



MEETING STREET SCHOLARSHIP FUND

FSA ID CREATION GUIDE

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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

It usually takes 1-3 days for an FSA ID to be confirmed by the Social Security Administration (SSA).

Once your FSA ID is confirmed, it will be fully functional and allow you to create and complete your FAFSA. We recommend that students and parents create FSA IDs at least three days before completing the FAFSA form.

Who needs to create an FSA ID?

Anyone required to provide information on a FAFSA form must create an FSA ID.

All eligible students need FSA IDs to complete the FAFSA and qualify for federal student aid, including the Federal Pell Grant and federal student loans.

For *most* students, *at least one parent* must also create an FSA to provide information as part of the student's FAFSA form.

Frequently Asked Questions

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?

Yes! Parents without a Social Security number (SSN) will need to answer identity verification questions to confirm their identity. The questions are based on personal information entered earlier in the process and information from the TransUnion Credit Bureau. Parents can add their Individual Taxpayer Identification Number (ITIN) to the FAFSA form if they have one.

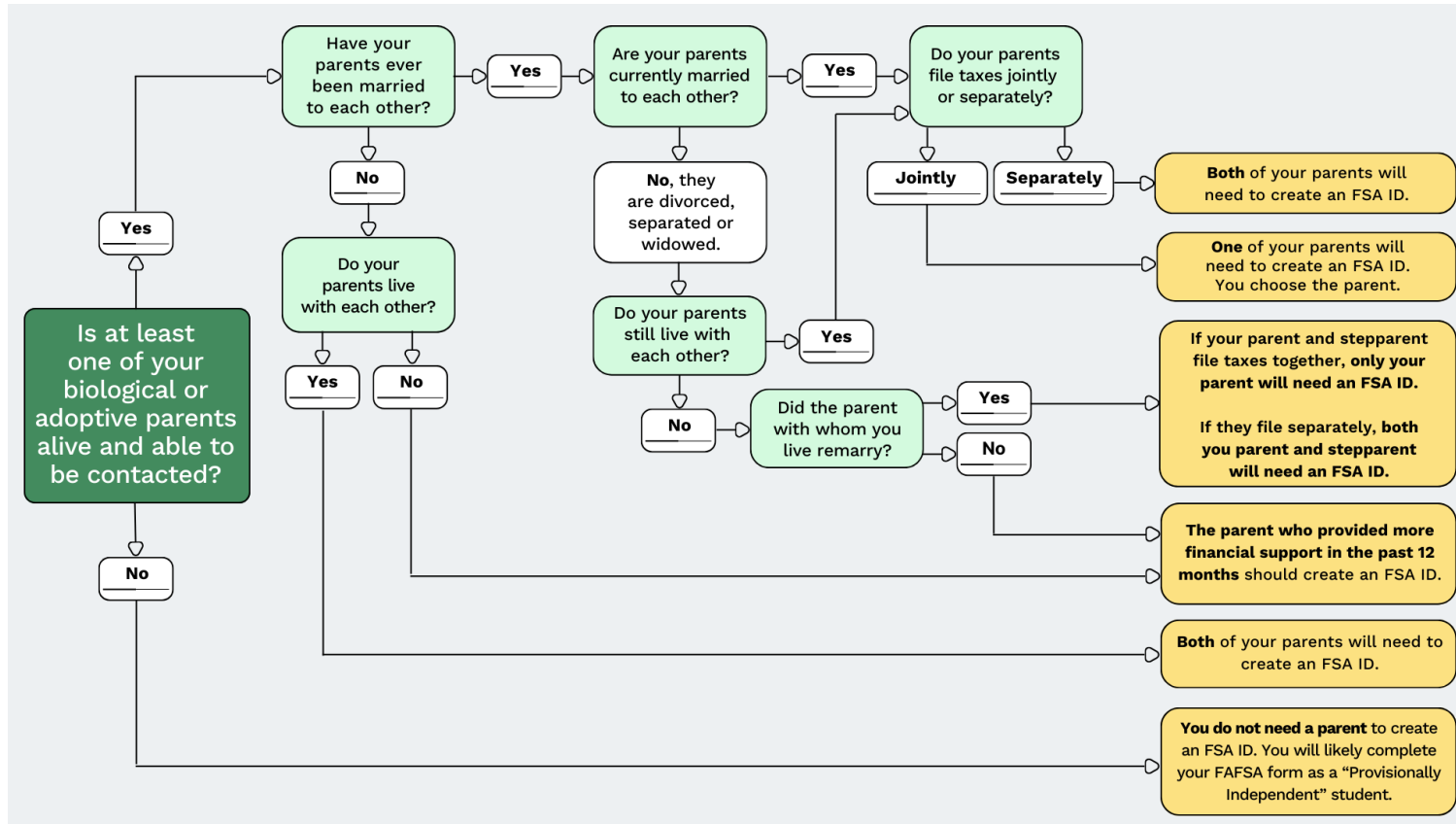
FSA ID Guidance for Parents

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

FAFSA considers the student’s “parent” to be only their legal (biological or adoptive) parent. Legal guardians and custodians are not considered “parents” by FAFSA. The person who claims a student on tax forms is also not considered when determining a parent.

Use the chart on the next slide and the [FAFSA Parent Wizard](#) to help you identify which parent needs to create an FSA ID.

FAFSA Parent Flow Chart



Before You Begin

Information You Need:

- 1 Full legal name
- 2 Date of birth
- 3 Social Security Number
- 4 Email Address
- 5 Cell Phone Number
- 6 Permanent Address



You will need access to both your email account and cell phone to create your FSA ID.



Each Social Security number, email address and phone number can only be linked to one FSA ID.



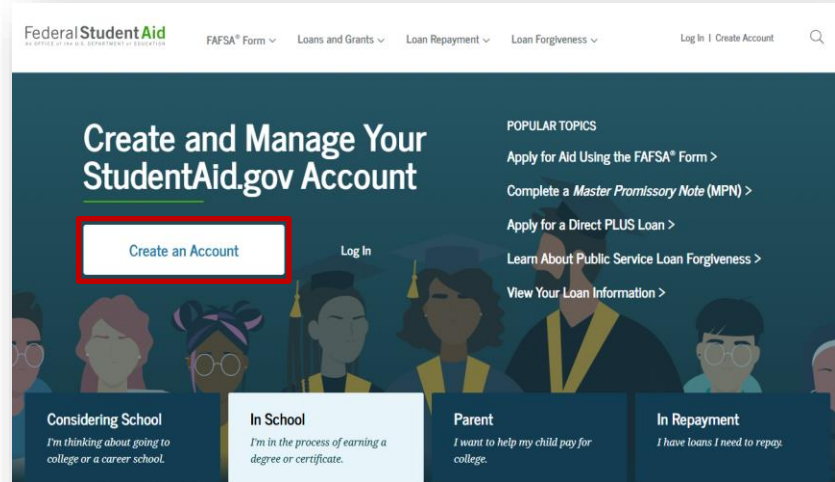
Make sure you have 15-20 minutes available. If you stop, you'll have to start from the beginning.

Step 1 - Visit www.studentaid.gov

1. Go to www.studentaid.gov or scan the QR code



2. Click on "Create an Account"



The screenshot shows the Federal Student Aid website homepage. The main heading is "Create and Manage Your StudentAid.gov Account". A red box highlights the "Create an Account" button. Other visible elements include the "Log In" button, a search icon, and a navigation menu with links for "FAFSA® Form", "Loans and Grants", "Loan Repayment", and "Loan Forgiveness". Below the main heading, there are sections for "POPULAR TOPICS" with links to "Apply for Aid Using the FAFSA® Form", "Complete a Master Promissory Note (MPN)", "Apply for a Direct PLUS Loan", "Learn About Public Service Loan Forgiveness", and "View Your Loan Information". At the bottom, there are four categories: "Considering School" (I'm thinking about going to college or a career school), "In School" (I'm in the process of earning a degree or certificate), "Parent" (I want to help my child pay for college), and "In Repayment" (I have loans I need to repay).

Step 2 - 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 apply for, receive, and manage your federal student aid.

[Get Started](#)

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

What You Can Do With Your Account

You must have an account to do the following:

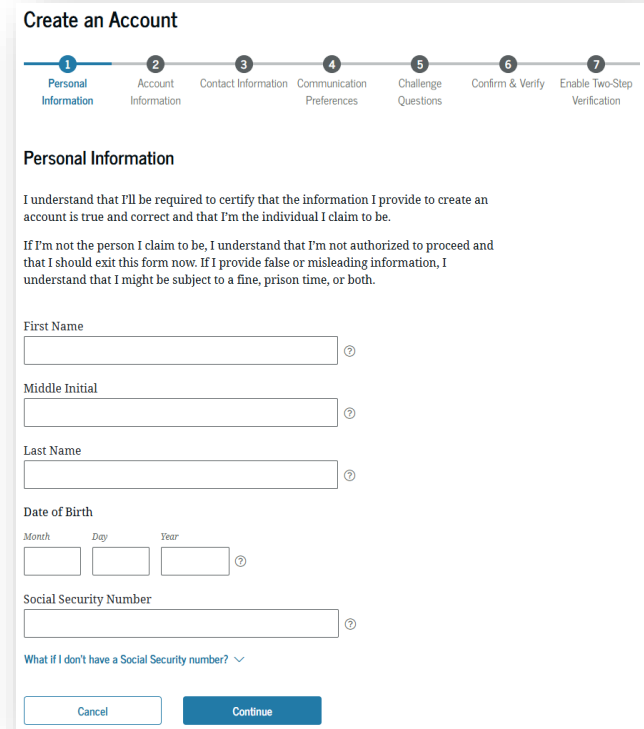
- Fill out the *Free Application for Federal Student Aid (FAFSA®)* form online
- Complete other online forms (such as the *Master Promissory Note*) required to receive aid
- Review the federal student aid you've received

What You'll Need

- Your Social Security number (if applicable)
- Your own email address

Step 3 – Enter Personal Information

1. Enter your name exactly as it appears on your Social Security card, U.S. passport or driver's license.
2. Enter your date of birth.
3. Enter your Social Security number (SSN) exactly as it appears on your Social Security card or click "What if I don't have a Social Security number?" option for next steps.



Create an Account

1 Personal Information 2 Account Information 3 Contact Information 4 Communication Preferences 5 Challenge Questions 6 Confirm & Verify 7 Enable Two-Step Verification

Personal Information

I understand that I'll be required to certify that the information I provide to create an account 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

What if I don't have a Social Security number?

Step 4 – Enter Account Information

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

Step 4 – Enter Account Information

3. 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, date of birth, or Social Security number
4. Write down your username and password in a secure location!
5. Consider using the Notes app or similar app to keep one list of your college-related usernames and passwords

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

Step 5 – Enter Contact Information

1. Enter your permanent address (usually, 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

Create an Account (FSA ID)

Step 3 of 7

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

Step 6 – 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

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

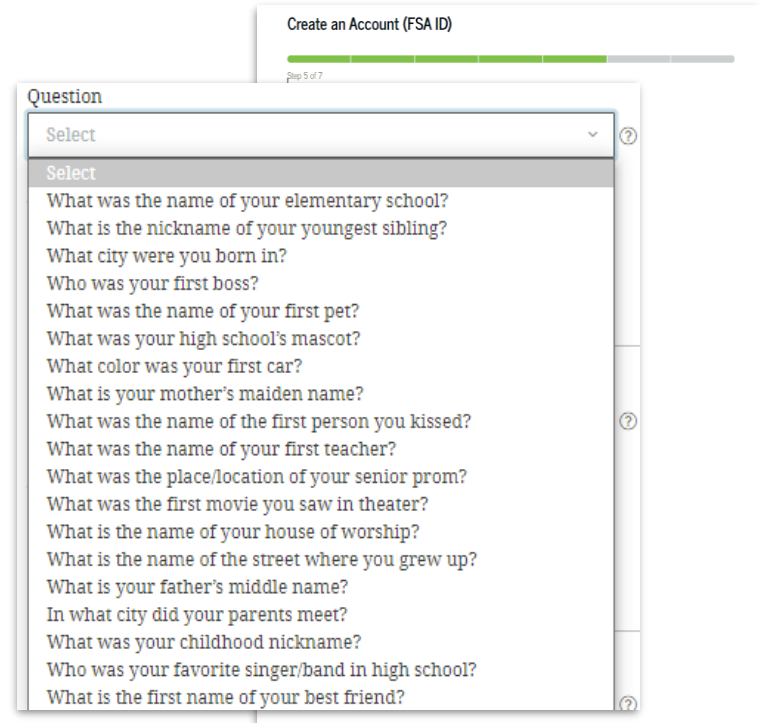
Language Preference

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

Step 7 – Challenge Questions

- Challenge questions will help unlock your account if you forget your password
- Answers are not case sensitive
- Select questions that have answers you will always remember
- 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 8 – 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?

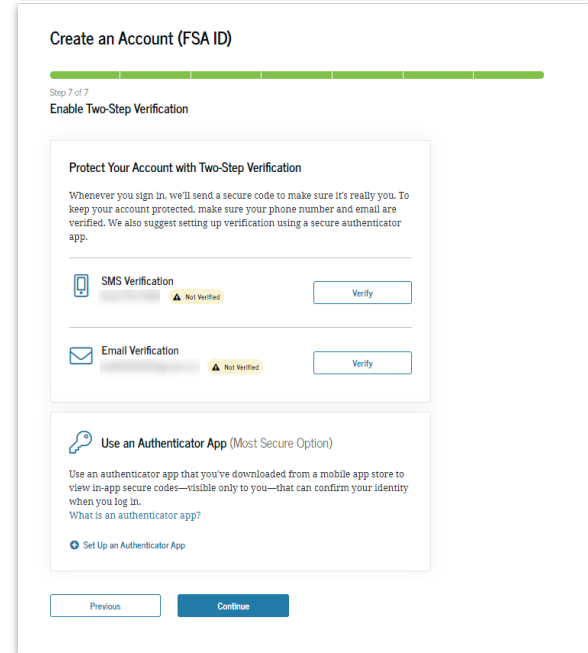
CHALLENGE QUESTION 4
What was the place/location of your senior prom?

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

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

Step 9 – 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



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

Email Verification ⚠ Not Verified

Use an Authenticator App (Most Secure Option)

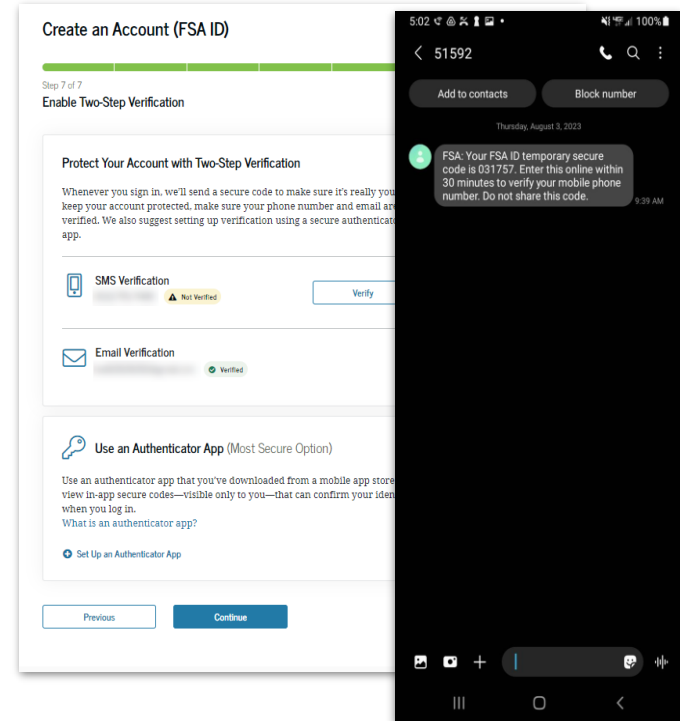
Use an authenticator app that you've downloaded from a mobile app store to view in-app secure codes—visible only to you—that can confirm your identity when you log in.

What is an authenticator app?

Set Up an Authenticator App

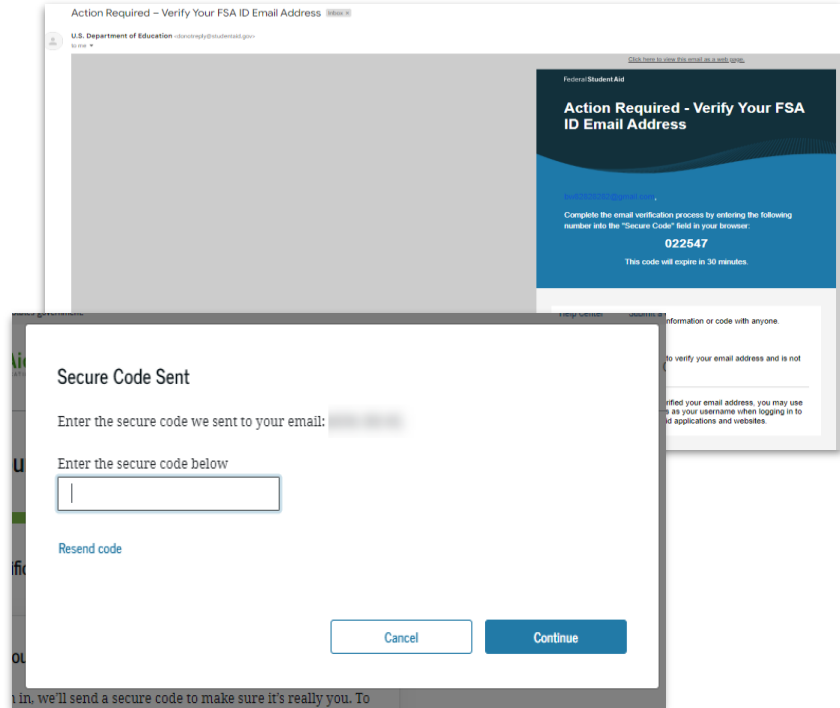
Step 10 – SMS (Text) Verification

- 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 11 – Email Verification

- 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



Step 12 – Confirm 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 13 – Secure Backup Code

- The secure backup code will help you access your account if the other verification methods won't work
- Make note 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:

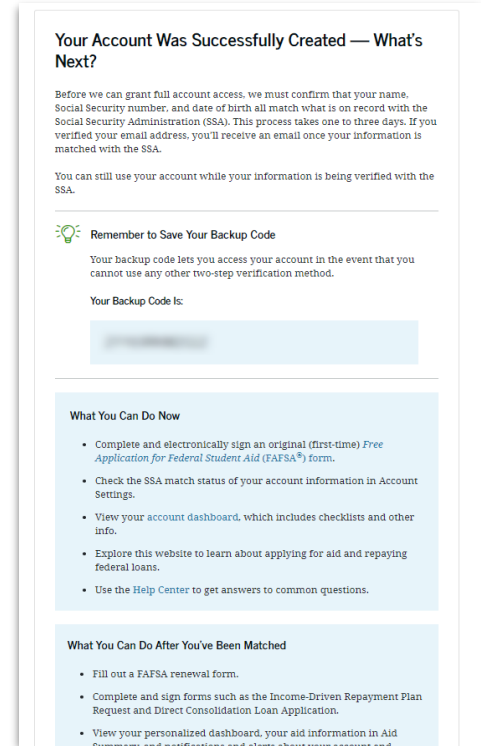
ZYX69TKR2G91

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
 - Create your FAFSA form on December 1st!
 - 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:

[Redacted]

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

Contact Us

Please reach out to our team if you have questions. We are happy to help!



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