Creating and Using the FSA ID

What's an FSA ID?

The FSA ID is a username and password combination you use to log in to U.S. Department of Education (ED) online systems. The FSA ID is your legal signature and shouldn't be created or used by anyone other than you—not even your parent, your child, a school official, or a loan company representative. You'll use your FSA ID every year you fill out a *Free Application for Federal Student Aid* (FAFSA®) form and for the lifetime of your federal student loans.

How do I get an FSA ID?

Visit **StudentAid.gov/fsa-id/create-account/launch** to create an FSA ID. You'll need your Social Security number, full name, and date of birth. You'll also need to create a memorable username and password, and complete challenge questions and answers so you can retrieve your account information if you forget it.

You'll be required to provide either your email address or your mobile phone number when you make your FSA ID. Providing a mobile phone number and/or email address that you have access to will make it easier to log in to ED online systems and allow additional account recovery options.

Important: A Social Security number, email address, and mobile phone number can only be associated with one FSA ID. If you share an email address with someone else, then only one of you will be able to use that email address to create an FSA ID.

FSA ID Tips

- If you need to provide information about your parents on the FAFSA® form, one of your parents will need an FSA ID to sign the form. Your parent can create an FSA ID and then sign the FAFSA form electronically using that FSA ID. Not sure whether you'll need to put your parents' information on the FAFSA form? Check out **StudentAid.gov/dependency**. **Remember**: You should create your own FSA ID, and your parent should create his or her own FSA ID. Also make sure to use the correct FSA ID when signing the FAFSA form electronically.

- When you first create your FSA ID, the use of your FSA ID will be restricted to completing, signing, and submitting an original (first-time) FAFSA form. You'll have to wait one to three days for your information to be confirmed by the Social Security Administration (SSA) before you can use your FSA ID for other actions, such as submitting a FAFSA Renewal or signing a *Master Promissory Note*. If you provided an email address, then you'll receive an email letting you know that your information was successfully matched with the SSA, and you can begin using your FSA ID.

- If you forget your FSA ID username or password, look for the "Forgot My Username" and "Forgot My Password" links on log-in pages. These links will direct you to web pages where you can request a secure code to be texted to your verified mobile phone number or emailed to your verified email address. The secure code will allow you to retrieve your username or reset your password. You can also retrieve your username or reset your password by successfully answering your challenge questions. **Remember**: If you verified your email address or mobile phone number during account creation, you can enter your email address or mobile phone number instead of your username to log in.

Learn more about how you can use your FSA ID at **StudentAid.gov/help-center/answers/article/how-can-i-use-my-fsa-id-username-and-password**. Find this fact sheet at **StudentAid.gov/resources**.

May 2021

7 Things You Need Before Filling Out the FAFSA Form

If you need financial aid to pay for college, complete the *Free Application for Federal Student Aid* (FAFSA®) form. The 2023–24 FAFSA form is now available. Fill it out as soon as possible on or after Oct. 1 at the official government site, fafsa.gov.

It's easier to complete the FAFSA form if you gather what you need ahead of time. Here are a few items to help you fill it out.

1. Your FSA ID

If you haven't done so already, create an FSA ID, which is your account username and password. The FSA ID is a digital legal signature that lets you complete and update the FAFSA form, so create your own and keep it safe. Parents of dependent students will need to use their own FSA ID to complete the FAFSA process.

We recommend creating your account early—even before you're ready to complete the FAFSA form. This extra step can avoid delays in the process especially since it can take up to three days before you can use your FSA ID.

Important: Do **not** create an FSA ID on someone else's behalf. This includes parents. A parent should not create an FSA ID for their children and a student should not create an FSA ID for their parents. It may cause issues signing and submitting the FAFSA form and lead to financial aid delays. (Also, it's against the rules.)

2. Your Social Security Number

You can find your Social Security number (SSN) on your Social Security card. If you don't have access to it or you don't know where it is, you can request a new or replacement SSN card from the Social Security Administration.

If you are not a U.S. citizen but meet other eligibility criteria for federal student aid as an eligible noncitizen, you'll also need your Alien Registration number. Both parents and students need this information for the FAFSA form.

3. Your Driver's License Number

You'll need to enter your driver's license on the FAFSA form. If you don't have a driver's license, then don't worry about this step.

4. Your Federal Income Tax Return

On the 2023–24 FAFSA form, you (and your parents, if you are a dependent student) will report your 2021 income.

Since you probably filed your 2021 income tax return by the time the FAFSA form is available, you may be eligible to transfer your tax information into the FAFSA form right away using the IRS Data Retrieval Tool (DRT).

- Not everyone is eligible to use the IRS DRT

- The IRS DRT does not input all the financial information required on the FAFSA form. Therefore, you should have your 2021 tax return and 2021 IRS W-2 available for reference.

The IRS DRT is the fastest, most accurate way to input your tax return information into the FAFSA form. To address security and privacy concerns related to the IRS DRT, the tax return information you transfer from the IRS will not display on fafsa.gov. Instead, you'll see "Transferred from the IRS" in the appropriate fields on fafsa.gov.

You **cannot use** your 2022 tax information. We understand that for some families the 2021 income doesn't accurately reflect your current financial situation. If you experienced a reduction in income since the 2021 tax year, you should complete the FAFSA form with 2021 tax information. Then, contact the school where you plan to attend and explain and document the change in income. School officials can assess your situation and adjust your FAFSA form if warranted.

5. Records of Your Untaxed Income

The FAFSA questions about untaxed income, such as child support, interest income, and veterans' noneducation benefits may apply to you. On the 2023–24 FAFSA form, you'll report 2021 tax or calendar year information when asked these questions.

6. Records of Your Assets (Money)

This section includes savings and checking account balances, as well as the value of investments, such as stocks, bonds, and real estate (excluding your primary residence.) Report the current amounts as of the date you sign the FAFSA form, rather than reporting the 2021 tax year amounts.

7. List of the School(s) You're Interested in Attending

Be sure to add any college you're considering, even if you haven't applied or been accepted yet.

Even if it's only a slight chance you'll apply to a college, list the school on your FAFSA form. You can always remove a school later if you decide not to apply, but if you wait to add a school, you could miss out on financial aid.

The schools you list on your FAFSA form will automatically receive your FAFSA results electronically. They will use your FAFSA information to determine the types and amounts of financial aid you may receive.

If you add a school to your FAFSA form and later decide not to apply for admission to that school, that's OK! The school likely won't offer you aid until you've been accepted anyway.

You can list up to 10 schools at a time on your FAFSA form.

Ready to start?

Once you're ready, you have several ways to complete the FAFSA form, including the fafsa.gov website.

OTTERBOT

What is OtterBot?

OtterBot is a free texting service created to support high school seniors who have signed up for the College Bound Scholarship. Otter sends financial aid info and reminders to College Bound seniors. Students can access OtterBot via text message 24 hours a day, seven days a week by texting **"Hi Otter"** to **360-928-7281**.

How does OtterBot work?

After a student signs up for Otter, they will receive periodic messages with need-to-know financial aid information, resources, suggestions, dates, and deadlines. When a student gets a text from Otter, they may follow-up with questions by replying directly to the message.

Students can also text Otter at any time for help; it will provide them with answers or direct them to helpful resources. If Otter receives a question it cannot answer, it will send the message to a financial aid expert from the Washington Student Achievement Council.

OtterBot was created in 2019 to support students who have signed up for the College Bound Scholarship, and is managed by AdmitHub and the Washington Student Achievement Council. Our combined partnership ensures Washington students have access to helpful financial aid resources any time they need support.

Do I Have to Provide My Parents' Information on the FAFSA® Form?

fstop123/Getty Images

All applicants for federal student aid are considered either "independent" or "dependent."

INDEPENDENT STUDENT

If you answer **YES** to ANY of these questions, then you may be an independent student. You may not be required to provide parental information on your *Free Application for Federal Student Aid (FAFSA)* form.

DEPENDENT STUDENT*

If you answer **NO** to ALL of these questions, then you may be considered a dependent student and may be required to provide your parents' financial information when completing the FAFSA form.

1 Will you be 24 or older by Jan. 1 of the school year for which you are applying for financial aid? For example, if you plan to start school in August 2023 for the 2023–24 school year, will you be 24 by Jan. 1, 2023 (i.e., were you born before Jan. 1, 2000)?

2 Are you married or separated but not divorced?

3 Will you be working toward a master's or doctorate degree (such as M.A., MBA, M.D., J.D., Ph.D., Ed.D., etc.)?

4 Do you have children who receive more than half of their support from you?

5 Do you have dependents (other than children or a spouse) who live with you and receive more than half of their support from you?

6 Are you currently serving on active duty in the U.S. armed forces for purposes other than training?

7 Are you a veteran of the U.S. armed forces?

8 At any time since you turned age 13, were both of your parents deceased, were you in foster care, or were you a ward or dependent of the court?

9 Are you an emancipated minor or are you in a legal guardianship as determined by a court?

10 Are you an unaccompanied youth who is homeless or self-supporting and at risk of being homeless?

*If you don't answer "yes" to any of the questions above, you're still considered a dependent student for purposes of applying for federal student aid even if you don't live with your parents, are not claimed by your parents on their tax forms, or are paying for your own bills and educational expenses.

For more information, visit StudentAid.gov/dependency.

Federal **Student Aid**

FAFSA on the Web Worksheet

fafsa.gov

2023 – 2024

Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND®
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DO NOT MAIL THIS WORKSHEET.

The *FAFSA on the Web Worksheet* provides a preview of the questions that you may be asked while completing the *Free Application for Federal Student Aid* (FAFSA®) online at **fafsa.gov**.

You must complete and submit a FAFSA form to apply for federal student aid and for most state and college aid. Write down notes to help you easily complete your FAFSA form anytime on or after October 1, 2022.

See the table to the right for state deadlines. Your application must be submitted by midnight Central time. Also pay attention to the symbols that may be listed after your state deadline. Check with your high school counselor or your college's financial aid administrator about other deadlines. The Federal deadline is June 30, 2024.

- **This Worksheet is optional and should only be completed if you plan to use fafsa.gov.**

- **Sections in purple are for parent information.**

- **This Worksheet does not include all the questions from the FAFSA form. The questions that are included are ordered as they appear on *FAFSA on the Web*. When you are online, you may be able to skip some questions based on your answers to earlier questions.**

Applying is easier with the IRS Data Retrieval Tool!

Students and parents who have filed their 2021 federal tax return may be able to use the IRS Data Retrieval Tool to easily, accurately and securely transfer their tax information into the FAFSA form.

Sign your FAFSA form with an FSA ID!

For information about the FSA ID, including how to apply, go to **StudentAid.gov/fsaid**.

Your FSA ID allows you to electronically sign your FAFSA form. If you are providing parent information, one parent must also sign your FAFSA form. To sign electronically, your parent should also apply for an FSA ID.

Free help is available!

You do not have to pay to get help or submit your FAFSA form. Submit your FAFSA form **free** online at **fafsa.gov**. Federal Student Aid provides **free** help online at **fafsa.gov** or you can call 1-800-4-FED-AID (1-800-433-3243).

NOTES:

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SECTION 1 - STUDENT INFORMATION

After you are online, you can add up to ten colleges on your FAFSA form. The colleges will receive the information from your processed FAFSA form.

Student's Last Name	First Name	Social Security Number

Student Citizenship Status (check one of the following)

❑ U.S. citizen (U.S. national)   ❑ Neither citizen nor eligible noncitizen

❑ Eligible noncitizen (Enter your Alien Registration Number in the box to the right.)

Your Alien Registration Number

A | | | | | | | | |

Generally, you are an eligible noncitizen if you are:
- A permanent U.S. resident with a Permanent Resident Card (I-551);
- A conditional permanent resident with a Conditional Green Card (I-551C);
- The holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms paroled for a minimum of one year and status has not expired), T-Visa holder (T-1, T-2, T-3, etc.) or "Cuban-Haitian Entrant;" or
- The holder of a valid certification or eligibility letter from the Department of Health and Human Services showing a designation of "Victim of human trafficking."

Student Marital Status (check one of the following)

❑ Single   ❑ Married or remarried   ❑ Separated   ❑ Divorced or widowed

You will be asked to provide information about your spouse if you are married or remarried.

What is the highest school parent 1 completed?	❑ Middle school/Jr. high ❑ High school	❑ College or beyond ❑ Other/unknown
What is the highest school parent 2 completed?	❑ Middle school/Jr. high ❑ High school	❑ College or beyond ❑ Other/unknown

SECTION 2 - STUDENT DEPENDENCY STATUS

If you can check ANY of the following boxes, you will not have to provide parental information. Skip to page 4.
If you check NONE of the following boxes, you will be asked to provide parental information. Go to the next page.

❑ I was born before January 1, 2000	❑ I am married	❑ I will be working on a master's or doctorate program (e.g., MA, MBA, MD, JD, PhD, EdD, graduate certificate)	
❑ I am serving on active duty in the U.S. Armed Forces	❑ I am a veteran of the U.S. Armed Forces	❑ I now have or will have children for whom I will provide more than half of their support between July 1, 2023 and June 30, 2024	
❑ Since I turned age 13, both of my parents were deceased	❑ I was in foster care since turning age 13	❑ I have dependents (other than children or my spouse) who live with me and I provide more than half of their support	
❑ I was a dependent or ward of the court since turning age 13	❑ I am currently or I was an emancipated minor	❑ I am currently or I was in legal guardianship	❑ I am homeless or I am at risk of being homeless

NOTES:

SECTION 3 - PARENT INFORMATION

Who is considered a parent?

"Parent" refers to a biological or adoptive parent or a person determined by the state to be a parent (for example, if the parent is listed on the birth certificate). Grandparents, foster parents, legal guardians, older siblings, and uncles or aunts are **not** considered parents on this form unless they have legally adopted you. If your legal parents are living and married to each other, answer the questions about both of them. If your legal parents are not married and **live together**, answer the questions about both of them. In case of divorce or separation, give information about the parent you lived with most in the last 12 months. If you did not live with one parent more than the other, give information about the parent who provided you the most financial support during the last 12 months or during the most recent year you received support. If your divorced or widowed parent has remarried, also provide information about your stepparent.

Providing parent 1 information? You will need:	Providing parent 2 information? You will need:
Parent 1 (father/mother/stepparent) Social Security Number	Parent 2 (father/mother/stepparent) Social Security Number
Parent 1 (father/mother/stepparent) name	Parent 2 (father/mother/stepparent) name
Parent 1 (father/mother/stepparent) date of birth	Parent 2 (father/mother/stepparent) date of birth
❑ Check here if parent 1 is a dislocated worker	❑ Check here if parent 2 is a dislocated worker

Did you know?	Did your parents file or will they file a 2021 income tax return?
If your parents file a federal tax return, they may be able to use the IRS Data Retrieval Tool. This tool enables your parents to easily, accurately and securely transfer their tax return information into the FAFSA form.	❑ My parents have already completed a tax return ❑ My parents will file, but have not yet completed a tax return ❑ My parents are not going to file an income tax return

What was your parents' adjusted gross income for 2021?

Skip this question if your parents did not file taxes. Adjusted gross income is on IRS Form 1040—line 11.

$ _____

The following questions ask about earnings (wages, salaries, tips, etc.) in 2021. Answer the questions whether or not a tax return was filed. This information may be found on the W-2 forms or by adding up the following items: IRS Form 1040—line 1 (or IRS Form 1040-NR—line 1a) + Schedule 1—lines 3 + 6 + Schedule K-1 (IRS Form 1065)—Box 14 (Code A).

How much did parent 1 (father/mother/stepparent) earn from working in 2021? $ _____

How much did parent 2 (father/mother/stepparent) earn from working in 2021? $ _____

In 2021 or 2022, did anyone in your parents' household receive: (Check all that apply.)

❑ Medicaid ❑ Free or Reduced Price School Lunch

❑ Supplemental Security Income (SSI) ❑ Temporary Assistance for Needy Families (TANF)

❑ Supplemental Nutrition Assistance Program (SNAP) ❑ Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

Note: TANF may have a different name in your parents' state. Call 1-800-433-3243 to find out the name of the state's program.

Did your parents have any of the following items in 2021?

Check all that apply. Once online, you may be asked to report amounts paid or received by your parents.

Additional Financial Information	Untaxed Income	
❑ American Opportunity Tax Credit or Lifetime Learning Tax Credit	❑ Payments to tax-deferred pension and retirement savings plans	❑ Housing, food and other living allowances paid to members of the military, clergy and others
❑ Child support **paid**	❑ Child support **received**	❑ Veterans noneducation benefits
❑ Taxable earnings from work-study, assistantships or fellowships	❑ IRA deductions and payments to self-employed SEP, SIMPLE and Keogh	❑ Other untaxed income not reported, such as workers' compensation, disability benefits, or untaxed foreign income not earned from work
❑ Taxable college grant and scholarship aid reported to the IRS as income	❑ Tax exempt interest income	
❑ Combat pay or special combat pay	❑ Untaxed portions of IRA distributions and pensions	
❑ Cooperative education program earnings		

Your parents may be asked to provide more information about their assets.
Your parents may need to report the net worth of their current businesses and/or investment farms.

NOTES:

SECTION 4 - STUDENT INFORMATION

Did you know?

If you file a federal tax return, you may be able to use the IRS Data Retrieval Tool. This tool enables you to easily, accurately and securely transfer your tax information into the FAFSA form.

Did you file or will you file a 2021 income tax return?

❑ I have already completed my tax return

❑ I will file, but I have not completed my tax return

❑ I'm not going to file an income tax return

What was your (and spouse's) adjusted gross income for 2021?

Skip this question if you or your spouse did not file taxes. Adjusted gross income is on IRS Form 1040—line 11.

$ [   ]

The following questions ask about earnings (wages, salaries, tips, etc.) in 2021. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms or by adding up the following items: IRS Form 1040—line 1 (or IRS Form 1040-NR—line 1a) + Schedule 1—lines 3 + 6 + Schedule K-1 (IRS Form 1065)—Box 14 (Code A).

How much did you earn from working in 2021?
❑ Check here if you are a dislocated worker

$ [   ]

How much did your spouse earn from working in 2021?
❑ Check here if your spouse is a dislocated worker

$ [   ]

In 2021 or 2022, did anyone in your household receive: (Check all that apply.)

❑ Medicaid

❑ Supplemental Security Income (SSI)

❑ Supplemental Nutrition Assistance Program (SNAP)

❑ Free or Reduced Price School Lunch

❑ Temporary Assistance for Needy Families (TANF)

❑ Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

Note: TANF may have a different name in your state. Call 1-800-433-3243 to find out the name of the state's program.

Did you or your spouse have any of the following items in 2021?

Check all that apply. Once online, you may be asked to report amounts paid or received.

Additional Financial Information

❑ American Opportunity Tax Credit or Lifetime Learning Tax Credit

❑ Child support **paid**

❑ Taxable earnings from work-study, assistantships or fellowships

❑ Taxable college grant and scholarship aid reported to the IRS as income

❑ Combat pay or special combat pay

❑ Cooperative education program earnings

Untaxed Income

❑ Payments to tax-deferred pension and retirement savings plans

❑ Child support **received**

❑ IRA deductions and payments to self-employed SEP, SIMPLE and Keogh

❑ Tax exempt interest income

❑ Untaxed portions of IRA distributions and pensions

❑ Housing, food and other living allowances paid to members of the military, clergy and others

❑ Veterans noneducation benefits

❑ Other untaxed income not reported, such as workers' compensation, disability benefits, or untaxed foreign income not earned from work

❑ Money received or paid on your behalf

You may be asked to provide more information about your (and your spouse's) assets.
You may need to report the net worth of current businesses and/or investment farms.

NOTES:

Do not mail this Worksheet. Go to fafsa.gov to complete and submit your application.

For more information on federal student aid, visit **StudentAid.gov**.
You can also talk with your college's financial aid office about other types of student aid that may be available.