

CREATING AND USING YOUR FEDERAL STUDENT AID ID, FSA ID 2024-2025



HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY

TOPICS COVERED

- What is an account username and password (FSA ID) and who is required to create the FSA ID?
- Information Contributor(s) on the FAFSA and what is required?
- How Contributors use the FSA ID account?
- How FAFSA Contributors Are Invited to the FAFSA how contributors use FSA ID account?
- Creating the FSA ID

WHAT IS AN ACCOUNT USERNAME AND PASSWORD?

- An account username and password (FSA ID) are used by students, parent information contributors, and borrowers to log in to U.S. Department of Education online systems and to electronically sign documents.
- You use them to
 - apply for federal student aid,
 - sign for a federal student loan, and complete student loan counseling and sign the Student Loan Master Promissory note.
 - perform important activities such as choosing a repayment plan or applying for a deferment on your federal student loan.

DO PARENTS NEED A USERNAME AND PASSWORD?

- If you're a dependent student, then your parent information contributors will need an account username and password in order to provide consent to the IRS to obtain Federal Tax Information (FTI) and sign your *Free Application for Federal Student Aid* (FAFSA®) form electronically.

IMPORTANT

- You and each of your parent information contributors must have *different* account usernames and passwords.
- You must create your own account username and password—they're your electronic signature, and you need to own them.
- Your parent information contributors must create their own account username and password.
- You and each parent information contributor must each use the individual's own email address and mobile phone number when creating an account. (NOTE: A mobile phone or email address can be associated with only one account.)

INFORMATION CONTRIBUTORS ON THE FAFSA

A contributor is anyone who is asked to provide information on an applicant's FAFSA including:

- The student;
- The student's spouse (if applicable);
- A biological or adoptive parent; or
- The spouse of the remarried parent who is on the FAFSA--the stepparent.

Note: In respect to guardianship/custody or living arrangements, these individuals would not be contributor on the FAFSA.

WHICH PARENT INFORMATION CONTRIBUTOR MUST HAVE AN FSA ID?

DETERMINING WHO IS THE PARENT OF RECORD FOR THE 2024-25 FAFSA?

Dependent students whose parents are married and filing jointly need one parent contributor.

For divorced or separated parents, income and assets are reported for the parent who provides the most financial support over the 12 months prior to filing the FAFSA even if the student does not live with that parent or lives with the other parent. The student will be prompted to use the Parent Wizard to determine which parent is applicable.

CONSIDERATION OF PARENTAL INCOME (CONTRIBUTOR)

(1) Parents who live together

Parental income and assets in the case of student whose parents are married and not separated, or who are unmarried but live together, shall include the income and assets of both parents.

(2) Divorced or separated parents

Parental income and assets for a student whose parents are divorced or separated, but not remarried, is determined by including only the income and assets of the parent who provides the **greater portion** of the student's financial support.

(3) Death of a parent

Parental income and assets in the case of the death of any parent is determined as follows:

(A) If either of the parents has died, the surviving parent shall be considered a single parent, until that parent has remarried.

(B) If both parents have died, the student shall not report any parental income or assets

CONSIDERATION OF PARENTAL INCOME (CONTRIBUTOR), CONT.

(4) Remarried parents

If a parent has remarried, the income of that parent's spouse shall be included in determining the parent's assessment of adjusted available income if the student's parent and the stepparent are married as of the date of application for the award year concerned.

(5) Single parent who is not divorced or separated

Parental income and assets in the case of a student whose parent is a single parent, who is not divorced, separated, or remarried, shall include the income and assets of such single parent.

HOW FAFSA CONTRIBUTORS ARE INVITED TO THE FAFSA HOW CONTRIBUTORS USE FSA ID ACCOUNT?

GETTING STARTED

The student will determine who will be a contributor(s) by utilizing the Parent wizard that is embedded in the FAFSA and setup the invitation. Students will need:

- contributor's (parent(s)) name;

- date of birth;

- Social Security Number (SSN) or Individual Tax Identification Number (ITIN); and

- email address** to invite them to complete the required portion of the FAFSA.

Information contributors will need to provide personal and financial information on their section of the FAFSA.

All contributors are required to have an FSA ID and to provide consent to have their federal tax information (FTI) transferred from the IRS, have their tax data used to determine the student's eligibility for aid.

* This is true even if the contributor does not have an SSN, did not file taxes, or filed taxes in another country.

CONTRIBUTORS PROVIDING CONSENT

CONTRIBUTORS CANNOT AVOID PROVIDING CONSENT BY MANUALLY ENTERING FEDERAL TAX INFORMATION (FTI) ON THE FAFSA.

- If a student contributor does not provide consent, **they will not be eligible** for any Title IV aid **or** NJ State aid.
- If a parent contributor refuses to provide consent, the student will be given the opportunity to indicate they would like to receive only a Direct Unsubsidized Loan.

If a dependent student's parents are unmarried and living together, both parents will be contributors, need separate FSA IDs, and need to provide consent.

Dependent student's parents who filed their U.S. income tax return as Married Filing Jointly only require one parent contributor to complete the FAFSA.

If the student's parents filed separately, both parents will be considered contributors and therefore need separate FSA IDs and both must provide consent.

Go get started and complete the FAFSA: www.studentaid.gov

- 2024-2025 year FAFSA will be available in December 2023

GETTING STARTED – WHAT YOU’LL NEED

All contributors must register for a FSA ID to provide consent and signing the FAFSA application.

What You'll Need

- Social Security number (SSN) or Individual Tax Identification Number (ITN)
- Your own email address and mobile phone number

Visit www.StudentAid.gov/fsa-id/create-account/launch

Video on creating a FSA ID: <https://youtu.be/iTb7hMVtzco>



GETTING STARTED – WHAT YOU'LL NEED IF UNDOCUMENTED

Parent contributors that are undocumented with FAFSA filing students would be required to file for a ITIN # with the IRS in advance to be able to secure a FSA ID to consent and sign the FAFSA for their dependent child.

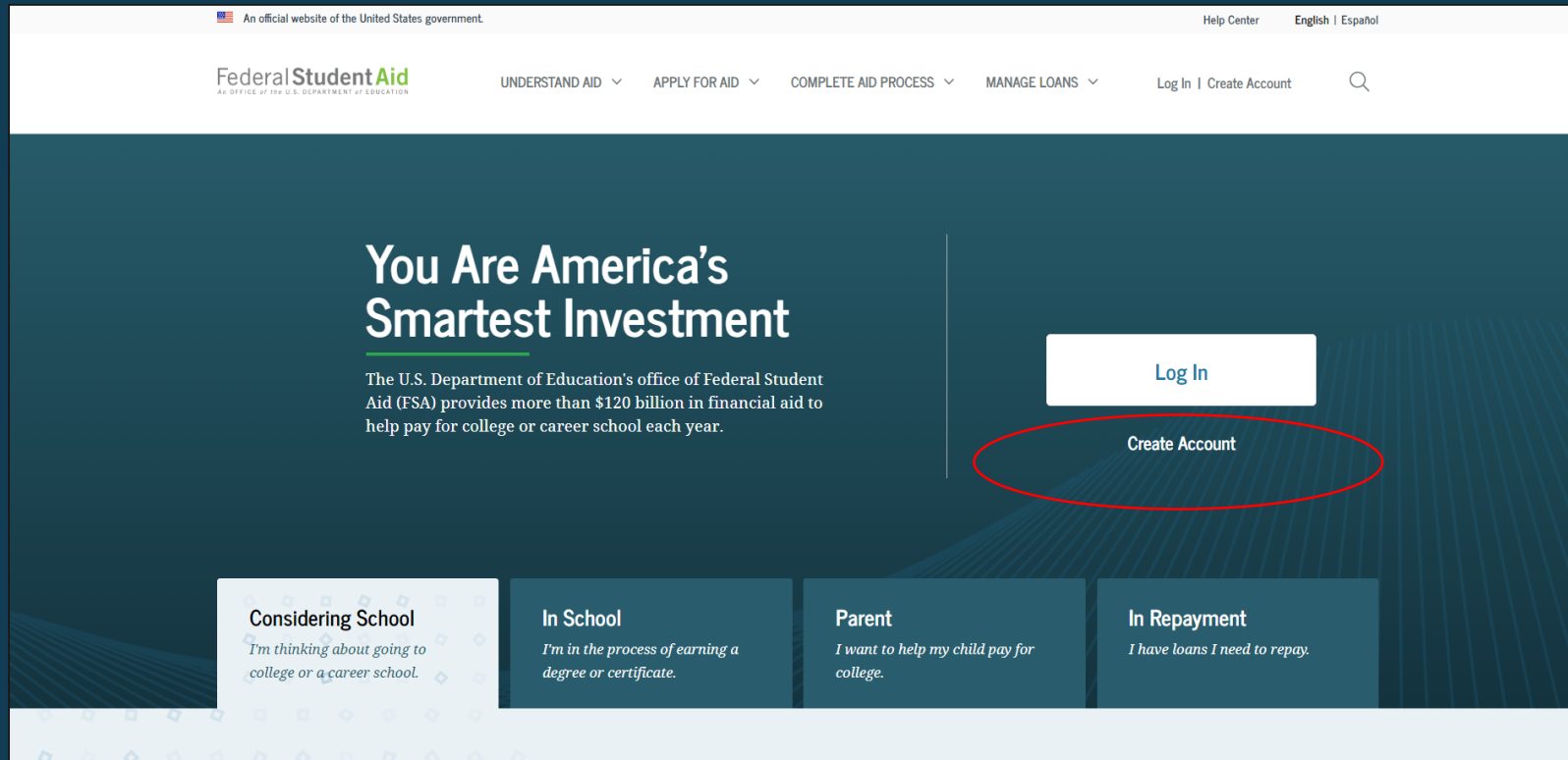
W-7 Application for IRS Individual Taxpayer Identification Number (ITIN): <https://www.irs.gov/forms-pubs/about-form-w-7>

Special note: DACA and undocumented students and their parent contributors will complete the NJDREAMERS application for state aid only. These applicants are not required to obtain an FSA ID.

These students are not eligible to complete the FAFSA or receive federal student aid.

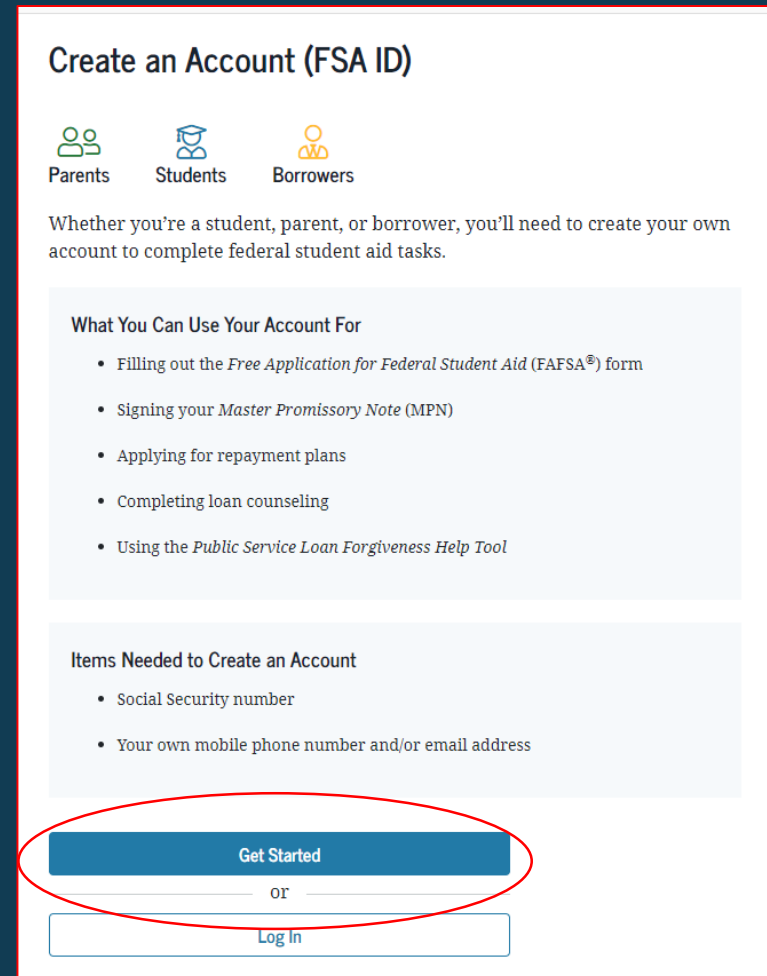
GETTING STARTED

- Go to StudentAid.gov.
- Select the “Create Account” button



GETTING STARTED

On the “Create an Account (FSA ID)” page, select the “Get Started” button.



Create an Account (FSA ID)

Parents Students Borrowers

Whether you're a student, parent, or borrower, you'll need to create your own account to complete federal student aid tasks.

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*

Items Needed to Create an Account

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

Get Started

or

Log In

PROVIDE PERSONAL IDENTIFICATION INFORMATION

- Make sure your Social Security number (SSN), date of birth, and name match what's on your Social Security card.
- You must have an SSN to create an account.

The screenshot shows the 'Create an Account (FSA ID)' form on the Federal Student Aid website. The page title is 'Create an Account (FSA ID)' and it is 'Step 1 of 7'. The section is titled 'Personal Information'. Below the title, there is a progress bar and a confirmation statement: '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.' The form contains several input fields: 'First Name', 'Middle Initial', and 'Last Name', each with a help icon. Below these is the 'Date of Birth' section with 'Month', 'Day', and 'Year' dropdown menus. The 'Social Security Number (SSN)' field is highlighted with a blue border. A blue note box states: 'Note: A user can only have one account associated with his or her Social Security number.' At the bottom, there are 'Cancel' and 'Continue' buttons.

CREATE YOUR ACCOUNT (FSA ID)

Username:

- Don't include personal info such as your name or date of birth.
- If you see a message "The username you entered is already in use," then someone has already used that username.

Password:

- Your password must be between 8 and 30 characters in length and must contain at least one uppercase letter, one lowercase letter, and one number.
- Your password is case-sensitive.

The screenshot shows the 'Create an Account (FSA ID)' form on the Federal Student Aid website. It is Step 2 of 7, titled 'Account Information'. A progress bar at the top indicates the current step. The form includes the following fields and messages:

- Username:** A text input field containing 'janedoe'. Below it is a green success message: 'Username is available.'
- Email Address:** An empty text input field. Below it is a blue informational message: 'Use an email address you will continue to have access to after you leave school.'
- Confirm Email Address:** An empty text input field.
- Password:** An empty text input field with a 'Show Password' link. Below it are four checkmarks indicating password requirements: 'Uppercase', 'Lowercase', 'Number', and '8+ characters'.
- Confirm Password:** An empty text input field with a 'Show Password' link.

At the bottom of the form are two buttons: 'Previous' and 'Continue'.

PROVIDE CONTACT INFORMATION

The screenshot shows the 'Create an Account (FSA ID)' page on the Federal Student Aid website. It is Step 3 of 7, titled 'Contact Information'. The page is divided into three main sections: 'Permanent Address', 'Phone Number', and 'Mobile Phone Account Recovery'.
1. 'Permanent Address' section includes input fields for 'Address' (123 Main St), 'City' (Laurel), 'State' (MD Maryland), and 'ZIP Code' (20723).
2. 'Phone Number' section includes 'Mobile Phone Number' and 'Confirm Mobile Phone Number' fields, both containing '(202) 111-9482'. There is a link to '+ Add Alternate Phone Number'.
3. 'Mobile Phone Account Recovery' section has a checked checkbox for 'Yes, I would like to use my mobile phone for account recovery.' Below this is a blue information box with a question mark icon, stating: 'By selecting this option, you agree to receive text messages on your mobile phone and confirm you have reviewed and agree to FSA's Terms and Conditions. Message and data rates may apply. Message frequency varies. Reply HELP for help or STOP to opt out.'
At the bottom, there are 'Previous' and 'Continue' buttons.

- To sign up for mobile phone account access, provide a mobile phone number on this screen. This will help you gain access to your account if you are locked out, as well as allow your mobile phone to be used for two-step verification.
- Make sure your information is correct; any errors could result in delays in receiving financial aid (or in the repayment of your federal student loans).

SELECT COMMUNICATION PREFERENCES

- You must select whether you prefer to receive required communications by email or postal mail.
- You can also opt in to receive informational emails and/or text messages regarding programs you may be eligible for.

The screenshot shows the 'Create an Account (FSA ID)' page on the Federal Student Aid website. It is at Step 4 of 7, titled 'Communication Preferences'. The page is divided into three sections: 'Required Communications', 'Informational Communications', and 'Preferred Language'. In the 'Required Communications' section, the user has selected 'By email' (marked as 'Recommended') and an information box explains that this choice means they agree to receive required communications by email and confirm they have reviewed and agreed to FSA's Terms and Conditions. The 'By postal mail' option is unselected. In the 'Informational Communications' section, both 'By email' and 'By text message' options are unselected. In the 'Preferred Language' section, the user has selected 'English' from a dropdown menu. At the bottom, there are 'Previous' and 'Continue' buttons.

An official website of the United States government. Help Center English | Español

Federal Student Aid UNDERSTAND AID APPLY FOR AID COMPLETE AID PROCESS MANAGE LOANS Log In | Create Account

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 *Recommended*

By postal mail

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](#).

Informational 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

Preferred Language

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

SELECT CHALLENGE QUESTIONS AND ANSWERS

Federal Student Aid
UNDERSTAND AID | APPLY FOR AID | COMPLETE AID PROCESS | MANAGE LOANS | Log In | Create Account

Create an Account (FSA ID)

Step 5 of 7

Challenge Questions

Challenge questions and answers are used to retrieve your username or password if you forget them or if you need to unlock your account.
Note: Answers are not case-sensitive.

Challenge Question 1

Question: What was the name of your elementary school?

Answer: [Redacted] [Show Answer](#)

Challenge Question 2

Question: What was the name of your first teacher?

Answer: [Redacted] [Show Answer](#)

Challenge Question 3

Question: What is your mother's maiden name?

Answer: [Redacted] [Show Answer](#)

Challenge Question 4

Question: In what city did your parents meet?

Answer: [Redacted] [Show Answer](#)

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

- Answering your challenge questions is one way to unlock your account or retrieve your username or password.
- Your answer is not case-sensitive.

REVIEW INFO AND AGREE TO TERMS

- Review and confirm your information.
- If you need to make a correction, use the “Edit” button within that tile of information.
- Review and agree to FSA’s terms and conditions.

Create an Account (FSA ID)

Step 6 of 7

Confirm and Verify

Verify the information you provided for your account below. If there is an error, select "Edit" to correct the information.

Personal Information [Edit](#)

NAME
Jane Doe

DATE OF BIRTH
01/01/2001

SOCIAL SECURITY NUMBER (SSN)
***-**-3818

Account Information [Edit](#)

USERNAME
janedoe

EMAIL ADDRESS
janedoe@gmail.com

PASSWORD

Contact Information [Edit](#)

PERMANENT ADDRESS
123 Main St
Laurel, MD 20723

MOBILE PHONE NUMBER
(202) 338-1291

MOBILE PHONE ACCOUNT RECOVERY
Yes

Communication Preferences [Edit](#)

REQUIRED COMMUNICATIONS
Email

INFORMATIONAL COMMUNICATIONS
Email, Text

ENABLE TWO-STEP VERIFICATION

- You MUST verify an email address or mobile phone number on the “Enable Two-Step Verification” page. If you provided both, they both must be verified to continue.
- Select the “Verify” button to verify your email address or mobile phone number.
- You are also encouraged to set up an authenticator app to use for two-step verification. This is the most secure option for logging in.

The screenshot shows the 'Create an Account (FSA ID)' page, Step 7 of 7: Enable Two-Step Verification. The page is titled 'Protect Your Account with Two-Step Verification' and explains that a secure code will be sent to the user's phone number and email address to verify their identity. There are two verification options: SMS Verification and Email Verification. Both options are currently marked as 'Not Verified' with a yellow warning icon. There are 'Verify' buttons next to each option. Below these options, there is a section for 'Use an Authenticator App (Most Secure Option)', which includes a link to 'Learn More' and a button to 'Set Up an Authenticator App'. At the bottom of the page, there are 'Previous' and 'Continue' buttons.

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UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS ▾ MANAGE LOANS ▾

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
[Phone icon] [Redacted] 1108 [Not Verified] [Verify]

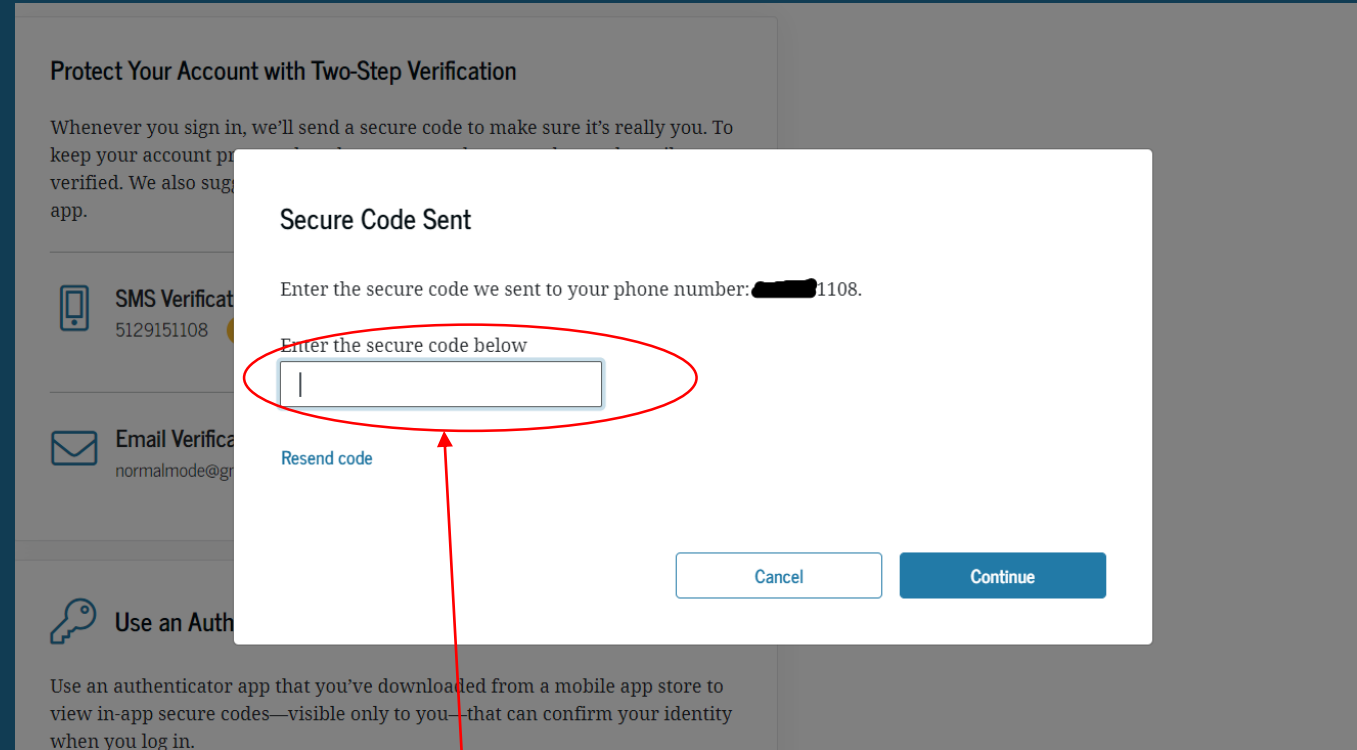
Email Verification
[Envelope icon] [Redacted]@gmail.com [Not Verified] [Verify]

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.
[Learn More](#)
[Set Up an Authenticator App](#)

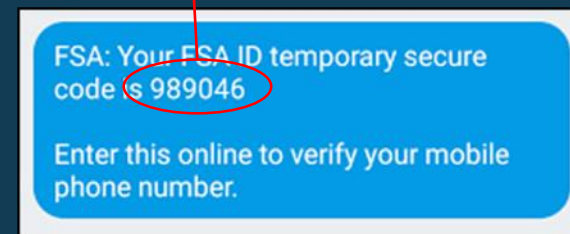
Previous Continue

VERIFY YOUR MOBILE PHONE NUMBER

- After selecting the “Verify” button next to your phone number, you will be sent a text message with a six-digit numerical secure code.
- Enter your secure code in the “Enter the secure code below” modal and select “Continue”.
- Once you verify your mobile phone number, you can use it to log in, unlock your account, retrieve your username, or reset your password.
- NOTE: You MUST verify your information before continuing.



Text Message With Your Secure Code



VERIFY YOUR EMAIL ADDRESS

- After selecting the “Verify” button next to your email address, you will be sent an email with the six-digit numerical secure code.
- Enter your secure code in the “Verify Your Email Address” modal and select “Continue”.
- Once you verify your email, you can use it to log in, unlock your account, retrieve your username, or reset your password.
- NOTE: You MUST verify your information before continuing.

Secure Code Sent

Enter the secure code we sent to your email:
[redacted]@gmail.com.

Enter the secure code below

Resend code

Continue

Cancel

Email With Your Secure Code

Action Required - Verify Your FSA ID Email Address

[redacted]@gmail.com,

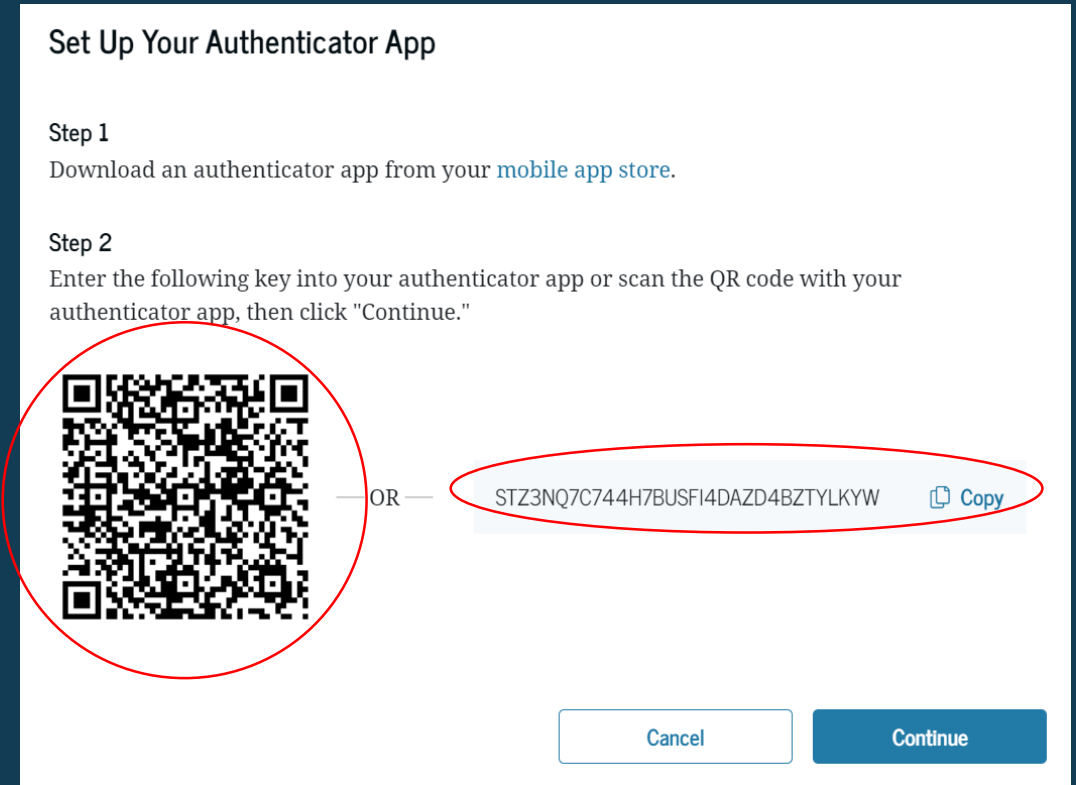
Complete the email verification process by entering the following number into the "Secure Code" field in your browser:

626271

This code will expire in 30 minutes.

SET UP AN AUTHENTICATOR APP

- After selecting “Set up an Authenticator App”, you will see a pop-up window.
- You will need to download a third-party authenticator app on your mobile phone.
- Once you’ve downloaded the authenticator app, use it to scan the QR code or type in the randomized authenticator code to pair your app with your account.



SET UP AN AUTHENTICATOR APP

- After selecting “Continue” you will see the “Enter the Code from Your App” window.
- Enter the code provided by your authenticator app and select “Finish”.
- Once you’ve verified your authenticator app, you can now use it to log in, unlock your account, retrieve your username, or reset your password.

Enter the Code from Your App

Step 3
Complete setup by entering the secure code provided by your authenticator app.

Enter the secure code below

[Help me set up this app](#)

[Previous](#) [Finish](#)

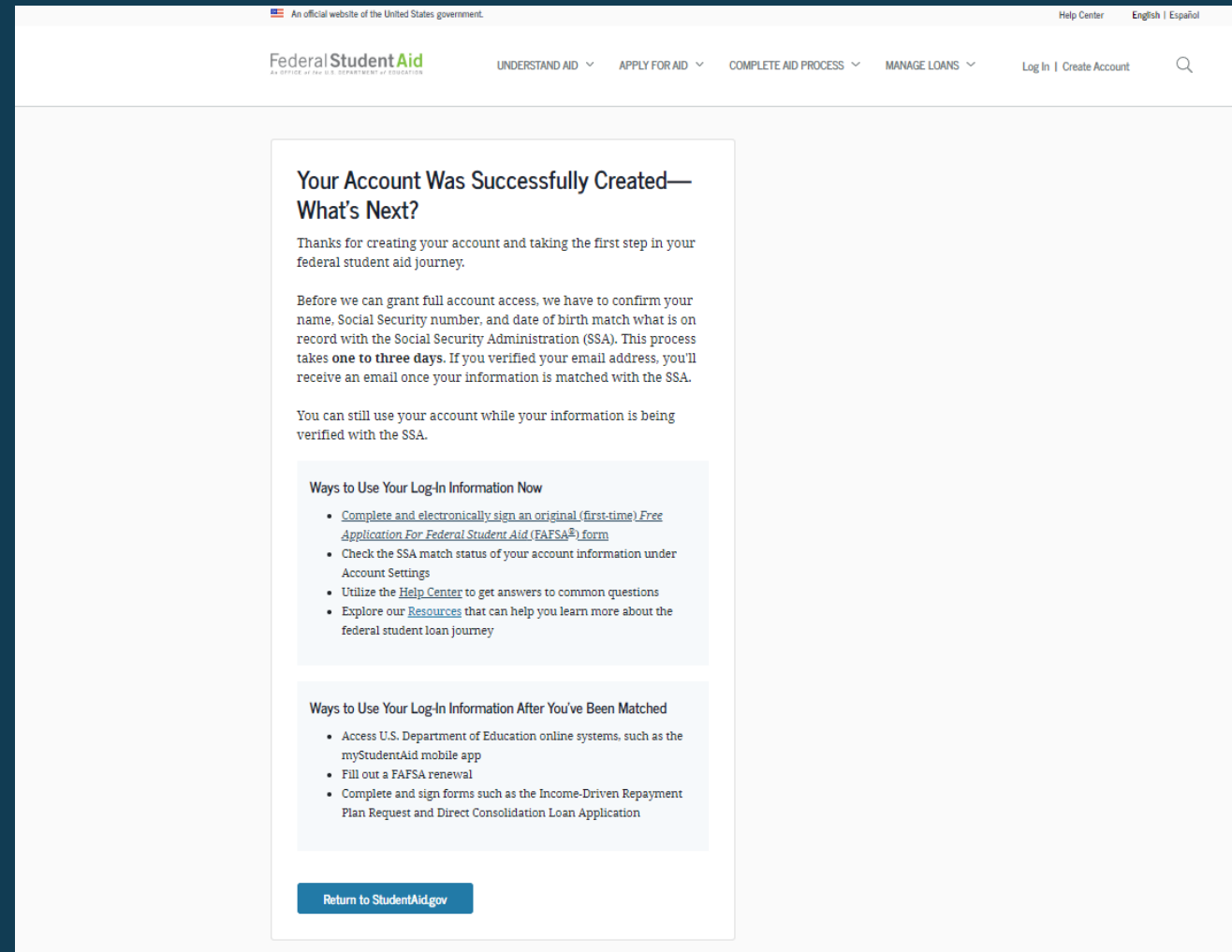
Enter The Authenticator App Code

YOUR ACCOUNT IS CREATED!

- If you provided an email address, you'll receive a confirmation email.

Using Your Account Username and Password

- You can immediately use your account username and password to sign an original (first-time) FAFSA form.
- Your info will be sent to the Social Security Administration (SSA) for confirmation.
- SSA review will take 1–3 days.
- Until your info is verified, you won't be able to take certain actions, such as correcting your FAFSA form, submitting a FAFSA Renewal, or signing forms such as the *Income-Driven Repayment Plan Request* and *Direct Consolidation Loan Application*.



The screenshot shows the Federal Student Aid website interface. At the top, there is a navigation bar with the Federal Student Aid logo, a search icon, and links for 'Help Center' and 'English | Español'. Below the navigation bar, there are several menu items: 'UNDERSTAND AID', 'APPLY FOR AID', 'COMPLETE AID PROCESS', and 'MANAGE LOANS'. The main content area features a confirmation message titled 'Your Account Was Successfully Created—What's Next?'. The message thanks the user for creating their account and provides instructions on what to do next, including a link to the Help Center and a button to return to StudentAid.gov.

An official website of the United States government. Help Center English | Español

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS ▾ MANAGE LOANS ▾ Log In | Create Account 🔍

Your Account Was Successfully Created—What's Next?

Thanks for creating your account and taking the first step in your federal student aid journey.

Before we can grant full account access, we have to confirm your name, Social Security number, and date of birth 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.

Ways to Use Your Log-In Information 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 under Account Settings
- Utilize the [Help Center](#) to get answers to common questions
- Explore our [Resources](#) that can help you learn more about the federal student loan journey

Ways to Use Your Log-In Information After You've Been Matched

- Access U.S. Department of Education online systems, such as the myStudentAid mobile app
- Fill out a FAFSA renewal
- Complete and sign forms such as the Income-Driven Repayment Plan Request and Direct Consolidation Loan Application

[Return to StudentAid.gov](#)

SOCIAL SECURITY ADMINISTRATION (SSA) MATCHING

- You should receive an email informing you of the results of the SSA review. If you didn't provide an email when creating your account, you can check the status on the "Personal Information" page at StudentAid.gov/settings/edit-information/personal-information.
- If there is an issue, log in to your "Account Settings" at StudentAid.gov/settings and review/update your profile info. If your info is correct, you'll need to contact the SSA. To find your local SSA office, call 1-800-772-1213 or go to ssa.gov.

----- Forwarded message -----

From: **FSA ID Information** <FSA-ID@ed.gov>

Date: Fri, Feb 21, 2020 at 10:03 AM

Subject: Your Social Security Administration Results - Successful

To: <fname6name6testing@gmail.com>

Dear Fname6,

Your Social Security Administration (SSA) match was completed and your personal information confirmed.

Ways to Use Your Log-In Information Now That You've Been Matched

- Access U.S. Department of Education online systems, such as the myStudentAid app
- Fill out a *Free Application for Federal Student Aid* (FAFSA®) renewal
- Complete and sign forms, such as the Income-Driven Repayment Plan Request or the Direct Consolidation Loan Application

If you have any questions or need help, [visit the StudentAid.gov Help Center](https://StudentAid.gov/Help-Center).

Thank you,

U.S. Department of Education

Federal Student Aid

This mailbox is unattended. Please do not reply to this message.

WHAT CAN YOU DO TO PREPARE



The FSA ID is a username and password for students and parent information contributors* including undocumented parents to sign the Free Application for Federal Student Aid (FAFSA®). Note: in many cases, required information contributors will be the parent(s) of a dependent student. 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 TO GET STARTED

You will need to create your FSA ID at least one week prior to starting the FAFSA® Go to www.studentaid.gov/fsa-id/sign-in/landing Click the "Create Your FSA ID Now" button

CREATE YOUR FSA ID (USERNAME AND PASSWORD)

Email: A [verified email address](#) is required for each information contributor* to establish their account. An email address can be associated with only one FSA ID (student and contributor* cannot have the same email address). You must have access to this email account.

Username: Don't include personal info such as date of birth or name. If you see a message "The username you entered is already in use," then someone has already used that username.

PROVIDE PERSONAL IDENTIFICATION INFORMATION

Enter your name, date of birth, Social Security number (SSN), or Individual Tax Identification Number (ITIN), contact information, and challenge questions and answers. Make sure your Social Security or ITIN number, date of birth, and name match what's on your Social Security card or ITIN. Identity match is required for each contributor* to verify FSA ID.

A Knowledge Based Identity Verification Process will be performed for those without a Social Security number or ITIN

number. Users without a SSN or ITIN who enter all zeros, will complete a knowledge-based identity verification process. Continue with contact information and complete the challenge questions and answers.

If an individual cannot verify identity through the Knowledge-based identity verification process, contact Federal Student Aid and submit documentation to verify identity. If neither process works, the student and contributor(s) must complete and submit a paper FAFSA®.

PROVIDE PROFILE INFORMATION

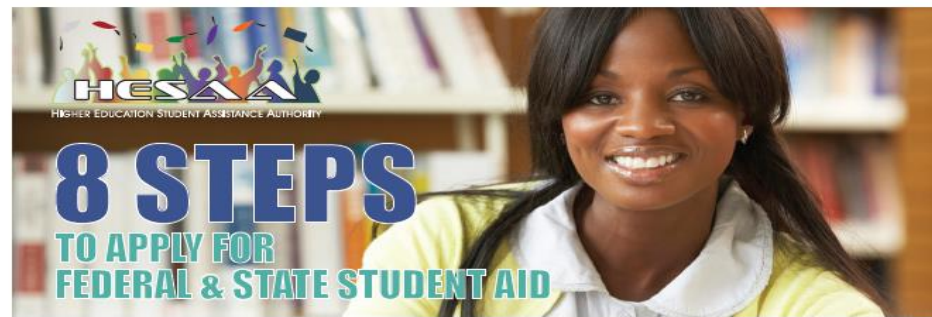
Confirm information you entered previously and provide additional information. Make sure your information is correct; any errors could result in a delay or problem in your receiving financial aid (or in the repayment of your federal student loans).

YOUR FSA ID IS CREATED!

Your FSA ID was created. You'll receive a confirmation email and a one-time back up code. (Keep your back up code in a secure place, used when two step verification fails at log in).



* Contributor: any individual required to provide signature and consent on the FAFSA® form, including the student; the student's spouse; a biological or adoptive parent; or the parent's spouse (stepparent).



STEP 1 - RECEIVE FREE HELP!

Free information and help available from: Your School Counselor, college, or career school HESAA – www.hesaa.org/Pages/FAFSA.aspx or 609-584-4480 US Department of Education – www.ed.gov or 1-800-4-Fed-Aid (1-800-433-3243) Free help is available any time during the application process! Please Note: You should never have to pay for help.

STEP 2 - KNOW YOUR 2024-2025 DEADLINES!

New Jersey State Deadlines
First-time NJ State Grant Applicants
Fall/Spring Applicants – September 15, 2024
Spring Only – February 15, 2025
Renewal Tuition Aid Grant Recipients
April 15, 2024
Federal Deadlines
Complete the FAFSA® between December 2023 and June 30, 2025 of the following year (no exceptions to either date) BUT apply as soon as possible. To meet deadlines apply online at www.studentaid.gov

Your college may have deadlines too.

STEP 3 - CREATE A FEDERAL STUDENT AID (FSA) LOGIN

Create your user ID and Password by going to www.studentaid.gov/fsa-id/sign-in/landing and create an FSA ID. The student and all information contributors* will need to create their own FSA ID at this website. Note: in many cases, required information contributors will be the parent(s) of a dependent student. All parties will use their login to access the FAFSA® at www.studentaid.gov, and connect to their Federal Tax Information (FTI) and sign the FAFSA®.

STEP 4 - COMPLETE YOUR FAFSA

To start your FAFSA® go to www.studentaid.gov. The student will login with their FSA ID. Provide consent for the IRS to use their Federal Tax Information (FTI) to complete the FAFSA®. If you are unable to use FTI, you will need to collect your 2022 tax returns and other records of income and complete a paper FAFSA. NJ Dreamers must complete the NJ Alternative Application only. Go to www.hesaa.org/Pages/NJAlternativeApplication.aspx to complete your application.

STEP 5 - YOUR FAFSA RESULTS!

The U.S. Department of Education will display your FAFSA® Submission Summary (FSS) – the result of processing your FAFSA®. Review your FSS. If required, you can submit corrections online at www.studentaid.gov. Your complete FSS will contain your Student Aid Index (SAI) which determines your federal student aid eligibility.

STEP 6 - YOUR NJ STATE AID RESULTS!

HESAA will send an email to the email address listed on the FAFSA® which will contain your NJ State/HESAA ID. You will be instructed to create a NJFAMS User ID and password to log into your NJFAMS Student Portal. You can find your "To Do List" and "Award and Eligibility" information as well as other functions to assist you with your state aid process.

STEP 7 - VERIFY YOUR ANSWERS!

If you are selected for federal verification, your school's financial aid office will ask you to submit tax returns and other documents, as appropriate. Be sure to meet the school's deadlines. (To request an IRS tax return transcript go to www.irs.gov - it's free) The State of New Jersey may also request documents to verify information reported on the FAFSA®. HESAA will ask you to submit a tax return transcript and other documents as appropriate. To request an IRS tax return transcript go to www.irs.gov - it's free

STEP 8 - GET AWARD QUESTIONS ANSWERED!

All Students: Go to your college financial aid portal about the aid being offered.
First-Time Applicants: Review award letters from schools to compare amounts and types of aid being offered. Decide which school to attend based on a combination of (a) how well the school fits your needs and (b) its affordability after all aid is taken into account.



* Contributor: any individual required to provide signature and consent on the FAFSA® form, including the student; the student's spouse; a biological or adoptive parent; or the parent's spouse (stepparent).

THANK YOU!

▶ Customer Care Contact
customercare@hesaa.org 1-800-792-8670

HESAA Services Websites

- www.hesaa.org
- www.njgrants.org
- www.njfams.hesaa.org
- www.njclass.org

HESAA's Publications

- <https://www.hesaa.org/Pages/HESAAPublications.aspx>

