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

October 31, 2025

PRESENTED BY

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Agenda

- 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.

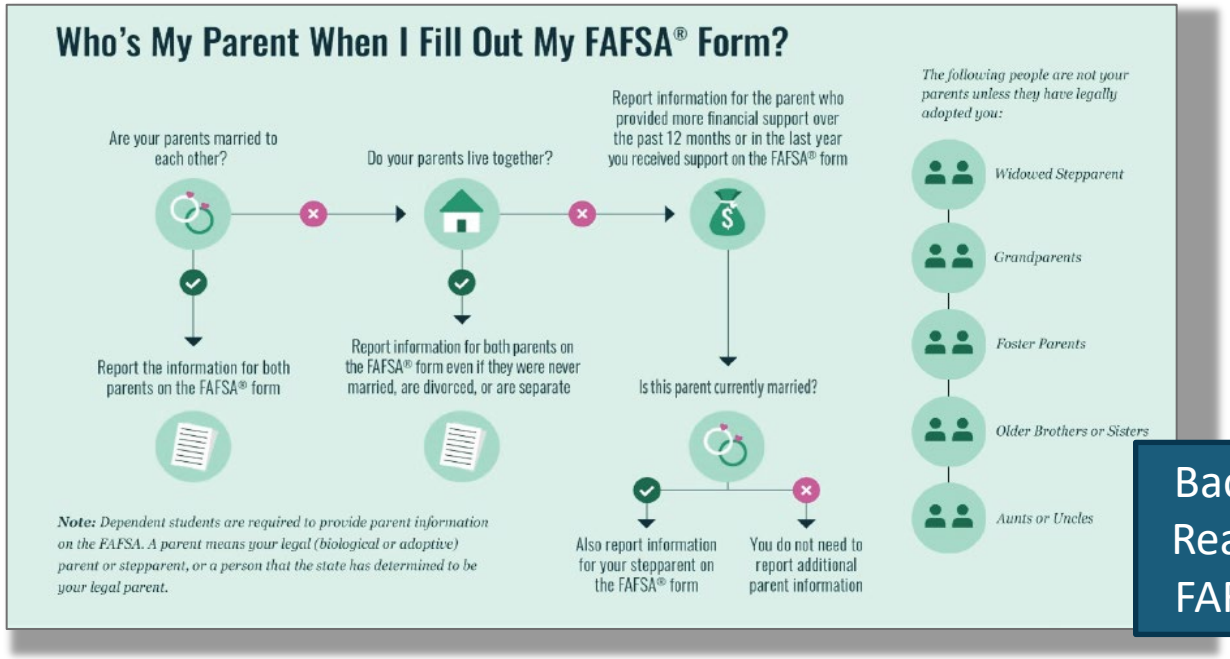
Every individual, whether a student, parent, or borrower, needs their own unique **StudentAid.gov account,** linked to their Social Security number, to access and manage **federal student aid.**

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** account.

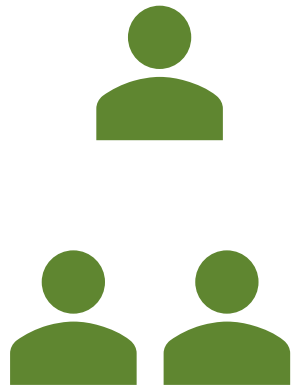
- **If that parent is remarried on the day the FAFSA is filed,** information for their spouse will also be required and their **spouse will need their own StudentAid.gov account unless** they filed a joint tax return.



Backside of "Get Ready to File the FAFSA" Checklist

Which Parent Needs A Studentaid.gov Account?

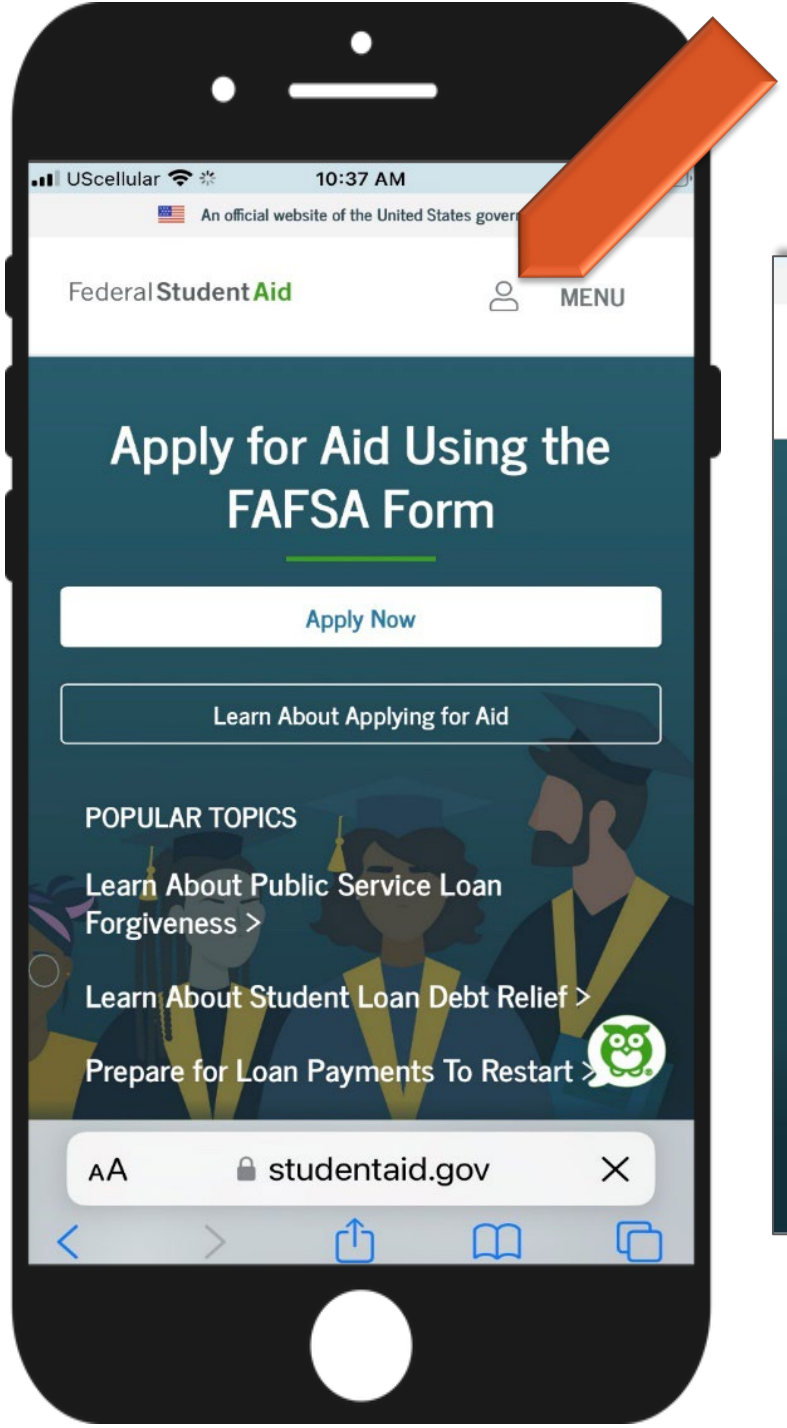
- **If parents are married and filed a joint tax return**, information for both parents will be required but only **one parent** will need a StudentAid.gov account.
- **If parents are married and filed taxes separately, or if parents live together but aren't married**, information for both parents will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

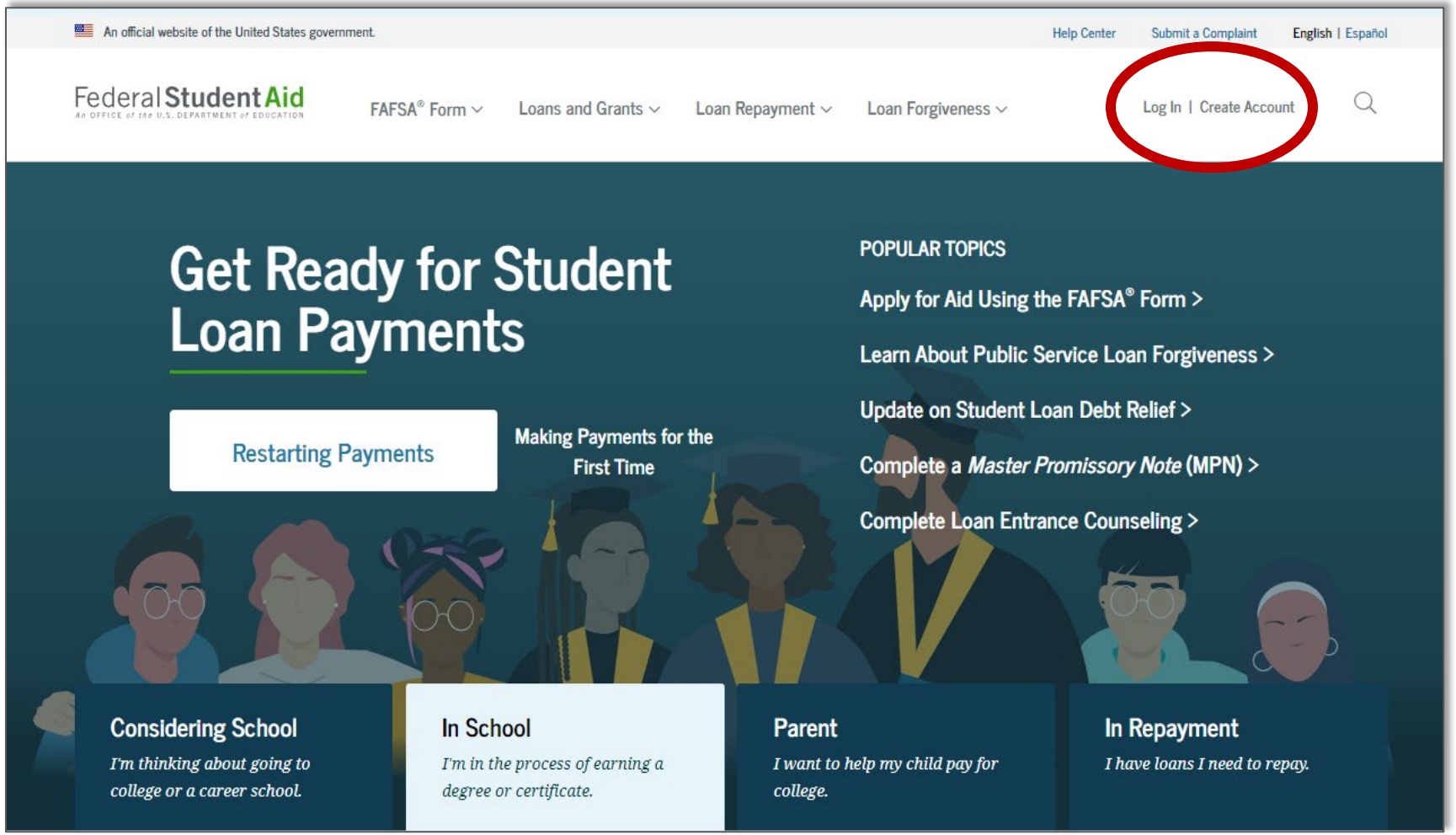


The tax year filed jointly or separately depends on the FAFSA year filing:

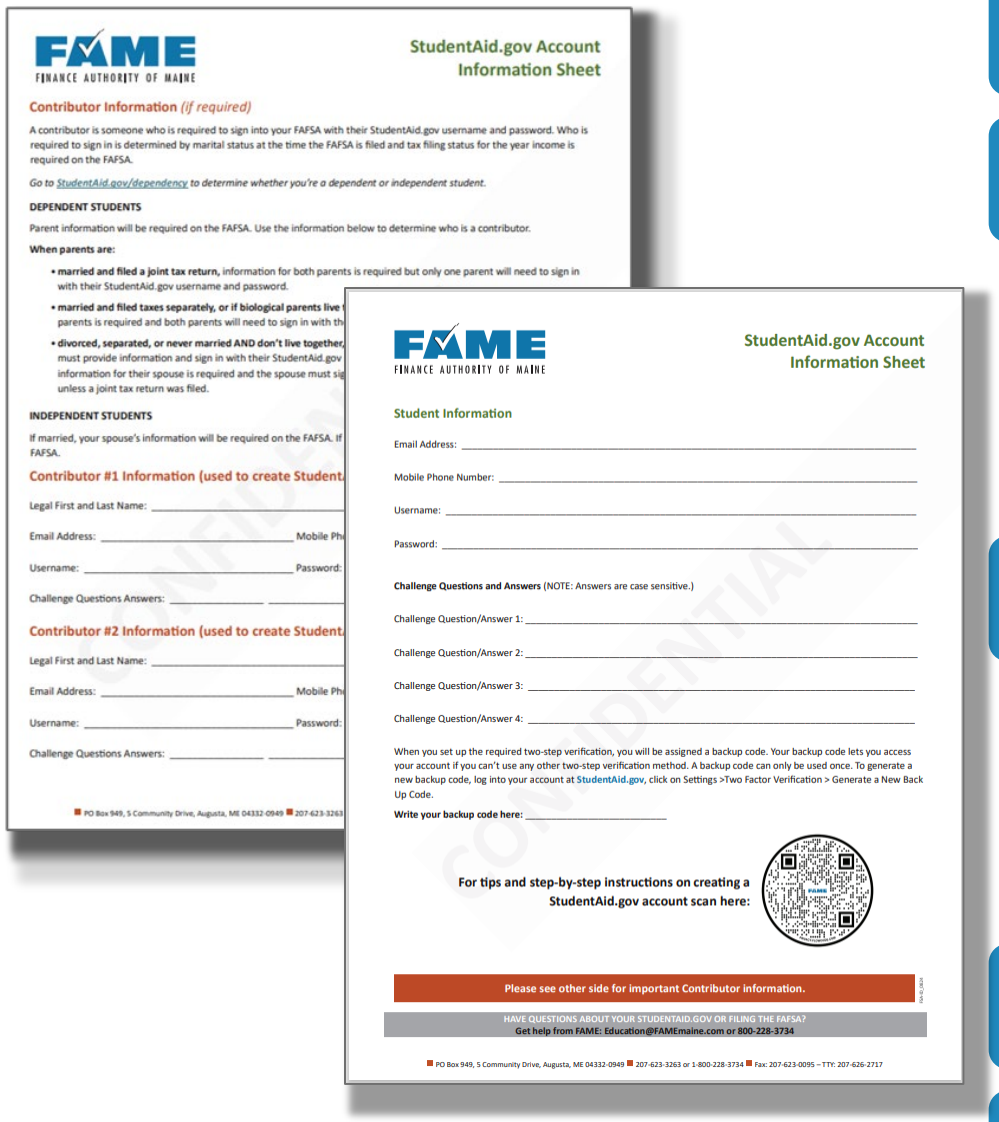
For example. The **2026-27 FAFSA** will ask if parents filed a joint tax return in **2024**.

StudentAid.gov





StudentAid.gov Account Creation



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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 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**
- **divorced, separated, or never married AND don't live together,**

INDEPENDENT STUDENTS

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

Contributor #1 Information (used to create Student

Legal First and Last Name:

Email Address: Mobile Ph

Username: Password:

Challenge Questions Answers:

Contributor #2 Information (used to create Student

Legal First and Last Name:

Email Address: Mobile Ph

Username: Password:

Challenge Questions Answers:

PO Box 949, 5 Community Drive, Augusta, ME 04332-0949 207-623-3263

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StudentAid.gov Account Information Sheet

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, click on Settings >Two Factor Verification > Generate a New Back Up 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 or 1-800-228-3734 Fax: 207-623-0095 – TTY: 207-626-2717

CONFIDENTIAL

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

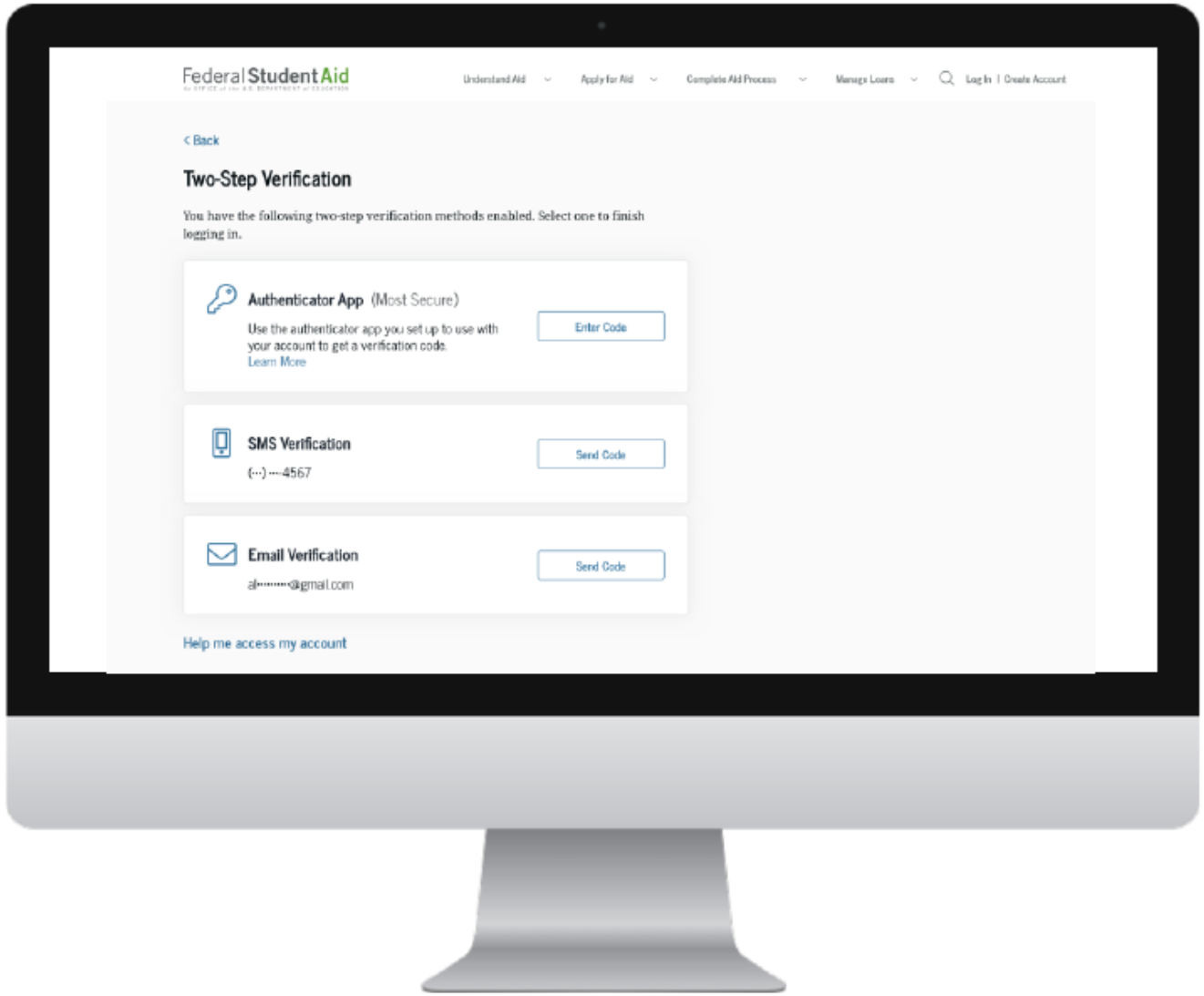
Receive 6 digit code by email/text

[Resources and Tools – FAMEMaine.com](FAMEMaine.com)

StudentAid.gov Account Two-Step Verification

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

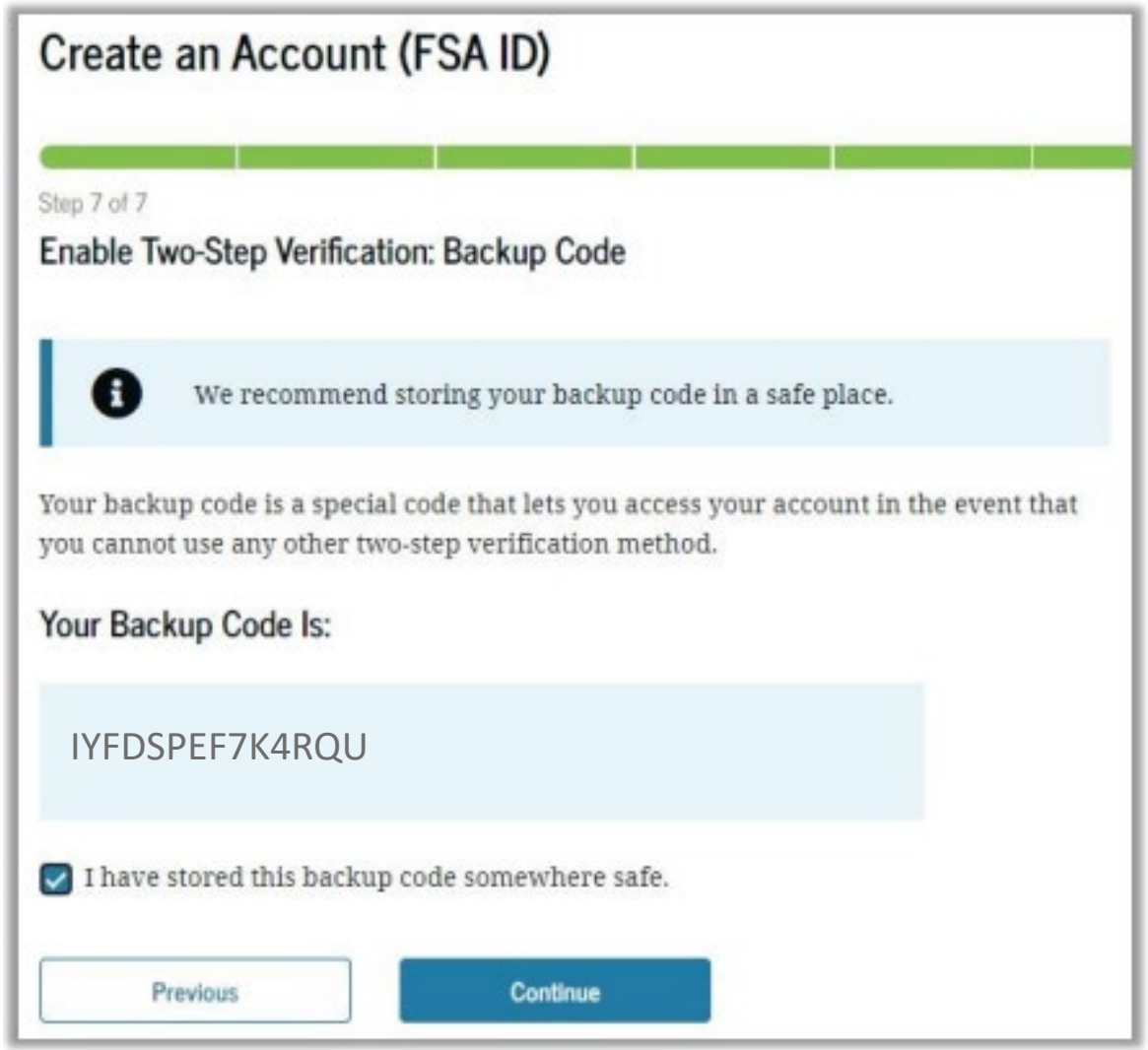
- One time password generated from **authenticator app**
- SMS (text) sent to a verified **mobile phone**
- Email sent to a verified **email address**



StudentAid.gov Account Back Up Code

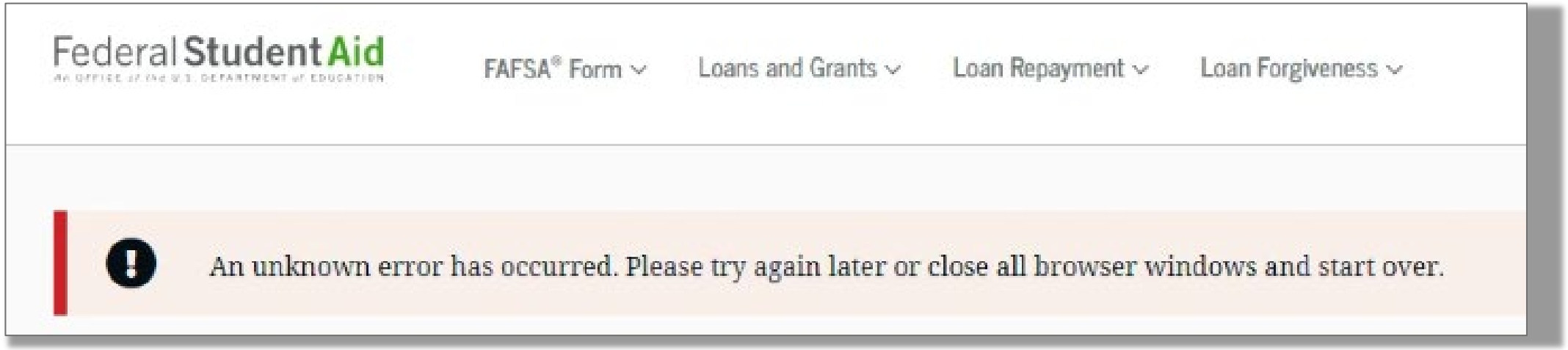
After Two-Step Verification is complete, a **Back Up Code** will be provided.

- 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



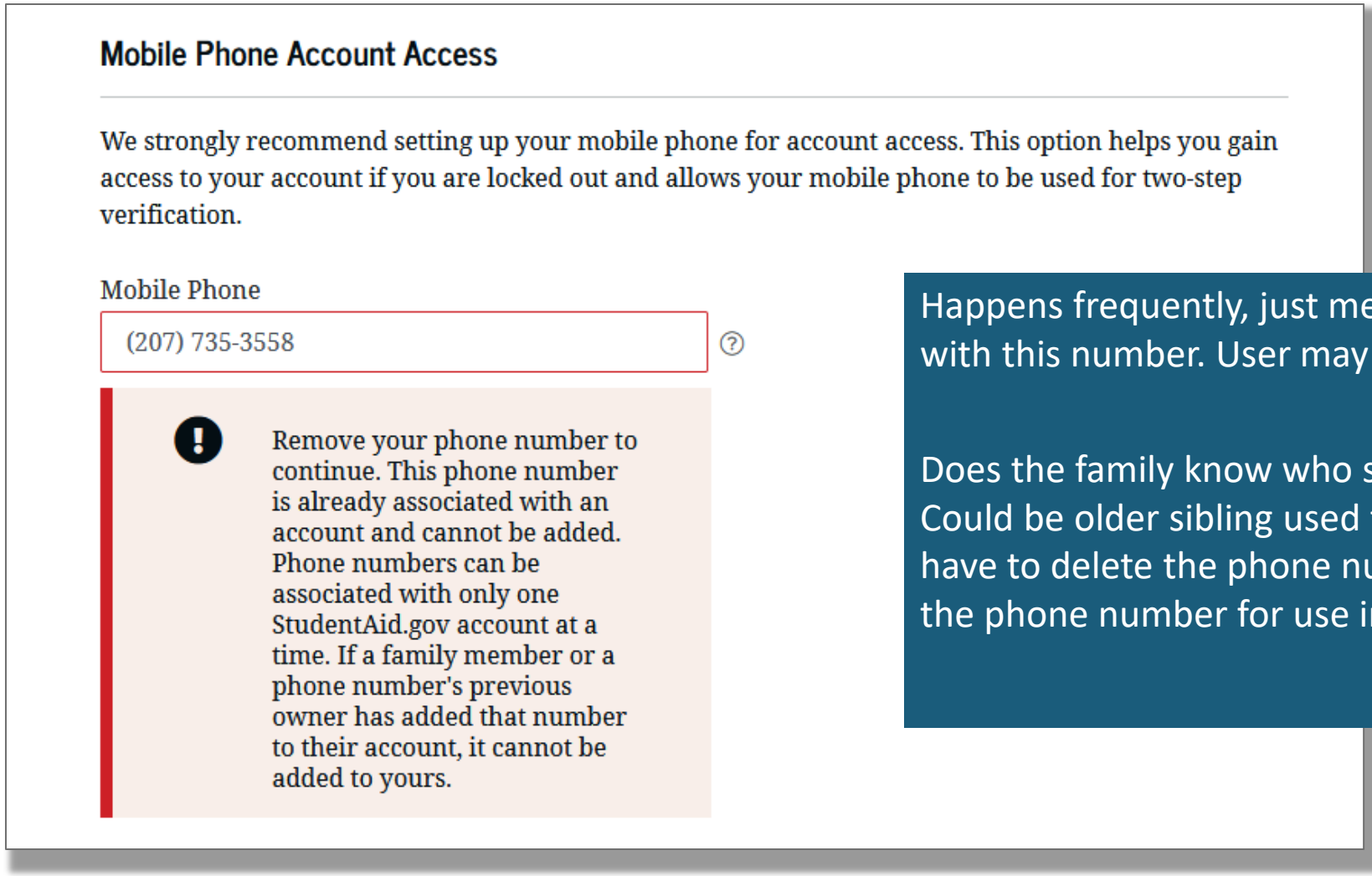
Troubleshooting

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

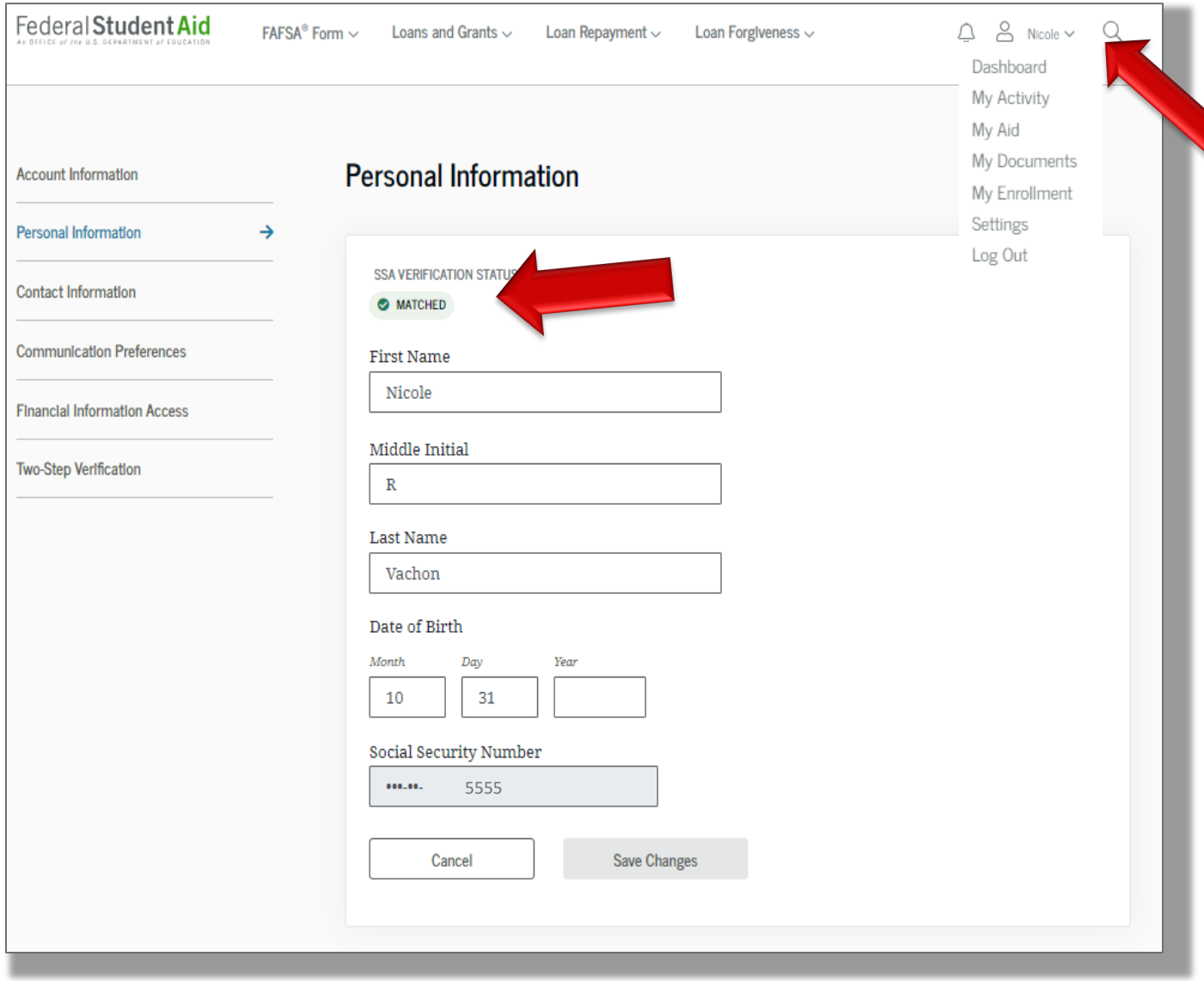
Mobile Phone Already In Use



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



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

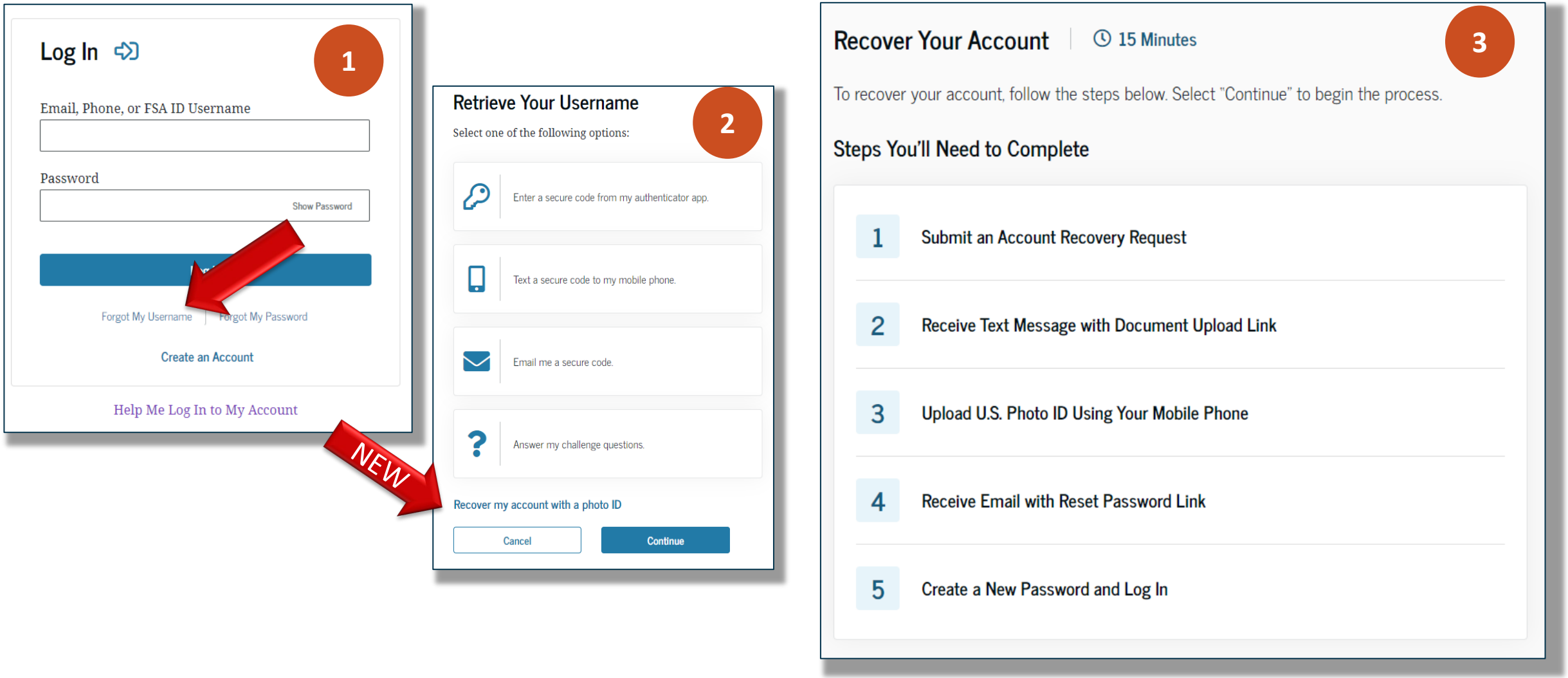
- Does it say "matched"? If so, the FSA ID is working.
- If not matched, change the data associated and save changes.

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



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.

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

- 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:

Contact Us:

Education@FAMEmaine.com

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

TTY: 207-626-2717