# How to Submit the 2024-25 FAFSA Form if Your Contributor Doesn't Have a Social Security number (SSN)

When the 2024–25 *Free Application for Federal Student Aid* (FAFSA®) form first became available, there was a technical issue that prevented contributors without a Social Security number (SSN) from starting or accessing the 2024–25 *Free Application for Federal Student Aid* (FAFSA®) form. This issue has been resolved. Students are able to submit a fully completed FAFSA form that includes contributor information.

Provided below is information to help students and families successfully navigate the form.  This includes information on commonly asked questions and help on areas that might impact the user experience.

Of note:

- All contributors without an SSN, including those with an Individual Taxpayer Identification Number (ITIN), will need to manually enter their financial information. We still encourage all impacted users to enter an ITIN, if they have one. At a later date, the Department of Education (Department) will work to retrieve federal tax information via the direct data exchange with the IRS and will reprocess the form, as necessary, to reflect any changes. There is no timeline for resolution of this issue.
- Students and contributors without an SSN may experience an error message during the contributor invitation process as the system may have a hard time matching applicant and contributor StudentAid.gov accounts.  This is happening if there is a mismatch of information between the invitation and the contributor's StudentAid.gov account (e.g., mailing address does not exactly match) or if numerous invitations have been sent to the same contributor. We anticipate this issue will be resolved in March but offer a workaround for dependent students below.

The Department had previously [provided instructions](#) for students to follow to bypass the issues in the systems that were preventing submission.  We further advised students that they should only follow the instructions if they needed to submit the FAFSA form in order to meet critical state, institutional, or other scholarship organization aid deadlines while the Department worked towards resolving the FAFSA form issues for students who have a contributor without an SSN in the first half of March. The Department will continue to provide these instructions until the matching error referenced above is resolved.

## Steps to Follow If You Are Starting the 2024-25 FAFSA Form for the First Time

To start an online FAFSA form in situations where a contributor does not have an SSN, students should use the following steps. Completing the steps below will help you to avoid encountering errors.

**Step 1: Get a StudentAid.gov account before filling out the FAFSA® form**.

As you prepare to fill out the form, make sure you and your contributor(s) each [create a StudentAid.gov account](#). We strongly recommend that you and your contributor(s) each create a StudentAid.gov account *before* you start your form. If you're an independent student, your spouse may be a required contributor. If you're a dependent student, your parent(s) may be required contributors. To find out if your parent(s) will be a contributor on your FAFSA form, check out the [Is My Parent a Contributor When I Fill Out My FAFSA® Form? infographic](#).

*IMPORTANT: We recommend printing a copy—or taking a screenshot—of the information your contributor enters on the "Personal Information" page when they create their StudentAid.gov account. You will need to enter this same information **exactly** as entered when inviting the contributor to your FAFSA form. Differences as small as using "Road" in the invitation to the contributor, versus using the abbreviation "Rd" when creating their StudentAid.gov account address can potentially lead to errors that will prevent the contributor from entering the FAFSA form.*

Contributors without an SSN who create a StudentAid.gov account will need to complete an identity verification process after they create the account. Your contributor will need to complete all steps to verify their identity before they can access your FAFSA form, which may take several days. Your contributor will not be able to start or access your FAFSA form to provide information until their account is validated. Please see **How do I verify my identity if I create an account and don't have a Social Security number (SSN)?** on StudentAid.gov for more information.

## Step 2: Start the 2024–25 FAFSA® form at [fafsa.gov](fafsa.gov).

Be prepared so you can complete your form in one session. You might need the following documents as you fill out the 2024–25 form:

- 2022 Tax returns
- Records of child support received
- Current balances of cash, savings, and checking accounts
- Net worth of investments, businesses, and farms

Learn more about [what you need to fill out your FAFSA form](). If you gather these things in advance, you'll be able to complete and submit your form quickly. Any contributors you invite to your form will need to provide the same information for themselves.

## Step 3: Invite all required contributors to participate in the form.

Follow the prompts in the online form to identify and invite your contributors. Then, complete the entire student section of the form. To invite contributors to your FAFSA form, you'll be asked to provide their:

- first and last name;
- SSN (if they have one);
- date of birth;
- email address; and
- mailing address.

To avoid issues with your FAFSA form, list contributor information **exactly** as it appears on the contributor's legal identification such as their birth certificate, U.S. driver's license, or foreign passport. Also, if they already have a StudentAid.gov account, make sure the personal information you enter exactly matches the information they provided when creating their account. Differences as small as using "Road" in the invitation to the contributor, versus the contributor using the abbreviation "Rd" when creating their StudentAid.gov account can potentially lead to errors that will prevent the contributor from entering the FAFSA form. Leave the SSN portion blank only for those contributors that do not have one. For additional tips on successfully completing your 2024–25 FAFSA form, read our [Pro Tips resource]().

**Step 4: Sign your section of the form after selecting schools.**

After adding your school(s) to your form, review your information, sign your form, and then continue to the "section complete" page.

**Step 5: Have your contributor(s) accept their invitation and log into the FAFSA to provide their information.**

Your contributor(s) will need to manually enter their income and tax information including their Adjusted Gross Income and income taxes paid. They will need a copy of their 2022 tax return to complete this section.

All contributors without an SSN, including those with an Individual Taxpayer Identification Number (ITIN), will need to manually enter their financial information. We still encourage all impacted users to enter an ITIN, if they have one. At a later date, the Department will attempt to retrieve federal tax information via the direct data exchange with the IRS and will reprocess the form, as necessary, to reflect any changes.

**Step 6: Submit the form.**

If you successfully completed your section, and your contributors successfully complete their section, your form should be submitted.

**Step 7: Watch for your confirmation email.**

You will receive a confirmation showing your submission date and your estimated aid eligibility.

*Note: This process is different when the student does not have an SSN. Undocumented students, including Deferred Action for Childhood Arrivals (DACA) recipients, are not eligible for federal student aid but may still be eligible for other types of financial aid (state aid, college or career/trade school aid, or private scholarships). These students should check with their high school counselor or college's or career school's financial aid office to see whether completing the FAFSA form is the appropriate way to apply for state and school student aid. [Get more details and tips for DACA recipients filling out the FAFSA form](#).*

## Steps to Follow If You've Already Started the 2024-25 FAFSA Form and [Your Contributor Is Still Having Problems Accessing Your Form](#)

Depending on your situation, you may also see an error message that says "If your contributor doesn't have a Social Security number (SSN), you may encounter an issue that impacts your ability to add them to your form. If you receive this error, review *this guidance* and recommended workaround and try again." This message indicates that you are experiencing the matching error described above and the system cannot connect the student's invitation with the contributor's StudentAid.gov account.

If you experience this error, you have two options.

1.  If you're a dependent student with at least one parent contributor without an SSN, there is a workaround you can try. *Note: This workaround does not work for independent students that are married and filed taxes separately from their spouse. If filing separately, your spouse is a required contributor.*

2. Wait until the issue is fixed to complete your 2024-25 FAFSA form. We anticipate that this issue will be resolved for all students—including independent students who are married and filed separately from their spouse—in March.

## Workaround for Dependent Students Who Have At Least One Parent Contributor Without an SSN

**Step 1: You (the student) should log in and delete the FAFSA form that is in "Draft" or "In Progress" status.**

Sign into your dashboard on StudentAid.gov and select the 2024-25 Form in the "My Activity" section. Locate the "FAFSA Menu" in the top right-hand corner and click on the button with the three-dots. Select the "Delete FAFSA Form" option and confirm this action by clicking the "Delete FAFSA Form" button in the pop-up window.

**Step 2: Your parent starts a new 2024–25 FAFSA® form on your behalf at fafsa.gov.**

In order for this workaround to be successful, it requires a parent to start the form. Be prepared so your parent can complete the form in one session. They might need the following documents to fill out the 2024–25 form:

- 2022 Tax returns
- Records of child support received
- Current balances of cash, savings, and checking accounts
- Net worth of investments, businesses, and farms

Learn more about what you need to fill out your FAFSA form.

**Step 3: Your parent invites you (the student) and all required contributors to participate in the form.**

Your parent should follow the prompts in the online form to identify and invite all contributors (including you, the student) to the form. Your parent will need to provide your

- first and last name;
- SSN (if you have one);
- date of birth;
- email address; and
- mailing address (if you don't have an SSN).

To avoid issues with the FAFSA form, your parent should list contributor information **_exactly_** as it appears on the contributor's legal identification such as their birth certificate, U.S. driver's license, or foreign passport. Also, if the contributor already has a StudentAid.gov account, make sure the personal information entered **_exactly_** matches the information the contributor provided when creating their account. Differences as small as using "Road" in the invitation to the contributor, versus using the abbreviation "Rd" when creating their StudentAid.gov account address can potentially lead to errors that will prevent the contributor from entering the FAFSA form. Leave the SSN portion blank only for those contributors that do not have one. For additional tips on successfully completing your 2024–25 FAFSA form, read our Pro Tips resource.

**Step 4: The parent completes and signs the Parent Section.**

If the parent is married (not separated), they will be required to enter their spouse's identifying information on the FAFSA form. The 2022 tax filing status of the parent and the parent's spouse will determine if the parent's spouse also needs to enter the form as a contributor. If the parent filed taxes jointly with their spouse, the spouse is not a contributor and does not need to sign in to provide their information separately. If the parent did not file taxes jointly with their current spouse, then the parent's spouse is a required contributor and must log in to the form with their StudentAid.gov account to provide their information.

**Step 5: The student accepts their invitation and logs in to StudentAid.gov to provide their information.**

The student will complete and sign the Student Section. If all required contributors have also completed their sections, the student may also submit their FAFSA form.

# Frequently Asked Questions

**Q: What happens if my contributor can't complete the identity verification process through Transunion?**

**A:** All contributors must complete an identity verification process to create a StudentAid.gov account without an SSN. When creating the account username and password online, they will be required to answer additional questions to verify their identity. These questions are generated by TransUnion, a credit reporting company.

- **If They Aren't Presented Questions**
  If identity verification questions couldn't be generated for your contributor, a yellow banner will display. They can continue creating their account and then will be required to complete a manual verification process, which is detailed below.

  *IMPORTANT: Your contributor can't create another new StudentAid.gov account to make another attempt at verification.*

- **Manual Verification Process**
  If your contributor wasn't presented with identity verification questions while creating their account or they answered them incorrectly, they will be notified on the account creation confirmation page that they need to take additional steps to verify their identity. The contributor will receive a "Verify Your Identity" email from us with additional steps and the required document that must be submitted.

  Your contributor must respond to the email address that is provided and attach a copy of the required documents from the list below, plus a completed and signed attestation form.

  One of the following identity documents:

  - Driver's license
  - State or city identification card
  - Foreign passport

OR

One of the following pairs of identity documents:

- Municipal identification card and utility bill
- Community ID card and utility bill
- Consular identification card (Matricula Consular) and utility bill

## Q: How is the data that students and their contributors enter on the FAFSA form, including personally identifiable information (PII), used and protected?

**A:** The Department follows all applicable laws and regulations to handle your information responsibly. The Department requires personal information for identify verification, to determine a student's eligibility for federal student aid, and to prevent fraud. The Department may also share personal information from the FAFSA with other federal agencies. For example, the Department will share information with the Social Security Administration to verify an SSN (critical for obtaining tax information from the IRS), citizenship (for students who are applying for aid), or to ensure the individual has not passed away. The Department will only share information on the applicant (the student), not any of their contributors, with the Department of Homeland Security to confirm citizenship and eligibility for federal student aid.

Any federal agency that receives this information from the Department can only use the data for the explicitly authorized purposes. This does not include any immigration or enforcement actions.

For those individuals without an SSN that go through an identity verification process through Transunion, Transunion:

- Can only use the data it receives from the Department for the purpose of verifying someone's identity;
- Can not keep the data; and
- Can not share the data with or sell the data to any other entities.

You may review how all collected information is used and shared by accessing Federal Student Aid's privacy statements at studentaid.gov/notices/privacy.

## Q: If I submitted a paper form but it was _not_ for the purpose of meeting an application deadline, can I also file an online form now?

**A:** You may still submit an online version of the FAFSA form. When your online form is processed, your paper form will be marked as a duplicate application and returned to you. Because the online form will be processed before the paper form, the date that the online version was submitted will be the recorded submission date of your FAFSA form (even if you submitted a paper form at an earlier date).

*Note: If you filed a paper form to meet an application deadline in January or February, you **should not** fill out a duplicate online form, as it will override your earlier paper application date.*

## Q: Will online and paper forms be processed at the same time when processing begins in the first half of March?

**A:** Online forms will be processed first, followed by paper forms in the weeks that follow. Therefore, it's highly recommended that all applicants apply via the online form, whenever possible, to prevent further delays. Because the online form will be processed before the paper form, the date that the online

version was submitted will be the recorded submission date of your FAFSA form (even if you submitted a paper form at an earlier date).

*Note: If you filed a paper form to meet an application deadline in January or February, you **should not** fill out a duplicate online form, as it will override your earlier paper application date.*

**Q: I submitted an incomplete FAFSA as instructed by the Department to meet a critical aid deadline.  When can I update the form with my contributor's information?**

**A:** You will be able to make a correction to your form later in March.