

A group of six diverse students (three young men and three young women) are standing in a hallway, smiling and holding up various college pennants. The pennants include Clemson Tigers, University of South Carolina Gamecocks, and Wofford College. The background is a hallway with windows and doors.

# MEETING STREET SCHOLARSHIP FUND

FSA ID CREATION GUIDE

# Agenda

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FSA ID Overview

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How to create an FSA ID



# FSA ID Overview

# What is an FSA ID?

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The FSA ID is a username and password you will use to complete the FAFSA as well as access other parts of [studentaid.gov](https://studentaid.gov)

It usually takes 1-3 days for an FSA ID to be confirmed by the Social Security Administration (SSA). Once it is confirmed it will have full functionality when completing the FAFSA. We recommend students and parents create FSA IDs at least 3 days before completing the FAFSA.

## 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*

# Who needs to create an FSA ID?



**Anyone who is required to provide  
information on the FAFSA  
("contributor")**

## **Students**

*All eligible students need  
FSA IDs to complete the  
FAFSA*

## **Parent(s)**

For most students, at least one  
biological or adoptive parent  
will need to complete their  
portion of the FAFSA

# Frequently Asked Questions

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## **Should undocumented students create FSA IDs?**

We do not recommend undocumented students create FSA IDs because they are not eligible for federal financial aid. They should contact the college(s) to which they are accepted for more information.

## **Can undocumented parents create an FSA ID?**

Undocumented parents will need to create FSA IDs but the process isn't available yet. We expect it to be available by the time the FAFSA comes out in December.

# FSA ID Guidance for Parents



The FAFSA considers the student's "parent" to be their **legal (biological or adoptive) parent**.

For most students, **at least one parent** will need an FSA ID




If parents <b>are married</b>	If parents are <b>divorced</b> or <b>separated</b>	If parents <b>have never been married but living together</b>	If parent <b>has never been married and does not live with the other parent</b>
If parents are married and <b>file taxes together</b> , <u>one</u> parent will need an FSA ID	If parents are divorced or separated and <b>not living together</b> , the <u>parent who provided more financial support in the last 12 months</u> will need an FSA ID	If parents have never been married but live together, <u>both</u> parents will need FSA IDs	If parent has never been married and does not live with the other parent, <u>one</u> parent will need an FSA ID
If parents are married but <b>don't file taxes together</b> , <u>both</u> parents will need FSA IDs	If remarried and parent and stepparent did not <b>file taxes together</b> , <u>both the parent and stepparent</u> will need FSA ID		



**Who will you need to ask to create an FSA ID and contribute to your FAFSA form?**

# What information do you need for your FSA ID?

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- 1 Full legal name
- 2 Date of birth
- 3 Social Security Number (SSN) 
- 4 Email Address (personal, not CCSD) 
- 5 Cell Phone Number 
- 6 Permanent Address



Each Social Security Number (SSN), email address and phone number can only be associated with one FSA ID.



# Guidance for Parents Without an SSN

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The FSA ID creation process for students and parents without a Social Security Number will be available on December 31st.

For these students and parents, they will complete a knowledge-based verification process, which will be based largely on credit and financial history.

For example, these parents will be asked questions such as, "Where did you live in 2018?" and provided a list of options from which to select. Their responses will be compared against their credit and financial history.





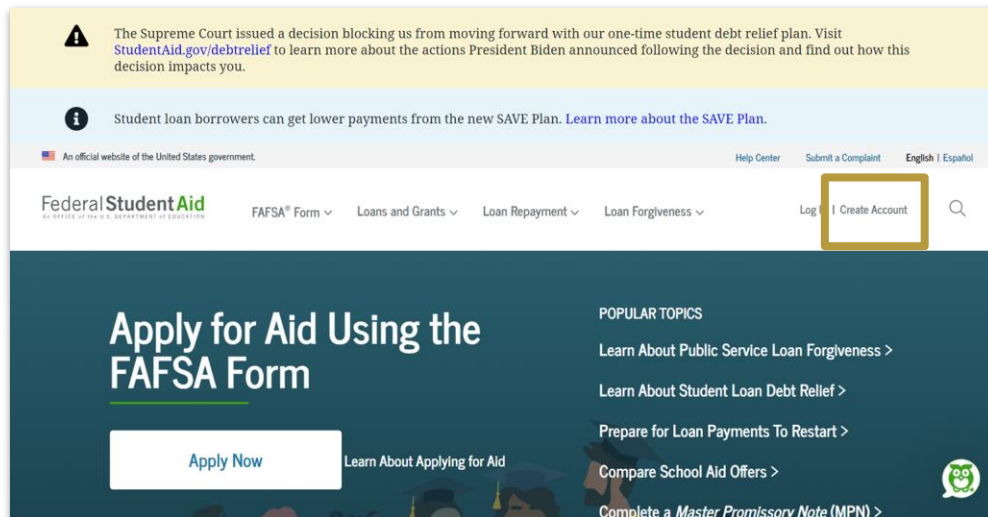
# Creating an FSA ID

# Visit Studentaid.gov

1. Go to [www.studentaid.gov](https://www.studentaid.gov) or scan the QR code



2. Click on "Create Account"



# 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

- 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 You'll Need

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

# Step 1 – Enter Personal Information

1. Add name exactly as it appears on your Social Security card, U.S. passport or driver's license
2. Add date of birth
3. Enter your Social Security Number (SSN) 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.

# Step 2 – Enter Account Information, Part 1

1. Create a username
2. Enter your email address
  - Can only associated with one FSA ID
  - Use an email address you will continue to have access to
    - DO NOT USE the email address associated with your school district!

### 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](#)

# Step 2 – Enter Account Information, Part 2

1. 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
2. Write down your username and password in a secure location!
  - Consider using the Notes app to keep one list of your college-related usernames and passwords

The screenshot shows a web form titled "Create an Account (FSA ID)" with a progress bar indicating "Step 2 of 7". The section is titled "Account Information". A disclaimer states: "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." The form includes the following fields: "Username" (with a help icon), "Email Address" (with a help icon), "Confirm Email Address" (with a help icon), "Password" (with a "Show Password" link and a help icon), and "Confirm Password" (with a "Show Password" link and a help icon). Below the password fields, there are three checkmarks indicating requirements: "✓ Uppercase", "✓ Lowercase", "✓ Number", and "✓ 8+ characters". At the bottom are "Previous" and "Continue" buttons.

# Step 3 – Enter Contact Information

1. Enter your permanent address
  - Usually this is where you live
2. 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
3. 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 3 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



# Step 4 – Select Communication Preferences

1. Select how you would like Federal Student Aid to communicate with you
  - "By email" is highly recommended to get communications as quickly as possible
2. Identify your language preference

The screenshot shows the 'Create an Account (FSA ID)' page, specifically Step 4 of 7: Communication Preferences. The page has a progress bar at the top with 7 steps, where Step 4 is highlighted in green. Below the progress bar, the title 'Communication Preferences' is displayed. Under the heading 'Required Communications', 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 federal student aid. Below this, it says 'I want to receive these communications:' followed by two radio button options: 'By email' (which is selected) and 'By postal mail'. A blue information box with an 'i' icon is present, stating: '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.' Below the 'Required Communications' section is the 'Optional Communications' section, which includes a paragraph about ED's desire for user confidence and a list of optional communications (grant programs, loan forgiveness, etc.). It also has a 'I want to receive these communications:' section with two unchecked checkboxes: 'By email' and 'By text message'. The 'Language Preference' section follows, with a paragraph about user choice and a dropdown menu for 'Language' currently set to 'English'. At the bottom, there are 'Previous' and 'Continue' buttons.

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

# Step 5 – Create Answer to Challenge Question

- 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)
- Record the answer in your Notes app

Create an Account (FSA ID)

Step 5 of 7

Question

Select

Select

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?

# Step 6 – Confirm & Verify

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  
11/20/2005

SOCIAL SECURITY NUMBER  
[REDACTED]

### Account Information

[Edit](#)

USERNAME  
[REDACTED]

EMAIL ADDRESS  
[REDACTED]

PASSWORD  
\*\*\*\*\*

### Contact Information

[Edit](#)

PERMANENT ADDRESS  
31 Milk Street  
Boston, MA 02106

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](#)

# Step 7 – Enable Two-Step Verification

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

The screenshot shows the 'Create an Account (FSA ID)' page, specifically Step 7 of 7: 'Enable Two-Step Verification'. A progress bar at the top indicates the current step. The page title is 'Create an Account (FSA ID)'. Below the title, it says 'Step 7 of 7' and 'Enable Two-Step Verification'. The main content area is titled 'Protect Your Account with Two-Step Verification' and includes a paragraph explaining the purpose of two-step verification. There are three options for verification: 'SMS Verification', 'Email Verification', and 'Use an Authenticator App (Most Secure Option)'. Each option has a 'Verify' button. The 'SMS Verification' and 'Email Verification' options show a 'Not Verified' status. The 'Use an Authenticator App' option is selected with a radio button. At the bottom, there are 'Previous' and 'Continue' buttons.

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** Not Verified Verify

**Email Verification** 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.

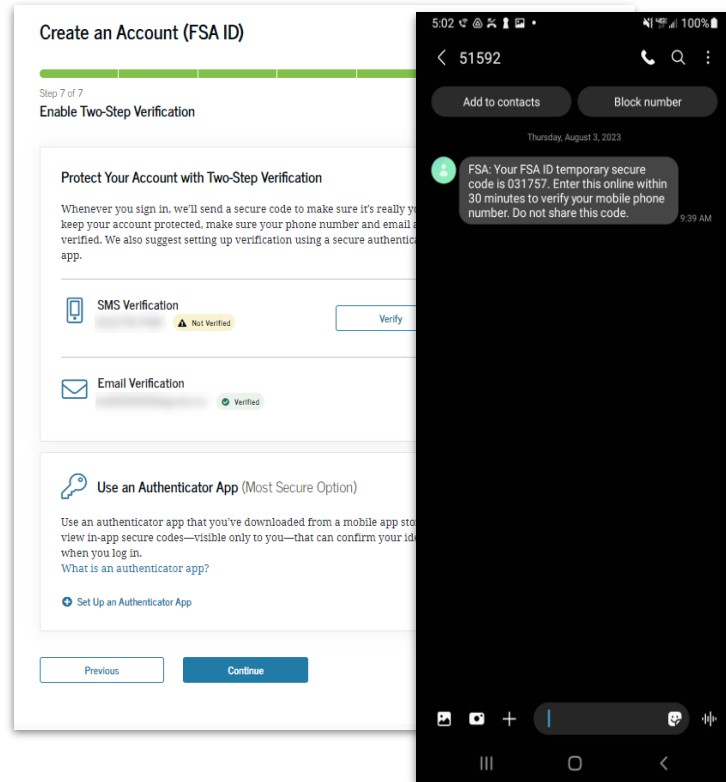
What is an authenticator app?

☒ Set Up an Authenticator App

Previous Continue

# Step 7 – SMS Verification

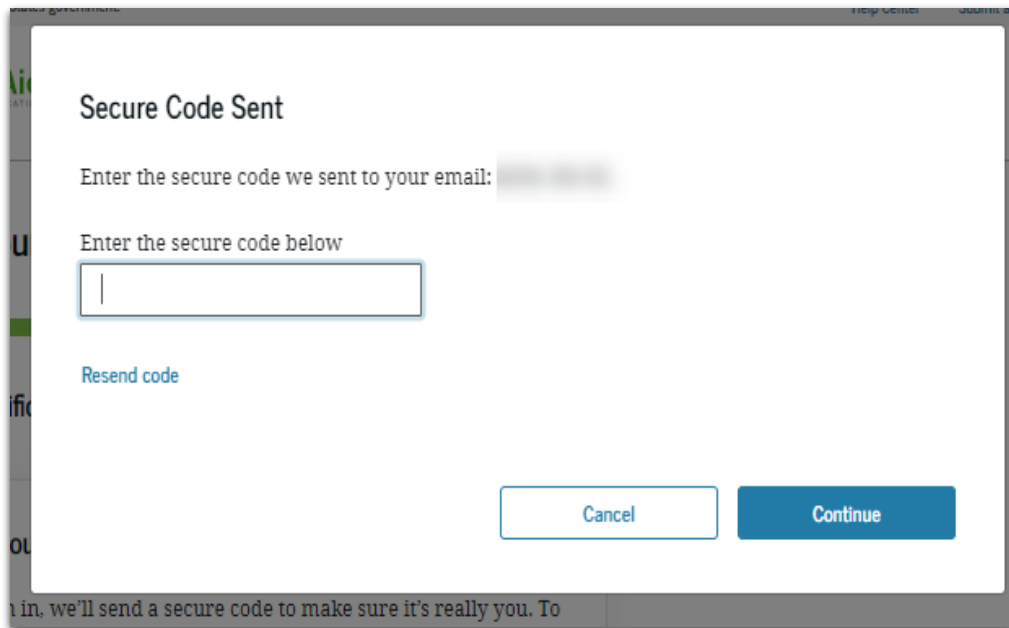
- Select “Verify” next to SMS Verification
- You will get a text message with a six-digit code
- Enter code when prompted and select “continue”



# Step 7 – Email Verification

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



The screenshot shows a web-based verification interface. At the top, it says "Secure Code Sent". Below this, there are two lines of text: "Enter the secure code we sent to your email:" followed by a blurred email address, and "Enter the secure code below" followed by a text input field. Below the input field is a blue link that says "Resend code". At the bottom right, there are two buttons: a white "Cancel" button and a blue "Continue" button. At the very 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".

# Step 7 – Confirm Two-Step Verification

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



We recommend setting up both SMS & email verification!

### 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


# Step 7 – 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



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:

ZYX69TKR2G81

☐ I have stored this backup code somewhere safe.

Previous

Continue



# Step 7 – Next Steps


## 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](https://studentaid.gov) account dashboard
  - Access the Better FAFSA form on 12/31!
  - Learn more about the [Meeting Street Scholarship Fund!](#)

### 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:

### 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