

Creating an FSA ID

Equity Services



What is an FSA ID?

The FSA ID is a username and password you will use to complete the FAFSA as well as access other parts of studentaid.gov

What You Can Use Your Account For

- Filling out the *Free Application for Federal Student Aid* (FAFSA®) form
- Signing your *Master Promissory Note* (MPN)
- Applying for repayment plans
- Completing loan counseling
- Using the *Public Service Loan Forgiveness Help Tool*

What information do you need to create an FSA ID?

Full name

Email address

Date of Birth

Phone number (optional)

Social Security Number
(if you have one)

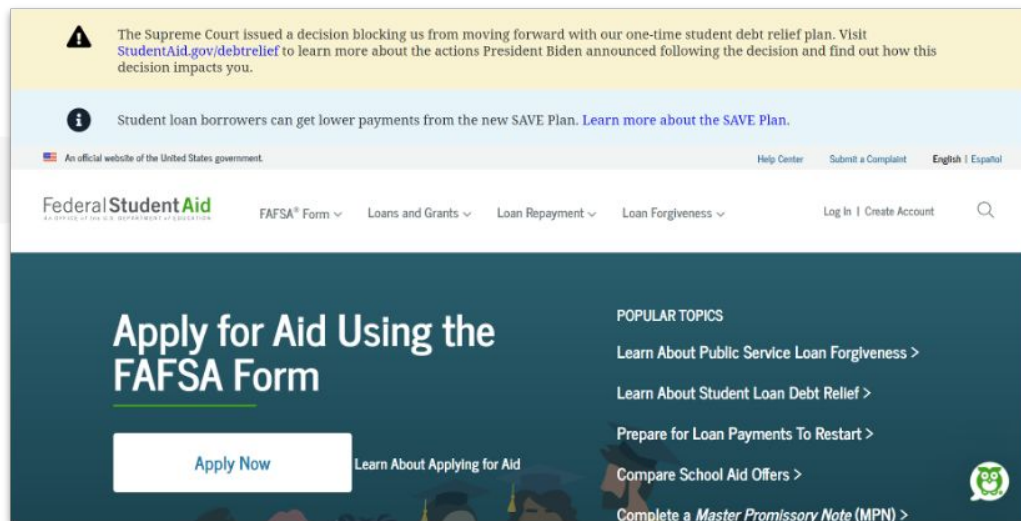
Permanent address



Each email address and phone number can only be associated with one FSA ID.

Creating an FSA ID

1. Go to <https://studentaid.gov/fsa-id/create-account/launch> or scan the QR code
2. Click on "Get Started"



Click "Get Started"

Remember, you will need the following:

- Full name
- Date of birth
- Email address
- Social security number (if you have one)
- Permanent address
- Mobile phone (optional)

Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to manage the student loan journey.

[Get Started](#)

Already have an account? [Log In](#)

What You Can Use Your Account For

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What You'll Need

- Social Security number
- Your own mobile phone number and/or email address

Enter personal information

- Add name exactly as it appears on social security card (or other official documentation)
- Add date of birth
- Enter social security number exactly as it appears on your social security card

Create an Account (FSA ID)

Step 1 of 7

Personal Information

I understand that I'll be required to certify that the information I provide to create an account (FSA ID) 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 and 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

Note: A user can only have one account associated with his or her Social Security number.

Cancel Continue

Enter account information

- Create a username
 - You can use any combination of numbers and/or upper and lowercase letters
 - It cannot be 10 numbers (a phone number)
- Enter your email address
 - Can only associated with one FSA ID
 - Use an email address you will continue to have access to

Create an Account (FSA ID)

Step 2 of 7

Account Information

Because financial aid agreements are legally binding, you can't create an account for someone else, even another family member. Parents and students must create their own accounts.

Username

Email Address

Confirm Email Address

Password

Show Password

✓ Uppercase
✓ Lowercase
✓ Number
✓ 8+ characters

Confirm Password

Show Password

Previous Continue

Continued

- Create a password
 - Must be over 6 characters and contain at least one uppercase letter, one lowercase letter, and one number
 - Cannot include your name, DOB, or SSN
- Save your username and password in a safe place
 - Consider using a password manager
 - A password protected note on your phone
 - Any other ways you can securely save this information

Create an Account (FSA ID)

Step 2 of 7

Account Information

Because financial aid agreements are legally binding, you can't create an account for someone else, even another family member. Parents and students must create their own accounts.

Username

Email Address

Confirm Email Address

Password Show Password

☒ Uppercase
☒ Lowercase
☒ Number
☒ 6+ characters

Confirm Password Show Password

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

Provide additional information

- Enter your permanent address
 - Usually this is where you live
- Provide mobile phone number (highly recommended)
 - This can help get into your account if you forget your password
 - It also gives you the option to use it with two-step verification
- If providing mobile phone, check the box to agree to use mobile phone for account access

The screenshot shows a web form titled "Create an Account (FSA ID)" with a progress bar indicating "Step: 5 of 7". The section is labeled "Contact Information".

Permanent Address

Address

City

State

ZIP Code

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, as well as allows your mobile phone to be used for two-step verification.

Mobile Phone

Confirm Mobile Phone

☐ Yes, I agree to use my mobile phone for account access.

Alternate Phone Number (Optional)

☒ Add Alternate Phone Number

Previous Continue

Select communication preferences

- Select how you would like the Department of Education (the people who manage the FAFSA) to communicate with you
 - We recommend by email to get communications as quickly as possible
- Identify your language preference
 - Options provided are English & Spanish

The screenshot shows the 'Create an Account (FSA ID)' page, specifically Step 4 of 7: Communication Preferences. A progress bar at the top indicates the current step. The page is divided into two main sections: 'Required Communications' and 'Optional Communications'. In the 'Required Communications' section, there is a paragraph explaining that the U.S. Department of Education (ED) and its federal student loan servicers will send required communications and documents related to the federal student aid, such as student loan disclosures and interest statements. Below this, there are two radio button options: 'By email' (which is selected) and 'By postal mail'. A blue information box next to the 'By email' option states: 'By selecting this option, you agree to receive required communications by email and confirm you have reviewed and agree to FSA's Terms and Conditions.' In the 'Optional Communications' section, there is a paragraph explaining that ED and its federal student loan servicers want you to feel confident about the financial aid and student loan process. To help with this, they sometimes send out information about programs you may be eligible for, such as grant programs, student loan forgiveness programs, income-based repayment plans, and more. Below this, there are two checkbox options: 'By email' and 'By text message', both of which are currently unchecked. At the bottom of the page, there is a 'Language Preference' section with a paragraph explaining that the choice lets you know how you would like to view website content once logged in, and what to use for your communications. Below this is a dropdown menu labeled 'Language' with 'English' selected. At the very bottom, there are two buttons: 'Previous' and 'Continue'.

Create an Account (FSA ID)

Step 4 of 7
Communication Preferences

Required Communications

The U.S. Department of Education (ED) and its federal student loan servicers will need to send you required communications and documents related to your federal student aid, such as student loan disclosures and interest statements.

I want to receive these communications:

☒ By email

i By selecting this option, you agree to receive required communications by email and confirm you have reviewed and agree to FSA's Terms and Conditions.

☐ By postal mail

Optional Communications

ED and its federal student loan servicers want you to feel confident about the financial aid and student loan process. To help with this, we will sometimes send out information about programs you may be eligible for, such as grant programs, student loan forgiveness programs, income-based repayment plans, and more.

I want to receive these communications:

☐ By email

☐ By text message

Language Preference

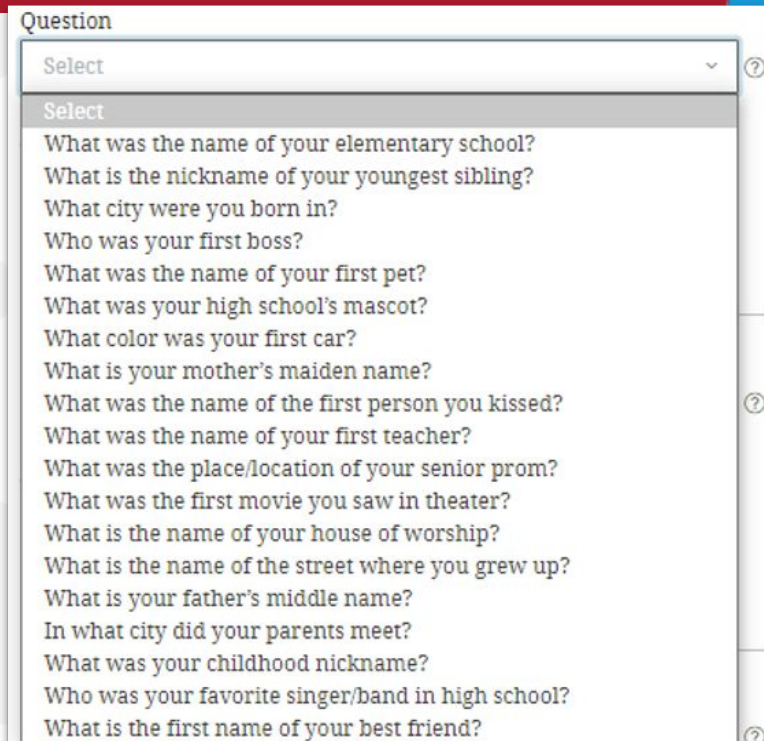
Your choice lets us know how you would like to view website content once logged in, and what to use for your communications.

Language
English

Previous Continue

Provide challenge questions & answers

- Challenge questions will help unlock your account if you forget your password
- Answers are not case sensitive
- Select questions that you are confident you have the answer to (your answer won't change over time)



The screenshot shows a web interface for selecting a challenge question. At the top, there is a label 'Question' and a dropdown menu currently displaying 'Select'. Below the dropdown is a scrollable list of 20 questions. The questions are as follows:

- What was the name of your elementary school?
- What is the nickname of your youngest sibling?
- What city were you born in?
- Who was your first boss?
- What was the name of your first pet?
- What was your high school's mascot?
- What color was your first car?
- What is your mother's maiden name?
- What was the name of the first person you kissed?
- What was the name of your first teacher?
- What was the place/location of your senior prom?
- What was the first movie you saw in theater?
- What is the name of your house of worship?
- What is the name of the street where you grew up?
- What is your father's middle name?
- In what city did your parents meet?
- What was your childhood nickname?
- Who was your favorite singer/band in high school?
- What is the first name of your best friend?

Confirm the information is correct and agree to terms

Step 6 of 7

Confirm and Verify

Verify the information you provided for your account below. If there is an error, click "Edit" on the section where the error exists to correct the information.

Personal Information

[Edit](#)

NAME
Bernard J Wilkins

DATE OF BIRTH
11/20/2006

SOCIAL SECURITY NUMBER

Account Information

[Edit](#)

USERNAME

EMAIL ADDRESS

PASSWORD

Contact Information

[Edit](#)

PERMANENT ADDRESS
31 McGil Street
Boston, MA 02106

MOBILE PHONE

MOBILE PHONE ACCOUNT ACCESS
Yes

Communication Preferences

[Edit](#)

REQUIRED COMMUNICATIONS
Email

OPTIONAL COMMUNICATIONS
Email

LANGUAGE
English

Challenge Questions

[Edit](#)

CHALLENGE QUESTION 1
What was the name of your elementary school?

CHALLENGE QUESTION 2
What city were you born in?

CHALLENGE QUESTION 3
Who was your favorite singer/band in high school?

CHALLENGE QUESTION 4
What was the place/location of your senior prom?

☐ I agree to Federal Student Aid's Terms and Conditions.

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

Enable Two-Step Verification

- Set up two-step verification for your FSA ID
 - SMS (Text message)
 - Email
 - Authenticator App
- Start process by clicking “Verify” next to the option
- We recommend setting up all methods, so you have multiple options when logging in


Create an Account (FSA ID)


Step 7 of 7


Enable Two-Step Verification

Protect Your Account with Two-Step Verification

Whenever you sign in, we'll send a secure code to make sure it's really you. To keep your account protected, make sure your phone number and email are verified. We also suggest setting up verification using a secure authenticator app.

 SMS Verification [Verify](#)

 Email Verification [Verify](#)

 **Use an Authenticator App (Most Secure Option)**

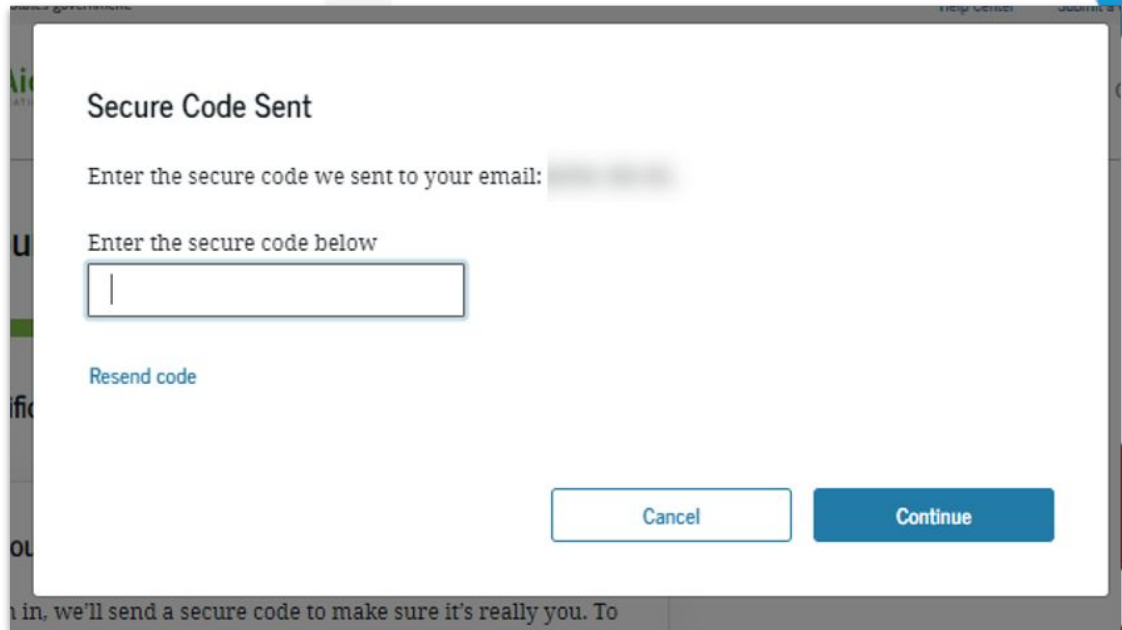
Use an authenticator app that you've downloaded from a mobile app store to view in-app secure codes—visible only to you—that can confirm your identity when you log in.
What is an authenticator app?

[Set Up an Authenticator App](#)

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

Two-Step Verification: Email

- You should receive an email with the subject line **"Action Required - Verify Your FSA ID Email Address"**
- Can't find it? Check spam/junk folder
- Enter 6-digit number from email, when prompted



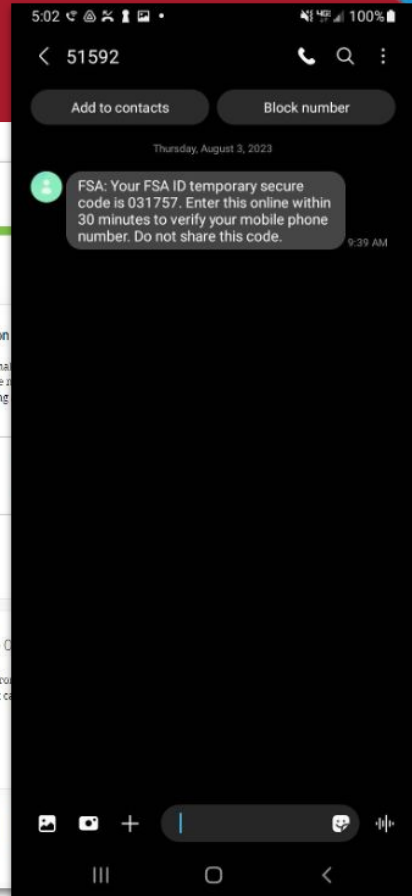
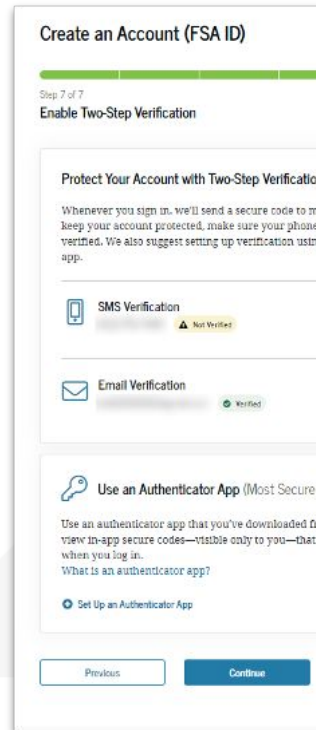
A screenshot of a web-based verification window titled "Secure Code Sent". The window has a white background and a gray border. It contains the following elements:

- The title "Secure Code Sent" in a dark gray font.
- A prompt "Enter the secure code we sent to your email:" followed by a blurred area representing the email address.
- A second prompt "Enter the secure code below" above a text input field.
- A "Resend code" link in blue text below the input field.
- Two buttons at the bottom right: a "Cancel" button with a blue border and a "Continue" button with a solid blue background and white text.

At the bottom of the window, there is a small line of text: "in, we'll send a secure code to make sure it's really you. To".

Two-Step Verification: SMS

- Select "Verify" next to SMS Verification
- You will get a text message with a six-digit code
- Enter code when prompted and select "continue"



Did verification work?

Each type of verification you set up correctly will have a green check mark and say "verified"

Create an Account (FSA ID)

Step 7 of 7

Enable Two-Step Verification

Protect Your Account with Two-Step Verification

Whenever you sign in, we'll send a secure code to make sure it's really you. To keep your account protected, make sure your phone number and email are verified. We also suggest setting up verification using a secure authenticator app.



Your verified methods can now be used to log in.



SMS Verification

Verified



Email Verification

Verified



Authenticator App

Verified



Your authenticator app can now be used to log in.

Previous

Continue

Secure Backup Code

- The secure backup code will help you access your account if the other verification methods won't work
- Make note (write it down or take a picture) of your backup code and store it somewhere safe
- Check the box once you have and click "Continue"

Create an Account (FSA ID)

Step 7 of 7

Enable Two-Step Verification: Backup Code

i Store your backup code somewhere safe.

Your backup code lets you access your account in the event that you cannot use any other two-step verification method. If for some reason you misplace or cannot access your backup code, you will be able to generate a new backup code in your account settings.

Your Backup Code Is:

2YX69TKR2G81

☐ I have stored this backup code somewhere safe.

Previous Continue

You have created your FSA ID!

- Your FSA ID is now created!
- In a few days you should receive an email about your SSA match - once you receive this your FSA ID will be fully functional
- You can now do the following
 - Access your studentaid.gov account dashboard
 - Start or contribute your information to a FAFSA (but we recommend you wait until it is verified)
 - And more!

Your Account Was Successfully Created — What's Next?

Before we can grant full account access, we must confirm that your name, Social Security number, and date of birth all match what is on record with the Social Security Administration (SSA). This process takes one to three days. If you verified your email address, you'll receive an email once your information is matched with the SSA.

You can still use your account while your information is being verified with the SSA.



Remember to Save Your Backup Code

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

Your Backup Code is:

XXXXXXXXXX

What You Can Do Now

- Complete and electronically sign an original (first time) *Free Application for Federal Student Aid (FAFSA®)* form.
- Check the SSA match status of your account information in Account Settings.
- View your account dashboard, which includes checklists and other info.
- Explore this website to learn about applying for aid and repaying federal loans.
- Use the [Help Center](#) to get answers to common questions.

What You Can Do After You've Been Matched

- Fill out a FAFSA renewal form.
- Complete and sign forms such as the Income-Driven Repayment Plan Request and Direct Consolidation Loan Application.
- View your personalized dashboard, your aid information in Aid Summary, and notifications and alerts about your account and

Next Steps

- ❑ Check your email over the next week to make sure your FSA ID is confirmed. (If not, go back in and make corrections/edits)
- ❑ Review your checklist and make sure you you have access to the information you'll need to fill out the FAFSA
- ❑ Students:
 - ❑ Continue working on your college applications
 - ❑ Continue working on scholarships