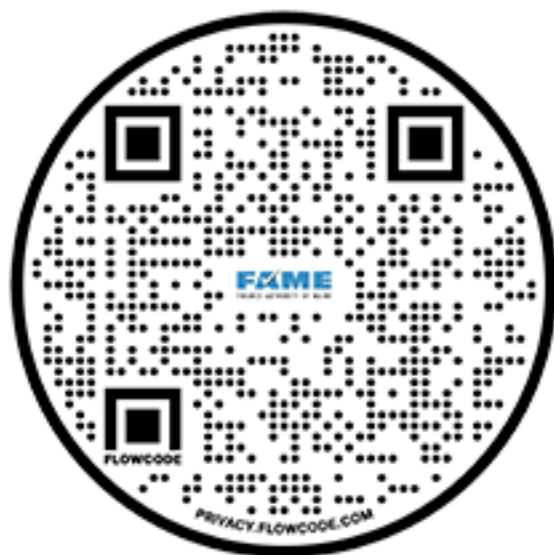


While you wait...

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FAME.maine



Finance Authority of Maine



FAMEMaine

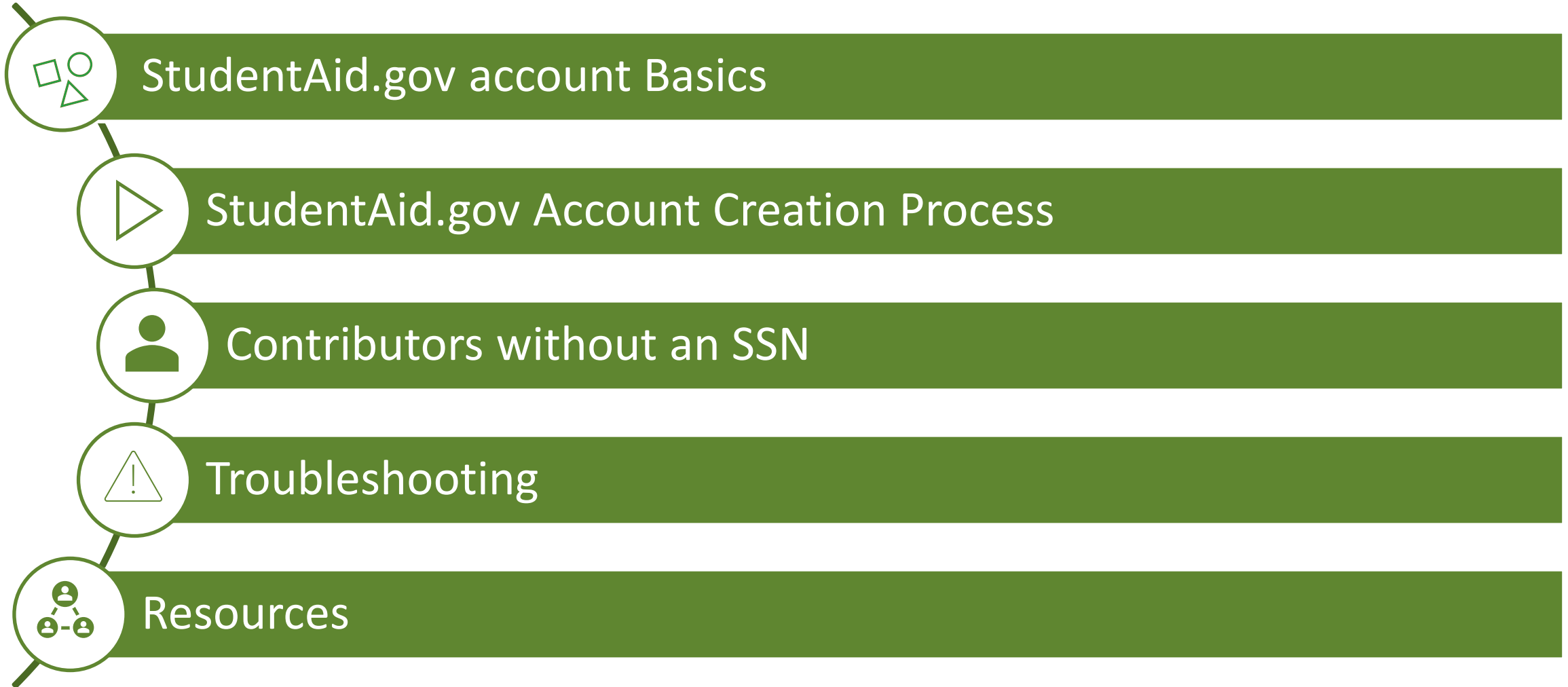


StudentAid.gov Account Creation & Troubleshooting

March 21, 2025

PRESENTED BY

Floreka Malual, New Mainers Specialist
Nikki Vachon, College Access Counselors





What is a StudentAid.gov Account?



StudentAid.gov account is a **username** and **password** that allows individuals to access all **Federal Student Aid** websites, including the FAFSA.



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



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



Every individual, whether a student, parent, or borrower, needs their own unique **StudentAid.gov account**, linked to their Social Security number, to access and manage **federal student aid**.

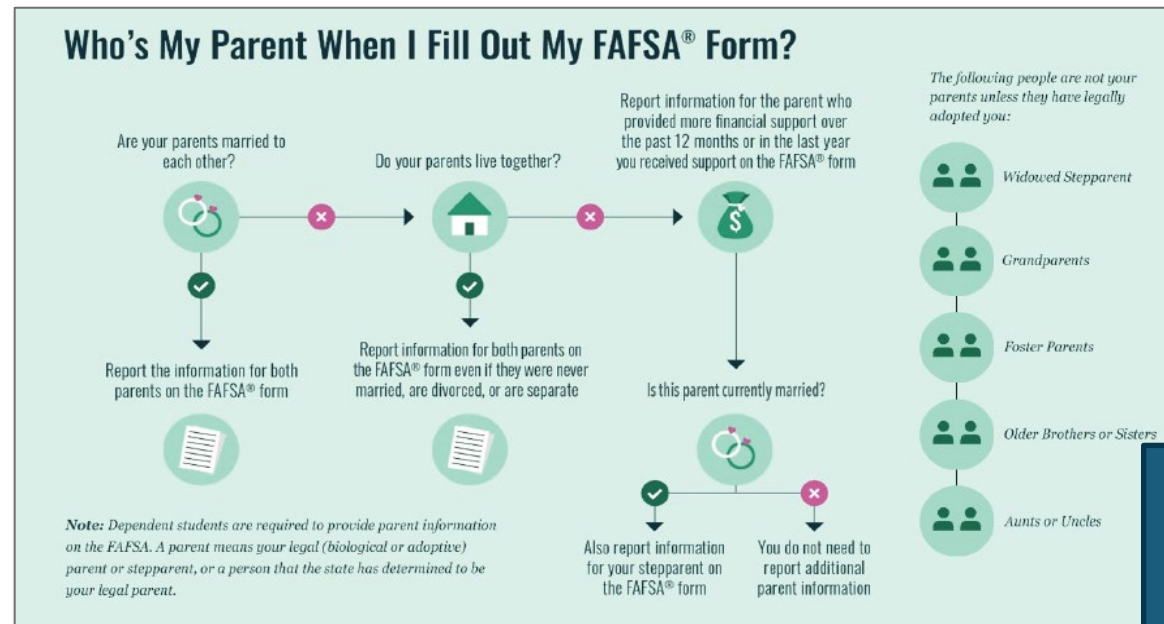


Your **StudentAid.gov** account lets you apply for federal student loans, grants, and work-study using the **Free Application for Federal Student Aid (FAFSA)** form.



Which Parent Needs StudentAid.gov Account ?

- 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 a [StudentAid.gov](https://studentaid.gov) account.
- 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 StudentAid.gov account unless** they filed a joint tax return.



Backside of "Get Ready to File the FAFSA" Checklist



Which Parent Needs A Studentaid.gov Account?

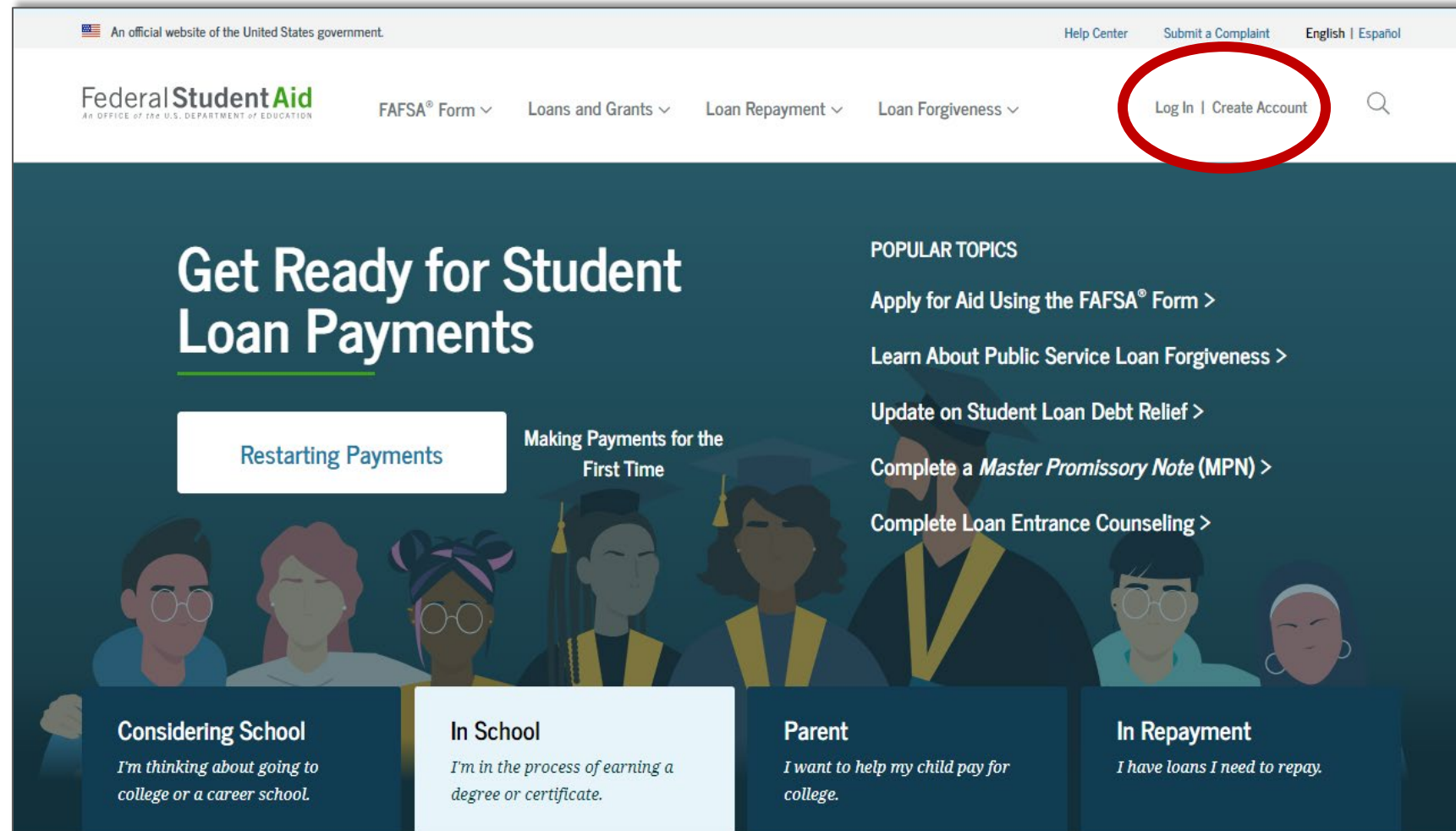
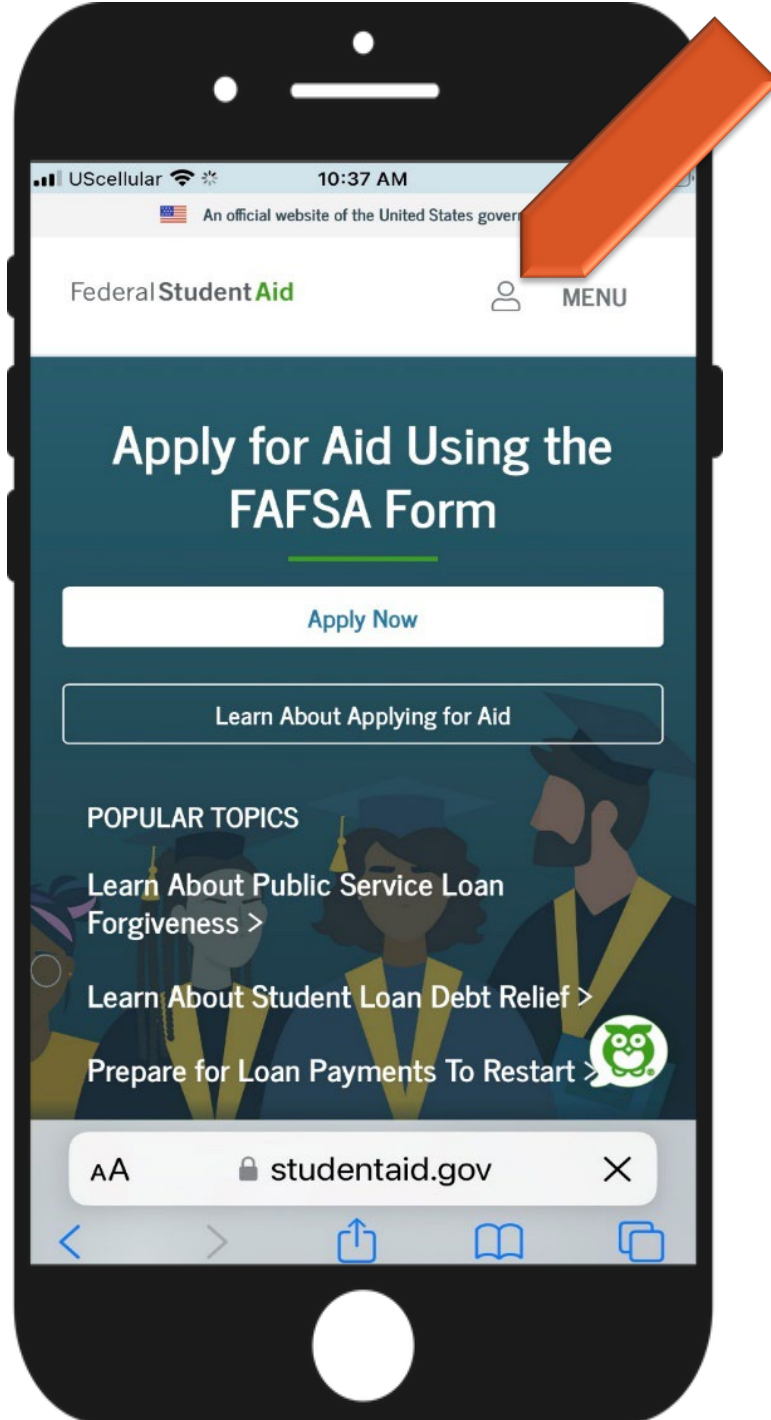
- If parents are **married and filed a joint tax return**, information for both parents will be required but only **one parent** will need a StudentAid.gov account.
- If parents are **married and filed taxes separately**, or if **parents live together but aren't married**, information for both parents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



The tax year filed jointly or separately depends on the FAFSA year filing:

For example. The **2026-27 FAFSA** will ask if parents filed a joint tax return in **2024**.

StudentAid.gov





StudentAid.gov Account 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:

- Email address
 - Email address should be one they will have access to for year to come
- If possible - Mobile phone number

Select and answer four challenge questions

Receive 6 digit code by email/text

FAME
FINANCE AUTHORITY OF MAINE

StudentAid.gov Account Information Sheet

Contributor Information (if required)

A contributor is someone who is required to sign into your FAFSA with their StudentAid.gov username and password. Who is required to sign in is determined by marital status at the time the FAFSA is filed and tax filing status for the year income is required on the FAFSA.

Go to [StudentAid.gov/dependency](https://studentaid.gov/dependency) to determine whether you're a dependent or independent student.

DEPENDENT STUDENTS

Parent information will be required on the FAFSA. Use the information below to determine who is a contributor.

When parents are:

- married and filed a joint tax return, information for both parents is required but only one parent will need to sign in with their StudentAid.gov username and password.
- married and filed taxes separately, or if biological parents live with both parents is required and both parents will need to sign in with their StudentAid.gov username and password.
- divorced, separated, or never married AND don't live together, must provide information and sign in with their StudentAid.gov username and password. If a spouse must sign in unless a joint tax return was filed.

INDEPENDENT STUDENTS

If married, your spouse's information will be required on the FAFSA.

Contributor #1 Information (used to create StudentAid.gov account)

Legal First and Last Name: _____

Email Address: _____ Mobile Phone Number: _____

Username: _____ Password: _____

Challenge Questions Answers: _____

Contributor #2 Information (used to create StudentAid.gov account)

Legal First and Last Name: _____

Email Address: _____ Mobile Phone Number: _____

Username: _____ Password: _____

Challenge Questions Answers: _____

Challenge Questions and Answers (NOTE: 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 if you can't use any other two-step verification method. A backup code can only be used once. To generate a new backup code, log into your account at [StudentAid.gov](https://studentaid.gov), click on Settings > Two Factor Verification > Generate a New Backup Code.

Write your backup code here: _____

For tips and step-by-step instructions on creating a StudentAid.gov account scan here:

Please see other side for important Contributor information.

HAVE QUESTIONS ABOUT YOUR STUDENTAID.GOV OR FILING THE FAFSA?
Get help from FAME: Education@FAMEMaine.com or 800-228-3734

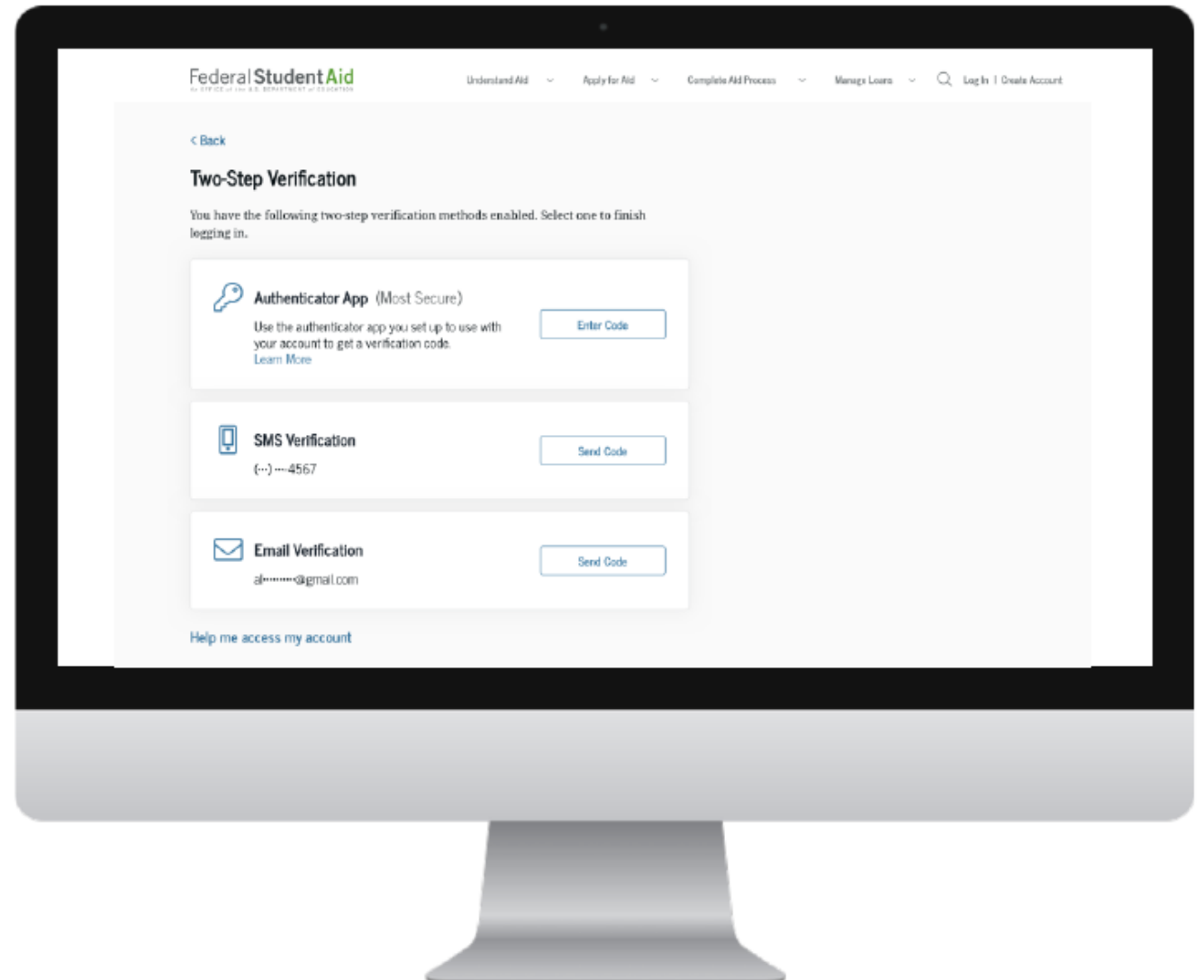
PO Box 949, 5 Community Drive, Augusta, ME 04332-0949 ■ 207-623-3263 ■ Fax: 207-623-0995 ■ TTY: 207-626-2717



StudentAid.gov Account 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**





StudentAid.gov Account 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 Settings >Two Factor Verification > Generate a New Back Up Code

The screenshot shows the 'Create an Account (FSA ID)' page, specifically Step 7 of 7: 'Enable Two-Step Verification: Backup Code'. A progress bar at the top indicates the current step. Below the title, an information icon and text state: 'We recommend storing your backup code in a safe place.' A paragraph explains: 'Your backup code is a special code that lets you access your account in the event that you cannot use any other two-step verification method.' The 'Your Backup Code Is:' section displays the code 'IYFDSPEF7K4RQU' in a light blue box. A checkbox labeled 'I have stored this backup code somewhere safe.' is checked. At the bottom, there are 'Previous' and 'Continue' buttons.

Create an Account (FSA ID)

Step 7 of 7

Enable Two-Step Verification: Backup Code

i We recommend storing your backup code in a safe place.

Your backup code is a special code that lets you access your account in the event that you cannot use any other two-step verification method.

Your Backup Code Is:

IYFDSPEF7K4RQU

☒ I have stored this backup code somewhere safe.

Previous Continue



Parents Without Social Security Number



Parents Without Social Security Number

- **Parents** without a Social Security number (SSN) must create a StudentAid.gov account (FSA ID) to access, complete and sign their portion of the FAFSA.
- **Students** must have a regular SSN (not one for work purposes only) and be a citizen or eligible non-citizen).

The screenshot shows the 'Create an Account' form, Step 1 of 7, 'Personal Information'. A red arrow points from the 'Social Security Number' field to a callout box. Another red arrow points from the 'What if I don't have a Social Security number?' link to a warning box. A blue oval highlights the 'What if I don't have a Social Security number?' link.

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 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 authorized to proceed, 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 both.

First Name

Middle Initial

Last Name

Date of Birth

Month Day Year

Social Security Number

[What if I don't have a Social Security number?](#)

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.

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.



Parents Without Social Security Number

- The remainder the creation of StudentAid.gov account process similar process for those with SSN except that individuals must certify their identity by checking a box. Additionally, some individual will see knowledge-based verification questions.
- When the account is created, the confirmation screen will inform the individual of their verification status.
 - If the account is verified, individuals can immediately begin fully using their account.
 - If the account is created, but not verified, individuals will be able to access the FAFSA form, but the account will have limited functionality. No additional steps are currently needed.
- For step-by-step instructions to create an account without a SSN, see our [How to Create a Federal StudentAid.gov Account](#)



StudentAid.gov Account Creation – No SSN Attestation form update

- The attestation form is now digital but looks different and isn't referred to as an attestation form.

Create an Account

✓

✓

✓

✓

✓

6

7

Personal InformationAccount InformationContact InformationCommunication PreferencesChallenge QuestionsConfirm & VerifyEnable Two-Step Verification

Confirm Your Identity

Understandings and Certification

I certify that I, Susan Smith, am the individual confirming my identity for purposes of creating a StudentAid.gov account to access U.S. Department of Education (ED) systems in order to contribute to the *Free Application for Federal Student Aid* (FAFSA®) form. I acknowledge and understand that this is not an application for federal student aid under Title IV of the *Higher Education Act of 1965*, as amended (HEA). I further understand and acknowledge that I must abide by ED's code of conduct, terms of service, and rules of behavior when accessing and using ED's systems, as detailed in the [Federal Register Notice dated Sept. 10, 2021](#).

By selecting the checkbox below, I consent and certify under penalty of perjury under the laws of the United States of America, that the foregoing is true and correct. I understand that any falsification of this statement is punishable under the provisions of 18 U.S.C. § 1001 by a fine, imprisonment of not more than five years, or both. I also understand that the knowing and willful request for or acquisition of records pertaining to an individual under false pretenses is a criminal offense under the *Privacy Act of 1974*, subject to a fine of not more than \$5,000 (5 U.S.C. § 552(a)(3)). By confirming my identity, my request to create a StudentAid.gov account will be logged in Ed's Person Authentication Service (PAS) System of Record (18-11-12).

Privacy Act Statement

Paperwork Reduction Notice

Confirm and Certify Your Identity

☐ I, Susan Smith, certify that all of the information I have provided on this form and in any accompanying documentation is true, complete, and correct to the best of my knowledge and belief.

OMB No. 1845-0103 • Form Approved

Previous

Continue



How to Create a Federal StudentAid.gov Account for those without a Social Security number

When you create your [StudentAid.gov](#) account, you'll set up a username and password that will give you access to Federal Student Aid's online systems and serves as your legal signature. You can only have one StudentAid.gov account. You'll use the same username and password 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.

Only create a [StudentAid.gov](#) account using your own information and for your own use. The same username and password will be used to access and complete the FAFSA, sign federal loan documents, and access student loan information. You'll need your StudentAid.gov account information for years to come, so use this form to keep track of information associated with it and store this form in a secure location.

Instructions

- Go to [StudentAid.gov](#) and click on "Create Account".
- Enter personal information.
 - Legal name and date of birth.
 - Click the box to indicate that you don't have a Social Security Number (SSN) and then confirm that you don't have an SSN on the next screen.
 - Create username and password.
 - Provide your email address, mailing address, and mobile phone number. Confirm your communication preferences.
- Answer the challenge questions. Select answers that are easy to remember and won't change over time.
- Confirm and verify your information and agree to FSA's terms and conditions.
- Confirm and certify your identity by checking the box at the bottom of the page.
- 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.
- Answer knowledge-based verification questions, if provided.
- Your account has been created, and the confirmation screen will inform you of your verification status.
 - If your account is verified, you can immediately begin fully using your account.
 - If your account is created, but not verified, you'll still immediately be able to access the FAFSA form, but your account will have limited functionality. No additional steps are currently needed.
- Save your information in the space provided on the back of this worksheet.

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

Visit [FAMEmaine.com/NewMainers](https://famemaine.com/NewMainers)

PO Box 949, 5 Community Drive, Augusta, ME 04332-0949 • 207-623-3263 or 1-800-228-3734 • Fax: 207-623-0095 - TTY: 207-626-2717



Your StudentAid.gov Account 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 is used to access your account if you can't use any other two-step verification method. A backup code can 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:

PO Box 949, 5 Community Drive, Augusta, ME 04332-0949 • 207-623-3263 or 1-800-228-3734 • Fax: 207-623-0095 - TTY: 207-626-2717

Worksheet – No SSN

FAFSA 1 2 3 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 (FSA ID) and file the FAFSA. Gathering it ahead of time will make the process easier.

- Social Security number*
- Alien Registration Number, if applicable
- Email address
- Federal Tax Return for applicable year

*Parents who don't have a Social Security number can still create an FSA ID. See our [FSA ID Tracking Sheet for those without a Social Security number](#) for instructions. 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.



2. 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 we recommend using the appropriate FAME FSA ID Tracking Sheet to keep track of your information:

[Download Student FSA ID Tracking Sheet](#)

[Download Parent FSA ID Tracking Sheet](#)

[Download FSA ID Tracking Sheet for those without a Social Security number](#)

FAFSAID-025



Parents Without Social Security Number

In the FAFSA...

- When completing the invitation section there's a box to indicate parents don't have an SSN.
- When box is checked, screen will update to display request for mailing address.
- No longer will parents without an SSN fill in all zeros in the SSN box.



Date of Birth ⓘ

Month Day Year

Month Day Year

Social Security Number (SSN) ⓘ

☐ My parent doesn't have an SSN.

Email Address ⓘ

Confirm Email Address ⓘ

Social Security Number (SSN)

☒ My parent doesn't have an SSN. **Checking this box when your parent does have an SSN may delay processing of your FAFSA form.**

Address

City

State

Zip Code

Country

Email Address

Confirm Email Address



Parents Without Social Security Number

Remaining issues for mixed-status families (student has SSN but parent does not):

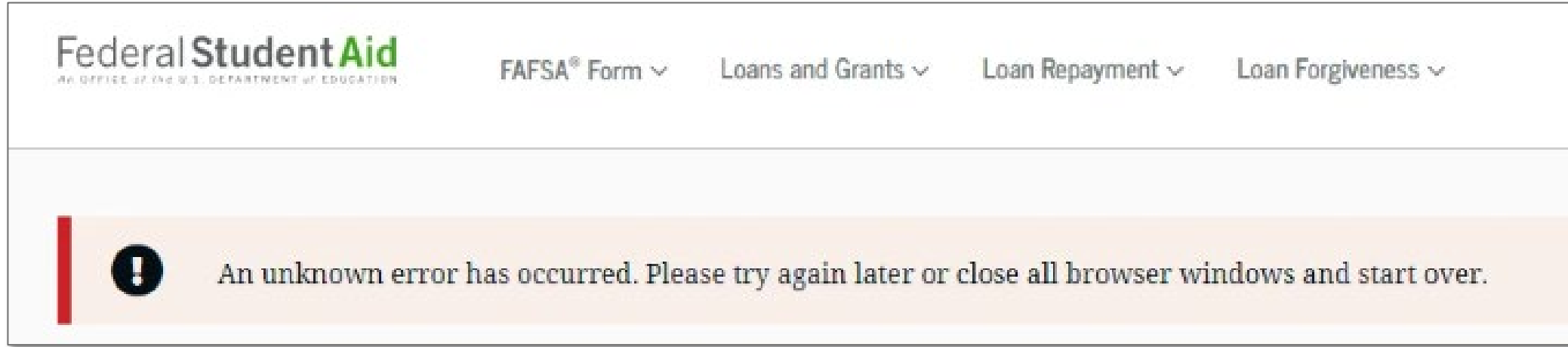
- IRS match is not working for anyone without SSN
 - Contributors will need to **manually enter tax return related data**.
- If the student enters slightly incorrect information when inviting contributor, system is having trouble finding the contributor so can't send an invitation.
 - If the student starts the FAFSA and the invite isn't working, have the student delete their section of the FAFSA and have the parent start the FAFSA.



Troubleshooting



StudentAid.gov 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



Mobile Phone Already In Use

Mobile Phone Account Access

We strongly recommend setting up your mobile phone for account access. This option helps you gain access to your account if you are locked out and allows your mobile phone to be used for two-step verification.

Mobile Phone

(207) 735-3558



Remove your phone number to continue. This phone number is already associated with an account and cannot be added. Phone numbers can be associated with only one StudentAid.gov account at a time. If a family member or a phone number's previous owner has added that number to their account, it cannot be added to yours.

Happens frequently, just means someone else set up an account with this number. User may have that phone number now.

Does the family know who set up an account with that number? Could be older sibling used the number for their account? They will have to delete the phone number within their account to “release” the phone number for use in another account.



StudentAid.gov Account Not working

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

FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾

🔔 👤 Nicole ▾ 🔍

Dashboard
My Activity
My Aid
My Documents
My Enrollment
Settings
Log Out

Account Information

Personal Information →

Contact Information

Communication Preferences

Financial Information Access

Two-Step Verification

Personal Information

SSA VERIFICATION STATUS
✔ MATCHED

First Name
Nicole

Middle Initial
R

Last Name
Vachon

Date of Birth
Month: 10 Day: 31 Year:

Social Security Number
...-.. 5555

Cancel Save Changes

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.

MATCHED

Working account – ready to use

PENDING

Still in verification process – wait to use until “Matched”

NOT MATCHED

Data is incorrect. Fix data or contact SSA to see what is in their records

Invite Parent(s) to This FAFSA® Form



We Need Information for Your Parent(s) Now

Based on your answers in the previous section, you'll need to provide information about both of your parents on your FAFSA® form. This doesn't make them financially responsible for your education. You can invite one or both of your parents to your form now and have them complete their required sections.

Enter information about your parent(s) identified on the prior page, and we'll send an email on your behalf.

If they already have a StudentAid.gov account username and password (FSA ID), the information entered here must exactly match that account.

IMPORTANT: If your contributor doesn't have a Social Security number, you may encounter an error that impacts your ability to add them to your form. If you receive this error, review the [error message](#) and [recommended workaround](#) and try again.

Enter the email address that is most likely to reach your contributor. Unlike the other information, this email address doesn't need to match the email associated with their StudentAid.gov account.

FAFSA
invitation

Parent

First Name ⓘ
Nikki

Last Name ⓘ
Vachon

Date of Birth ⓘ
Month: 10 Day: 31 Year: 1971

Social Security Number (SSN) ⓘ
123-456-5555

☐ My parent doesn't have an SSN. Checking this box when your parent does have an SSN may delay processing of your FAFSA form.

Email Address ⓘ
brianprice@gmail.com

Parent Spouse or Partner
Optional

First Name ⓘ

Last Name ⓘ

Date of Birth ⓘ
Month: Day: Year:

Social Security Number (SSN) ⓘ

☐ My parent doesn't have an SSN. Checking this box when your parent does have an SSN may delay processing of your FAFSA form.

Email Address ⓘ

Invitation Not Working

- Compare data in the invitation within the FAFSA to the StudentAid.gov Account
- Use two different browsers (example: Chrome & Safari) or two different devices.
- If Account is “matched” the invitation will need to be corrected to EXACTLY match the account data

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

FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾

🔔 👤 Nicole 🔍

Account Information

Personal Information →

Contact Information

Communication Preferences

Financial Information Access

Two-Step Verification

SSA VERIFICATION STATUS
✔ MATCHED

First Name
Nicole

Middle Initial
R

Last Name
Vachon

Date of Birth
Month: 10 Day: 31 Year:

Social Security Number
...-.. 5555

Cancel

Save Changes

StudentAid.gov
Account



StudentAid.gov issues – SSN Already in use

Log In ↗

1

Email, Phone, or FSA ID Username

Password

Show Password

Forgot My Username | Forgot My Password





Create an Account

Help Me Log In to My Account

Retrieve Your Username

2

Select one of the following options:

-  Enter a secure code from my authenticator app.
-  Text a secure code to my mobile phone.
-  Email me a secure code.
-  Answer my challenge questions.

Recover my account with a photo ID

Cancel Continue

Recover Your Account | ⌚ 15 Minutes

3

To recover your account, follow the steps below. Select "Continue" to begin the process.

Steps You'll Need to Complete

- 1 Submit an Account Recovery Request
- 2 Receive Text Message with Document Upload Link
- 3 Upload U.S. Photo ID Using Your Mobile Phone
- 4 Receive Email with Reset Password Link
- 5 Create a New Password and Log In

If nothing is working, call 800-4 FED AID early in the morning. Ask for "agent" when prompted to make a choice.



Resources



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.

 1-800-433-3243

 Live Chat

 Email

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.

❖ Call early in the morning

❖ Say “agent” if calling when automated message starts

❖ Live chat may be faster or helpful more helpful at times

<https://studentaid.gov/help-center/contact>



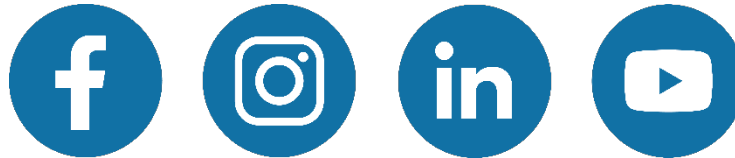
Questions?



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