will be available on StudentAid.gov
  - Proof of Identity:
    - ONE of the following forms of ID
      - Driver's License
      - State or City Identification Card
      - Foreign Passport
- OR
- A UTILITY BILL + ONE of the following forms of ID
    - Municipal identification card
    - Community ID
    - Consular identification card





# FSA ID Creation for Parents Without a Social Security Number (SSN)

## Creating an FSA ID

- If not able to answer knowledge-based verification question, process is **very similar to current ID account recovery** process.
- Case number assigned and instructions for providing proper documentation **will be emailed**.
- When calling FSA, customer service support will be available in **multiple languages** (details will be added to the website).
- FSA training held on November 2 can be found in the **FSA Training Center** at [fsatraining.ed.gov](https://fsatraining.ed.gov) (must set up account to access).



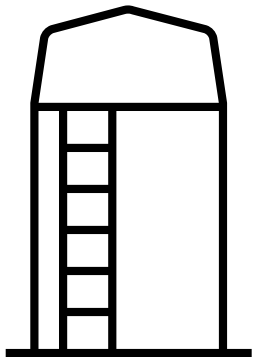
**It's Kahoot Time!**



# FAFSA Process Changes

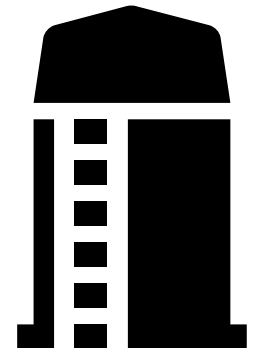
## 2024-25 FAFSA is a *Roles-Based* form

Students will log in and see **only** student-related questions.



Contributing parent(s) will log in and see **only** parent-related questions.


Either student or parent can start the FAFSA and they will “invite” the other to complete the FAFSA.




FAFSA<sup>®</sup> FORM 2024-25

Welcome, Raya,  
to the FAFSA<sup>®</sup> Form

I am starting the FAFSA form as a

Student 

Parent 

Previous Continue

**Either** the student or the parent can start the FAFSA

# FAFSA Process Changes

When inviting a parent, the student **must** provide parent's legal name, date of birth, SSN (unless parent doesn't have one), and email address.

**If the student starts the FAFSA** and is dependent they will need to *invite their parent(s)* to complete the FAFSA

## Discuss Who Will Start the FAFSA

- Students and parent(s) should discuss **who will start the FAFSA.**
- Whoever starts the FAFSA will **“invite”** the other contributors.
- This “invitation” is how the student and parent sections of the FAFSA **get connected.**
- Two-step verification will be required **every time** a student or parent uses their FSA ID.



# FAFSA Formula Changes



## Changes to Income Reporting

- Almost all income questions will come directly from the Federal Income Tax Return.
  - The IRS Data Retrieval Tool (SRT) is gone and replaced with a Direct Data Exchange (DDX).
  - **Federal Tax Information (FTI)** will be imported into the FTI module and will not show on the FAFSA or FAFSA Submission Summary (FSS).
  - Manual entry of federal tax information will only be required in very limited situations.
    - Individuals are still required must provide consent and approval for student to be eligible for federal financial aid.
  - **EVERYONE** must provide consent and approval – even nontax filers!



# FAFSA Formula Changes

## Changes to Income Reporting

- The **untaxed income page is gone**, and individuals will no longer be asked to report the following on the FAFSA:
  - Untaxed contributions to retirement
  - Worker's Compensation
  - **Cash support and other money paid on the student's behalf**
    - This change means that:
      - Gifts to the student will no longer be reported as untaxed income.
      - Qualified distributions from 529 plans that are owned by a grandparent, aunt, uncle, etc. will no longer affect aid eligibility.



# FAFSA Formula changes

## Number in College

- The **parent SAI will no longer be divided by number of children in college** at the same time.
- The question **will remain** on the FAFSA.
- Families can request a **special circumstances review** if impacted by the number in college.

## Applicants Exempt from Asset Reporting

- No asset questions for:
  - Families receiving **means tested benefits**
    - ✓ SSI, SNAP, TANF, WIC, Medicaid, and Federal Housing Assistance, Free and Reduced Lunch, and Earned Income Tax Credit
    - ✓ No additional income threshold
  - Most people with an income **less than \$60K** (depending on tax schedules)



# FAFSA Formula changes

## Changes in Reportable Assets

- Certain previous **exclusions from assets** have been **dropped**:
  - Small, family-owned businesses
  - Family farm (primary residence is still excluded)
- Because there is no longer an untaxed income section, **child support received** is reported in the asset section.



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