FSA ID EXPLAINED

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THE FSA ID: WHAT IT IS AND WHY YOU NEED ONE!

The Federal Student Aid ID (FSA ID) is a unique code assigned to you in order to access the world of federal financial aid. It serves as an electronic signature for U.S. Department of Education documents, including the Free Application for Federal Student Aid (FAFSA). You need this just to get the ball rolling, and you'll need to retain your FSA ID to apply for aid each year. The FSA ID may also be used to add schools to the FAFSA, to make corrections to the FAFSA and Student Aid Report (SAR), and to sign federal education loan documents.

If you want to file electronically (which we recommend), you'll need to get an FSA ID.

1. **The student and a custodial parent must each have their own FSA ID.** They must each use a different username for their FSA ID or the federal processor may flag the FAFSA for identity verification.

A contact email address is recommended. Once an email address is verified, it can be entered instead of a username when logging in.

An email address or mobile phone number can be used to retrieve a forgotten username or password or to unlock an account.

2. Students and parents should not share their FSA IDs with anyone, not even each other. Sharing a FSA ID may invalidate any documents signed with the FSA ID, including the FAFSA. **Protect it as you would a social security number.** An FSA ID username does not expire, but the password expires every 18 months.

3. If the student and/or his or her parents have not yet applied for an FSA ID, the student and a custodial parent whose information is required on the FAFSA should each go to the FSA ID web site at **https://fsaid.ed.gov** and create an FSA ID username and password.

The U.S. Department of Education will send an email message that contains a link to a web page that will display the FSA ID. The link expires after 14 days.

4. The FSA ID is considered conditional until the FSA ID applicant's identity has been confirmed with the Social Security Administration. This can take up to three days. A FAFSA can still be completed, signed, and submitted with a conditional FSA ID.

You may not be able to submit a Renewal FAFSA or sign a Master Promissory Note for an education loan until the FSA ID is validated.

5. Parents who do not have social security numbers are not eligible to sign the FAFSA using an FSA ID, but can print, sign, and mail a paper Signature Page after completing FAFSA on the Web (FOTW).

Directions can be found on the FOTW Signature Page by clicking the "other options to sign and submit" link.

6. If a student or parent is unable to print the FAFSA Signature Page, they can sign and return the Student Aid Report (SAR) after they receive it.

7. If a student or parent forgets their FSA ID, they can get the FSA ID again by visiting the FSA ID website at **https://fsaid.ed.gov**. Then, take these steps:

- Go to the "Manage My FSA ID page"
- Click the "Forgot My Username link"
- Select the "Answer My Challenge" questions option
- Enter an SSN, last name, and date of birth

Users may also sign-up for SMS/text messaging when setting up their account to aid in resetting a password, retrieving a forgotten username, or unlocking an account. If the user needs to perform one of these actions, a security code will be sent to their mobile phone that can be entered on the FSA ID website to continue with the desired action.

If the FSA ID has been compromised, however, the student or parent should select "Change My FSA ID" to get a new FSA ID instead.

If the FSA ID has been disabled or locked, the student should select "Reestablish My FSA ID."