

# **FSA ID Creation & Troubleshooting**

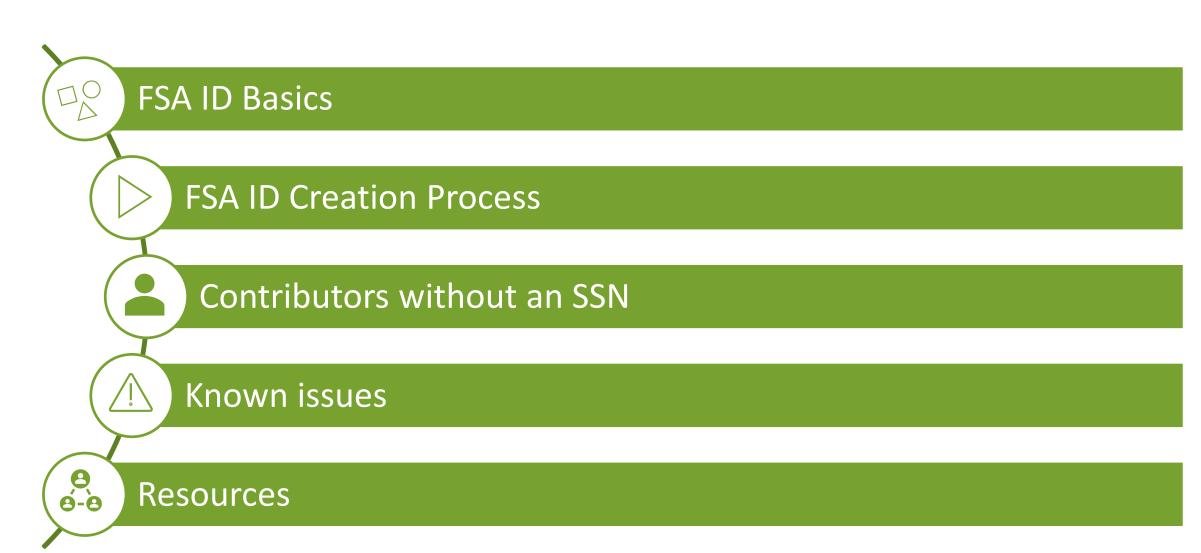
March 15, 2024

PRESENTED BY

Michelle Radley & Nikki Vachon, College Access Counselors FAME



## Agenda





# What is a Federal Student Aid Account (FSA ID)?



An FSA ID is a **username** and **password** that allows individuals to access <u>all</u> **Federal Student Aid** websites, including the FAFSA.

\*NOW REQUIRED TO ENTER A FAFSA\*



FSA ID is how an **individuals signs** the FAFSA and other documents, like Direct Loan Master Promissory Notes (MPN).



With the *Better FAFSA* update, the FSA ID is how **consent and approval** is given to the IRS to release tax data into the FAFSA.



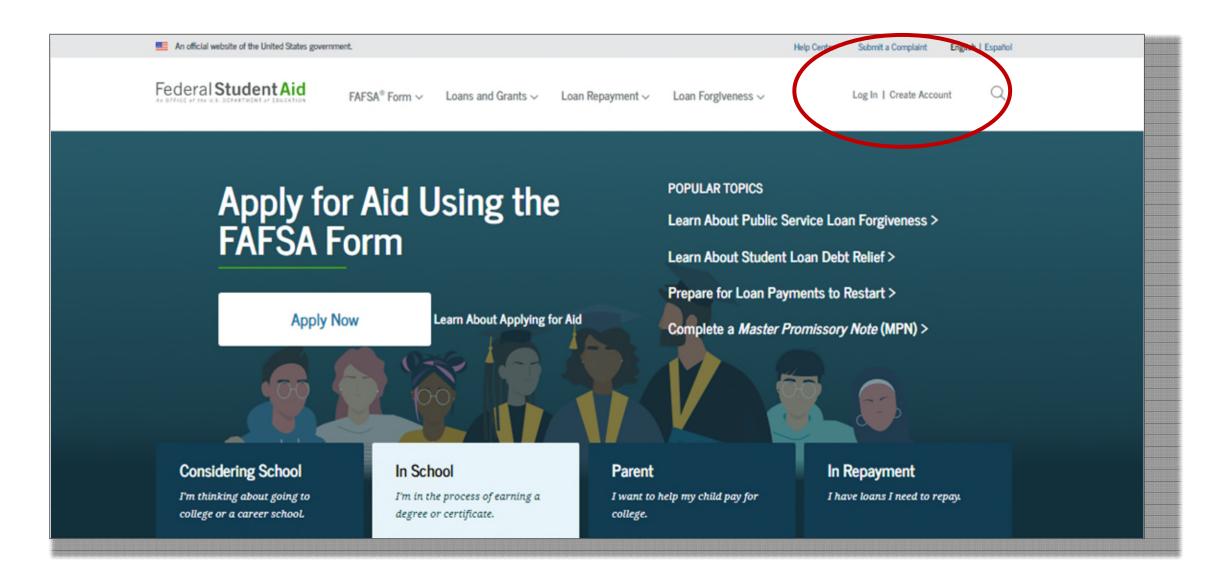
An individual only has one FSA ID (same FSA ID used whether in the role of student, parent, or borrower).



An FSA ID is created at **StudentAid.gov.** 



# Federal Student Aid (FSA) Account – FSA ID







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

Your FSA II

your FSA II Only create complete ti so we recor information

To create a Safari brow email addr Vou'll need access to y

#### Parent

Answers to

Challe

When you: account in generate a Back Up Co



#### STUDENTS: 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's tied to their Social Security number. 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 Seferi browsers work well on this site. When creeting your FSAID, use an email address you're certain you'll have access to for years to come. (We don't recommend using a school or work email address.) Graduating seniors: your high school email access will expire over the summer. If you only have a high school email address, now is the time to create a new email account. You must have access to your email or mobile phone when creating your FSA ID.

	ormation	

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:	<i></i>
account in the event that you cannot use any other two-step ve	assigned a backup code. Your backup code lets you access your rrification method. Each backup code can only be used once. To kid.gov, click on Settings >Two Factor Verification > Generate a Ne

PO Box 949. 5 Crimmunity Drive, Augusta, ME 04332-0949 ■ 207-623-3263 or 1-800-226-3734 ■ Fax: 207-623-0095 × TTV 207-625-2771

Contributor 1

#### Contributor Information (if required)

Dependent Students: Parent ("contributor") information will be required on the FAFSA. Here's how to determine who is a perent "contributor" on the FAFSA:

If your biological or adoptive parents are married, or if they aren't married but live in the same household, both parents will be contributors. If your biological or adoptive parents are divorced separated, or never married and don't live in the same household the parent who provides the majority of your financial support will be a contributor. If that parent is currently married, their spouse will also be a contributor

Independent Students: If you are married, your spouse's information will be required on the FAFSA, and they'll be a

To make completing your FAFSA easier, make a note of the

Legal First Name:	
Legal Last Name:	
Date of Birth:	
Email Address:	
Contributor 2	
Legal First Name:	
Legal Last Name:	
Date of Birth:	
Email Address:	

**FSA ID Creation** 

To create an FSA ID an individual will...

### Provide:

- Legal name
- Date of birth
- & Social Security Number (SSN) —
- Permanent address information

This information must be accurate as it is matched against the Social Security Administration records

### Provide and have access to a unique:

- Mobile phone number and/or
- Email address
  - Email address should be one they will have access to for year to come

Select and answer four challenge questions

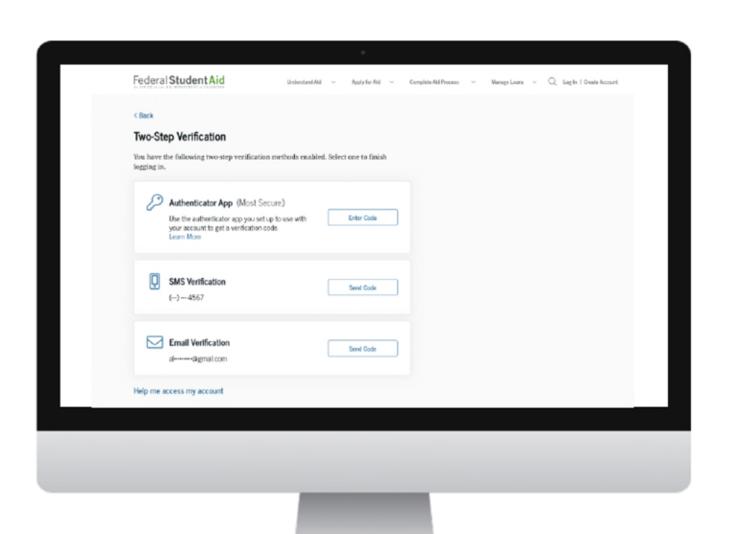
Create a username and password



## **FSA ID Two-Step Verification**

Two-Step Verification is required to complete the FSA ID creation process through one of the following:

- One time password generated from authenticator app
- SMS (text) sent to a verified mobile phone
- Email sent to a verified email address

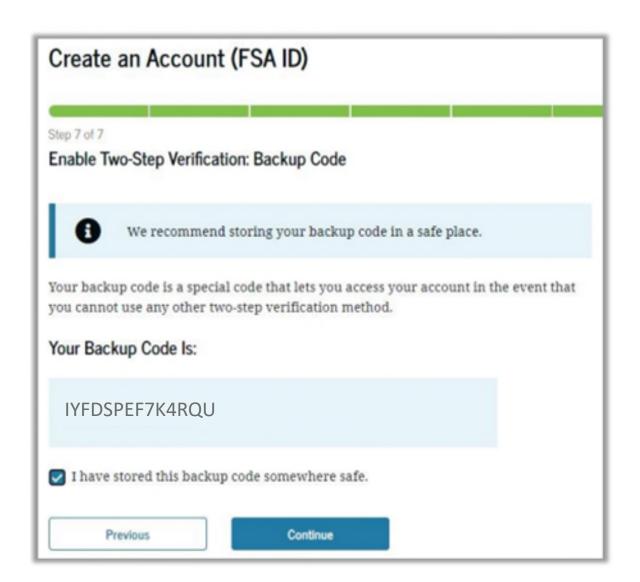




## **FSA ID Back Up Code**

After Two-Step Verification is complete, a **Back Up Code** will be provided.

- The back up code can be used to access the FAFSA if no other options exist. (changed phone #/new email)
- Back up codes are good for only one use.
  - Once used, must go back to StudentAid.gov click on <u>Settings >Two</u> <u>Factor Verification > Generate a New</u> <u>Back Up Code</u>





### 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 I claim to be.

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

First Name				7
Middle Initial				
				?
Last Name				
				?
Date of Birth				
Month Day	Year			
			9	
Social Security Number		/		
				?
What if I don't have a Social	Security r	number?	>	_
Cancel			Continue	

### What If I don't have a Social Security number? ^

If you don't have a Social Security number (SSN) and at least one these two statements describes you, you can check the box below to create an account without an SSN:

- I am a citizen of the Freely Associated States who needs to complete the FAFSA® form online.
- I am a parent or spouse of a student who is applying for aid.

### I do not have an SSN.

I am a citizen of the Freely Associated States and I do not have a Social Security number (SSN); OR I am a parent or spouse of a student who is applying for aid and I do not have an SSN.

# FSA ID Creation – No SSN

Warning: You must enter an SSN if you have one

If you create an account without a Social Security number (SSN) when you actually have one, you can be prevented from completing or contributing to a FAFSA form. You can also experience delays in verifying your identity and be prevented from contributing to other applications on StudentAid.gov.

You should only continue creating an account without an SSN if you do not have an SSN and 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® form online.

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

I have an SSN

I do NOT have an SSN



### **FSA ID Creation – No SSN**



Go to StudentAid.gov. Click on "Create an Account"

Go through 1-4 knowledge-based verification questions via TransUnion



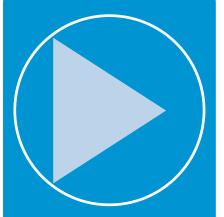
Upon completion, individual will see a confirmation page showing the results of their identity verification.



If they fail the
TransUnion verification
process, FSA will
automatically email an
assigned case number
to the individual (in
English or Spanish)
along with directions



The individual is then required to submit one or a combination of their acceptable documentation and a signed Attestation Form to: <a href="mailto:IDVerification@ed.gov">IDVerification@ed.gov</a>



DOE will review to be sure info matches data used when creating FSA ID.

If verified they can use their FSA ID right away



# FSA ID Creation – No SSN Acceptable Documentation



### Attestation & Validation of Identity

OMB No. 1845-0179 Form Approved Exp. Date: 6/30/2024

WARNING/IMPORTANT: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097

### Section 1: Description

Complete this form only if you do not have a Social Security number (SSN) and need to verify your identity to access the U.S. Department of Education's Systems. You must contact Federal Student Aid Information Center (FSAIC) at 1-800-433-3243 prior to completing and submitting this form and providing documentation of identity. After calling FSAIC, you will receive an email from FSA with your case number and instructions.

### Complete this form and provide documentation of identity if one of the following statements is true for you:

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

#### Section 2: Instructions

- 1. Read and Sign Statement of Identity
- 2. Provide Documentation of Identity (See table below)
- 3. Submit this statement and copies of documents to Federal Student Aid for processing.
- 4. Submit this form and the required documentation to: IDVerification@ed.gov
- 5. Next Step Within 1-3 business days, FSA will provide an email confirming that your identity

### Section 5: Acceptable Identification Documents

All acceptable documents submitted for verification or proof of identity must be valid (current and unexpired). The name of the individual and address on the utility bill must match the information provided on this form. Only one (1) document is required from Group A or two (2) documents from Group B.

#### Group A

- U.S. State/Territory Driver's License
- . U.S. State or City Identification Card
- Foreign Passport

### Group B: Utility Bill [1] plus one (1) of the following:

- Municipal identification card
- Community ID
- Consular identification card

¹A utility bill is generally defined as a monthly statement that details an amount owed by an individual(s)of a household for basic services that keep a residence operable. Such as: electricity, water/sewer, gas, trash/recycling, television, internet, or phone bill.

### Section 6: Privacy Act Statement

Authority: Title IV of the Higher Education Act of 1965, as amended (HEA) (20 U.S.C. 1070 et seq.), authorizes the U.S. Department of Education (Department) to ask the questions set forth in this Attestation & Validation of Identity form.

Purpose: We use the information provided on this form to process the Attestation & Validation of Identity to generate authentication and log- on credentials for those individuals wishing to access Departmental student financial assistance systems, online applications, websites and services, and to update security challenge questions and their corresponding answers, and to allow electronic signature on student aid forms and applications, including, but not limited to, the consent/affirmative approval for the Department to disclose records to the Internal Revenue Service (IRS) to obtain Federal Tax Information (FTI) and for the disclosure and redisclosure of the FTI, revocation of such consent/ affirmative approval, the Free Application for Federal Student Aid (FAFSA®), Direct Loan



### How to Create a Federal Stud Aid Account (FS) for those without a Social Security nu



### How to Create a Federal Student Aid Account (FSA ID)

for those without a Social Security number

# FSA ID Worksheet – No SSN

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

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 years to come, so use this form to keep track of information associated with it, and store this form in a secure log

#### Instructions

- 1. Go to StudentAid.gov and click on "Create Account".
- 2. Enter personal information.
  - . Legal name and date of birth.
  - . Click the box to indicate that you don't have a Social Security Number.
  - · Create username and password.
  - · Provide email address, mailing address, mobile phone number.
- 3. Answer the challenge questions. Select answers that are easy to remember and won't change over time
- Enter a validation code to confirm your mobile phone number and email address. You can also set up the Authenticator app on your mobile phone.
- 5. Save your information in the space provided on the back side of this worksheet.
- 6. Answer knowledge-based verification questions, if provided.
  - . If answered correctly, use your FSA ID to complete the FAFSA.
  - . If not provided or if answered incorrectly, you will be prompted to do the following.
    - Contact FSAIC at 800-433-3243.\* The representative will initiate the identity verification process
    - · Complete the Attestation Form available at StudentAid.gov.
    - Expect an email with a case number and documents needed to verify your identity. You will have options:
      - . A valid driver's license, state or city ID, or foreign passport
      - . Utility bill plus one of the following: municipal ID, community ID, or consular ID
    - · Submit the required documents.
  - Expect an email from FSA stating your identity has been verified, then you can use your FSA ID to comp FAFSA.

\*This process can also be initiated by email or live chat. To use one of these options go to: https://studentaid.gov/help-center/contact. Write that you are trying to create an FSA ID and need to ve your identify.

PO Box 949, 5 Community Drive, Augusta, ME 04332-0949 207-623-3263 or 1-800-228-3734 Fax: 207-623-0095 - TTY: 207-62

### Your FSA ID 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:	

#### Your Back Up Code

When you set up the required two-step verification, you will be assigned a backup code. Your backup code let access your account if you can't use any other two-step verification method. A backup code can only be used

To generate a new backup code:

- Log into your account at StudentAid.gov.
- 2. Click on Settings > Two Factor Verification > Generate a New Back Up Code.
- 3. Write your backup code here:

Are you a new Mainer looking for information on higher education or credential evaluation.

Visit FAMEmaine.com/NewMainers

https://www.famemaine.com/wp-content/uploads/2024/02/No-SSN-FSA-ID-Worksheet-2024-25.pdf

## **FAFSA 023**



### for New Mainers

Financial aid can make paying for higher education much easier! All students should submit the FAFSA (Free Application for Federal Student Aid). All schools use the FAFSA to determine eligibility for federal and state financial aid, and many schools use the FAFSA to determine eligibility for their institutional financial aid.



#### 1. Gather information

Both the student and the parent(s) will need the following information to create a Federal Student Aid account (FSAID) and file the FAFSA. Gathering it ahead of time will make the process easier.

- Social Security number\*
- Email address
- Alien Registration Number, if applicable
- 2022 federal tax return

\*Parents who don't have a Social Security number will be able to create an FSA ID when the 2024-2025 FAFSA becomes available. When creating a Federal Student Aid account (FSA ID) and filing the FAFSA, click the box indicating you don't have a Social Security number and provide the required information.



### Create a Federal Student Aid account (FSA ID) at StudentAid.gov

When you create a Federal Student Aid account, you'll set up an FSA ID (username and password). You'll need an FSA ID to file the FAFSA and to enter any Federal Student Aid websites. It also serves as your legal signature.

All students need an FSA ID, and at least one parent will need an FSA ID. If parents live together but aren't married or don't file a joint tax return, both of them will need an FSA ID. You'll need your FSA ID for years to come, so please make a note of the following information here:

STUDENT	PARENT
Username:	Username:
Password:	Password:
Email:	Email:
Cell phone:	Cell phone:

Date Otla



### Federal Student Aid

# Important – Your FSA ID Information Was Changed

### Nicole,

This email is to alert you that your FSA ID information was recently changed.

If you made the changes, or if you requested the changes via customer service, you can ignore this email. If you did not make any

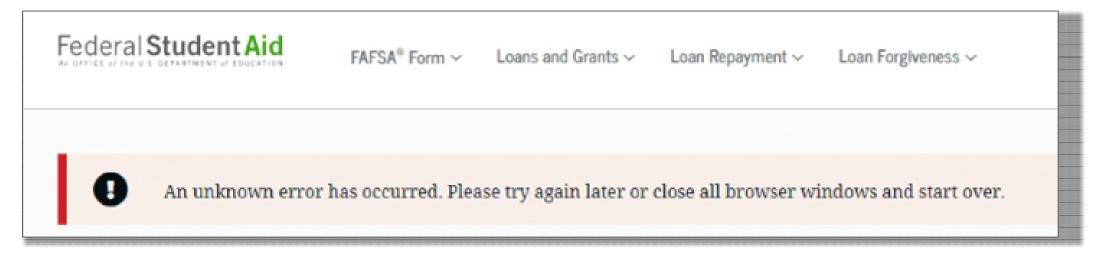
## **Email When User Logs In**

This is inaccurate. Intended to be an email when a user logs in to alert them that someone logged into their account.

Wording will be fixed in the future.

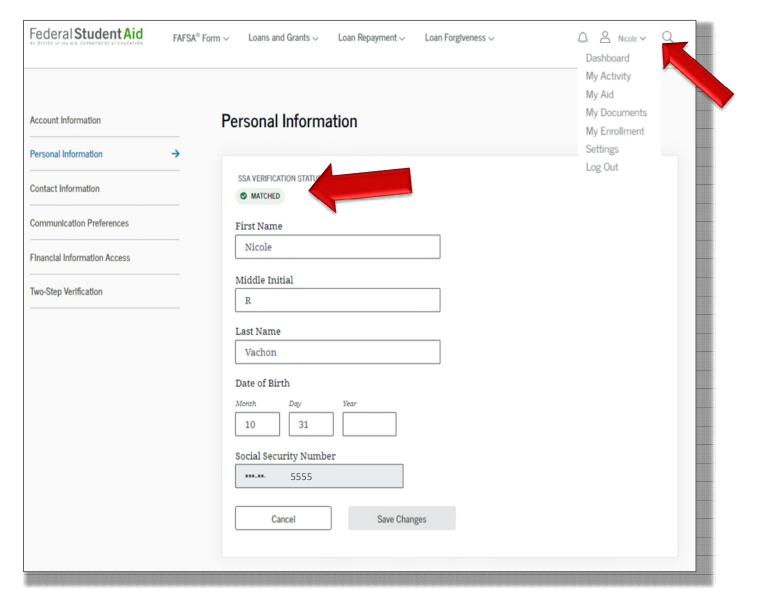


# FSA ID Issues "Unknown Error"



- ✓ Make sure no spaces after names
- ✓ If this error message happens when setting up FSA ID, the application may have timed out. Try again and don't stop (go at a good clip)
- ✓ Try to push through hit continue again
- ✓ Try on a different web browser or device





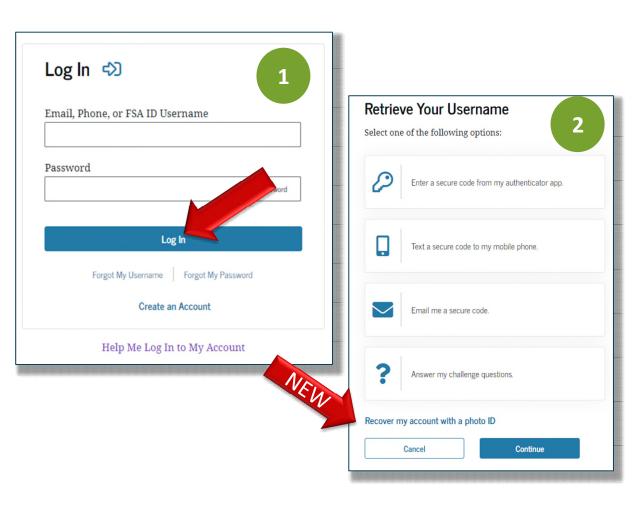
### **FSA ID issues**

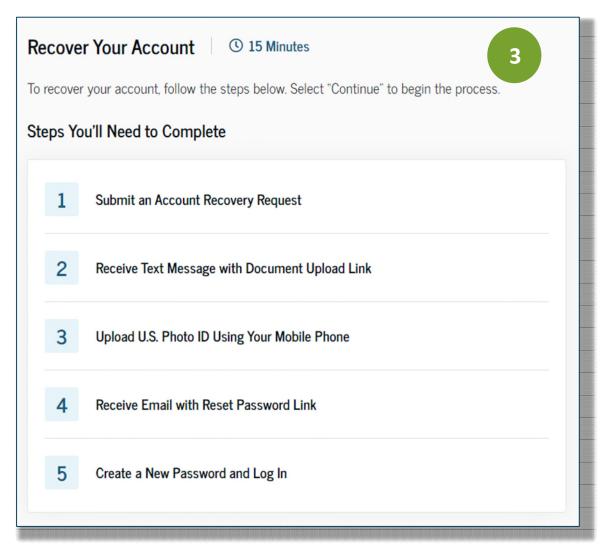
Log in to StudentAid.gov and go to "Settings"

- Does it say
   "matched"? If so, the
   FSA ID is working.
- If not matched, change the data associated and save changes.



## FSA ID issues – SSN Already in use





If nothing is working, call 800-4 FED AID early in the morning. Ask for "agent" when prompted to make a choice. If not making headway, ask for a Tier 2 Specialist.



## 2

### Get Help

For help getting into your account, contact the Federal Student Aid Information Center (FSAIC).

Note: The contact center can discuss account-related issues only with the account owner.

If you no longer have access to your email, phone, or the backup code that was generated when you set up two-step verification, you may need to provide identity verification in order to get back into your account. If this is the case, the fastest way to recover your account is by clicking Recover Account above.

**J 1-800-433-3243** 

Live Chat

### Hours of Operation ^

Monday-Friday: 8 a.m.-10 p.m. Eastern time (ET)

Saturday: 11 a.m.-5 p.m. ET

Sunday: Closed

Closed on all federal holidays.

### https://studentaid.gov/help-center/contact

### Resources

- Call early in the morning
- Say "agent" if calling when automated message starts
- Live chat may be faster or helpful more helpful at times



# Questions?



## Thank you for joining us today!

## Find more FREE resources and information at **FAMEmaine.com/education.**

### **Follow Us:**













Education@FAMEmaine.com Contact Us:

**PH:** 207-623-3263 or 800-228-3734

**TTY:** 207-626-2717