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**.

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Who needs a StudentAid.gov account for the FAFSA® form?

A student always needs a StudentAid.gov account to complete the FAFSA form online. Other family members may also need an account to sign the form as contributors.

Students ALWAYS require a StudentAid.gov account

Is the student under 24 years old?

Also Consider

Select "No – Student is Independent" if the student is married, active military, or financially supporting children. Go to StudentAid.gov/dependency to learn more.

No – Student is Independent

Does the student have a spouse?

No

Only the student needs an account

Yes

If student and spouse filed taxes jointly, only the student needs an account

Otherwise, student and student's spouse need accounts

Yes – Student is Dependent

At least one parent needs an account

Next Steps

Use the **Who is my FAFSA parent tool** at StudentAid.gov/fafsaparent to learn more