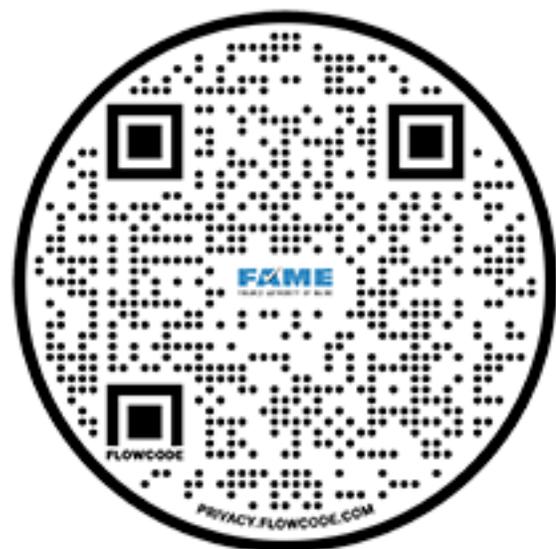


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Mastering StudentAid.gov Accounts: Tips & Troubleshooting for a Smoother FAFSA Experience

October 31, 2025

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-  StudentAid.gov account Basics
-  StudentAid.gov Account Creation Process
-  Troubleshooting
-  Resources



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**.

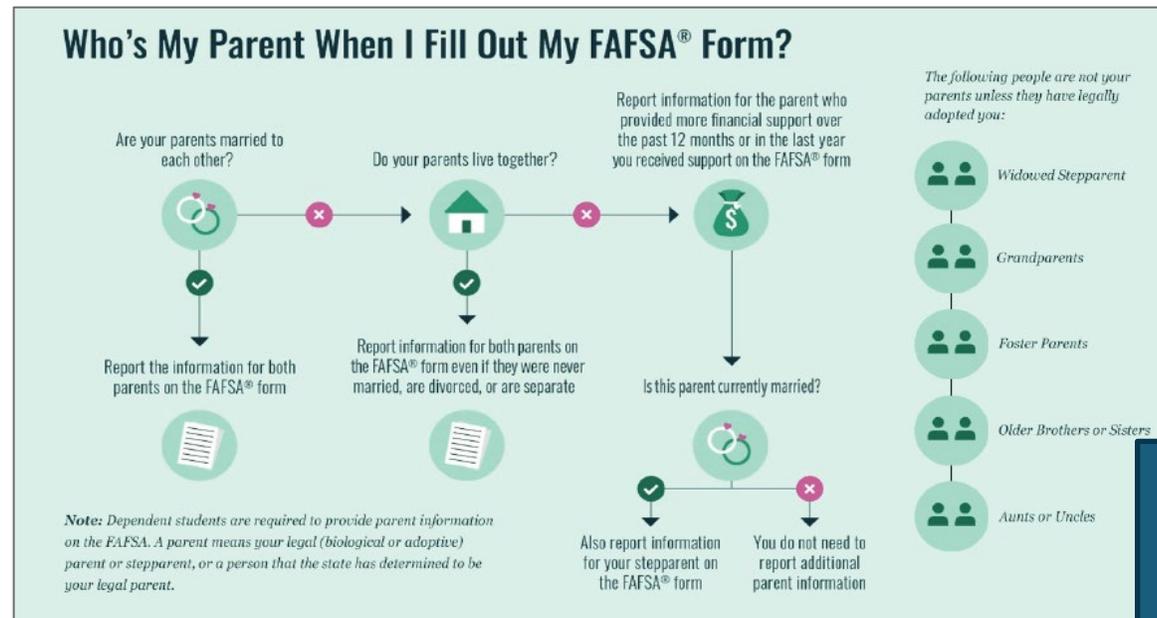


Your **StudentAid.gov** account lets you apply for federal student loans, grants, and work-study using the **Free Application for Federal Student Aid (FAFSA)** form.



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?

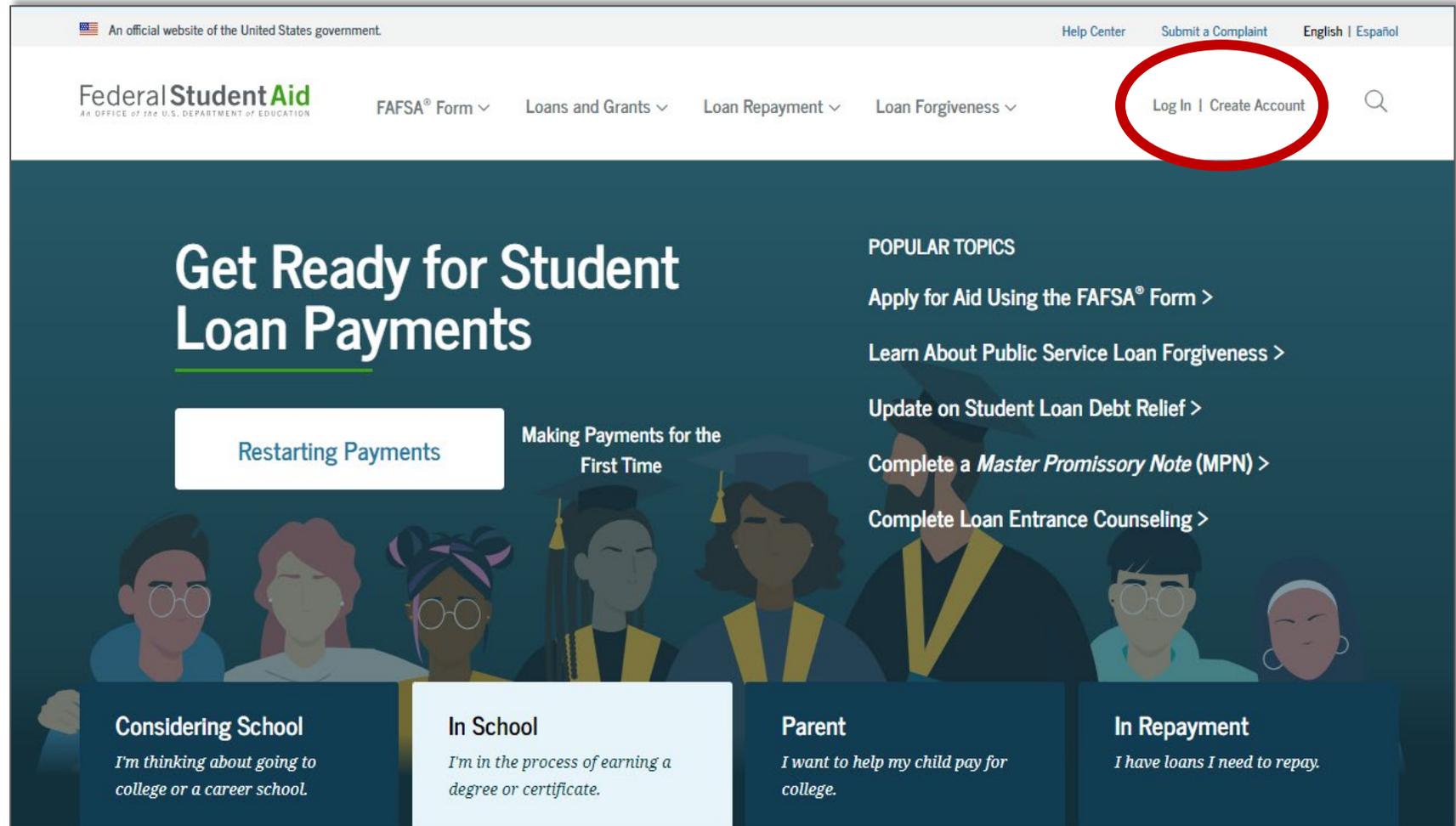
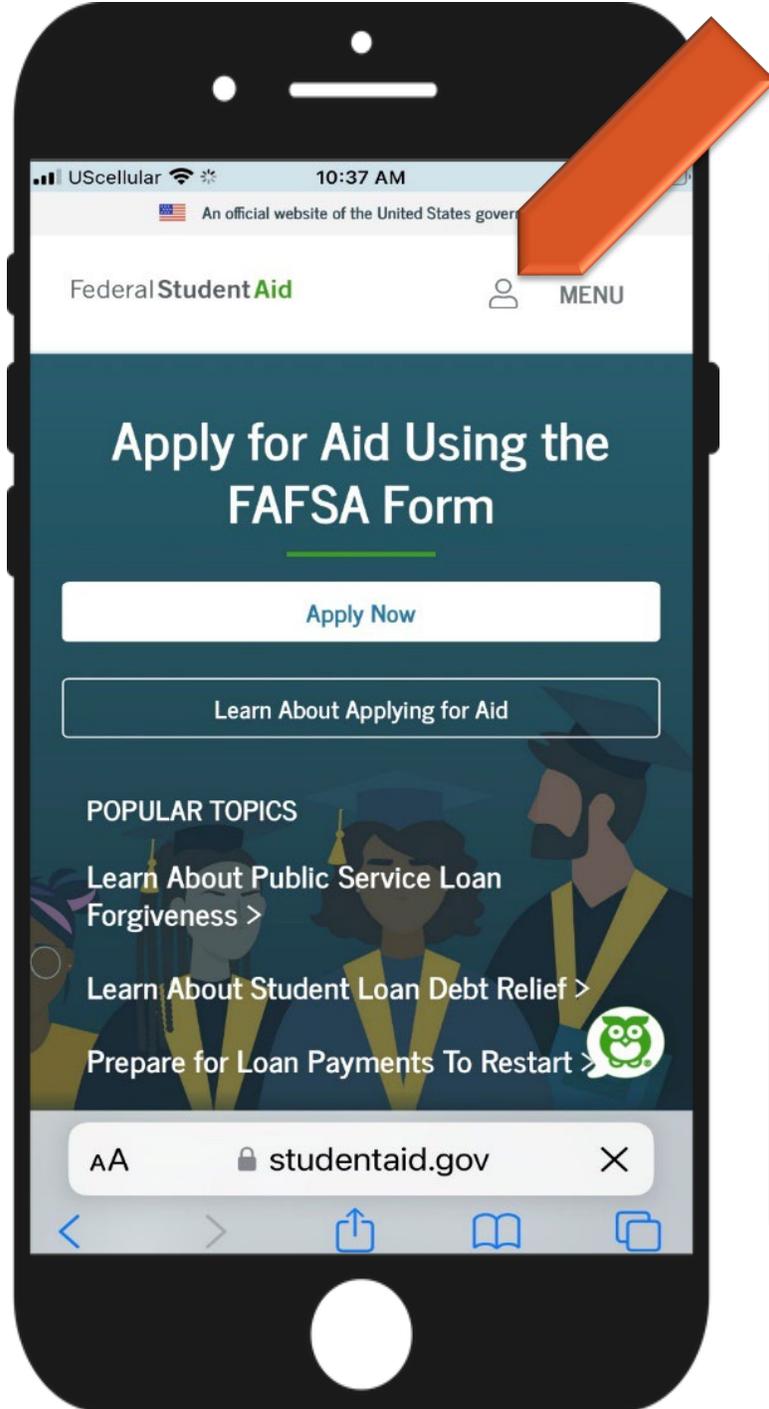
- If parents are **married and filed a joint tax return**, information for both parents will be required but only **one parent** will need a StudentAid.gov account.
- If parents are **married and filed taxes separately, or if parents live together but aren't married**, information for both parents will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

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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 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 information for their spouse is required and the spouse must sign unless a joint tax return was filed.

INDEPENDENT STUDENTS

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

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

Legal First and Last Name: _____
Email Address: _____ Mobile Ph: _____
Username: _____ Password: _____
Challenge Questions Answers: _____

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

Legal First and Last Name: _____
Email Address: _____ Mobile Ph: _____
Username: _____ Password: _____
Challenge Questions Answers: _____

Student Information

Email Address: _____
Mobile Phone Number: _____
Username: _____
Password: _____

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

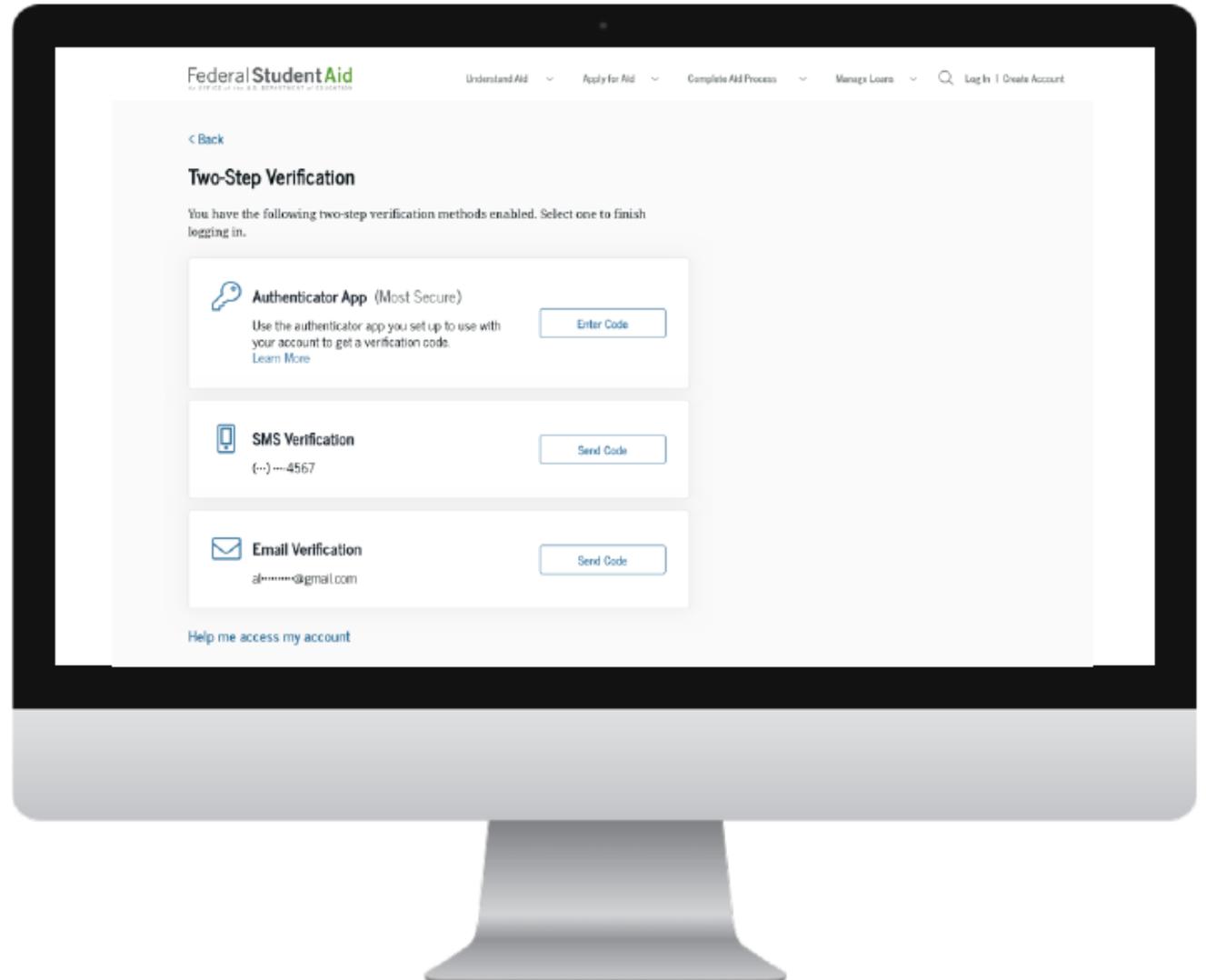
PO Box 949, 5 Community Drive, Augusta, ME 04332-0949 | 207-623-3263 | 207-623-0949 | 207-623-3263 or 1-800-228-3734 | Fax: 207-623-0995 - TTY: 207-626-2717



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

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.

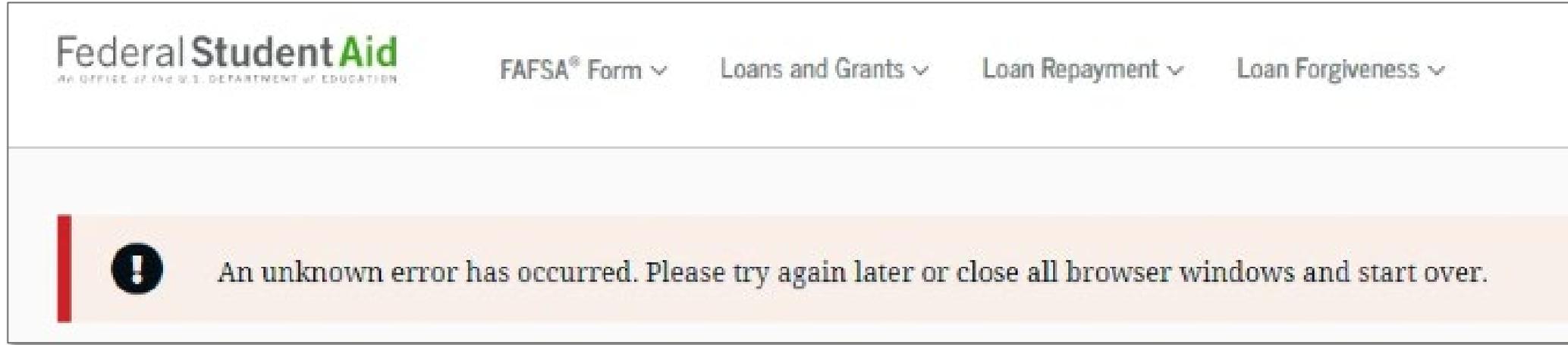
[Previous](#) [Continue](#)



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
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



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

NEW

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.



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?



Thank you for joining us today!

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

Follow Us:



Contact Us:

Education@FAMEmaine.com

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

TTY: 207-626-2717