



MEETING STREET SCHOLARSHIP FUND

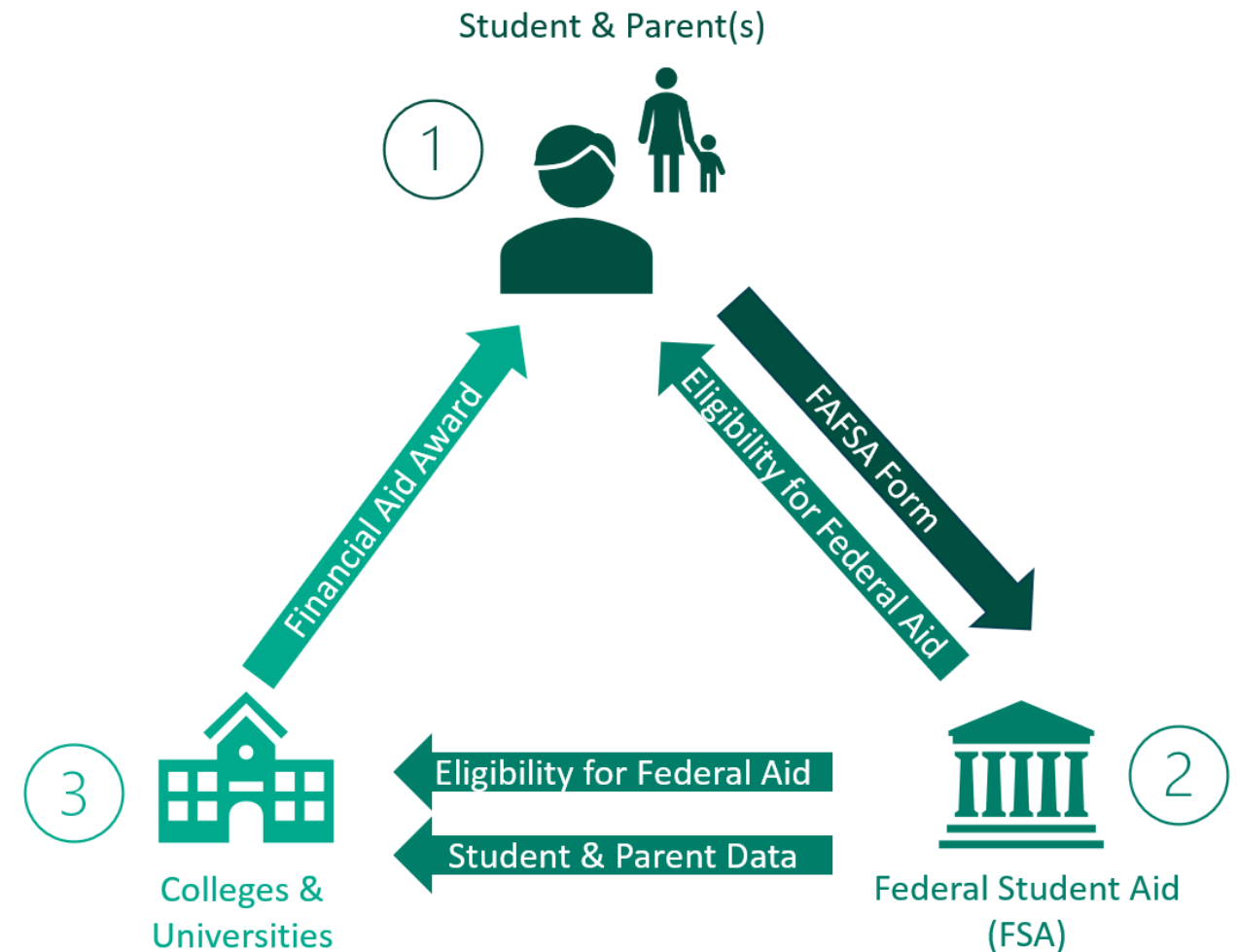
FSA ID CREATION GUIDE

FAFSA Overview

Congratulations! You've done the hard work in high school to make college a reality. At this point, you've successfully navigated the college admissions process and submitted applications to multiple colleges.

The next step in your process is navigating the complex college financial aid world. The central feature of this process for most college-bound students is the **Free Application for Federal Student Aid (FAFSA)**.

The FAFSA form enables students and their parent(s) to report their income from the previous year to the office of Federal Student Aid (FSA). FSA officers use this information to determine each student's eligibility for grants and loans administered by the federal government, including the Federal Pell Grant. Additionally, Federal Student Aid shares student and parent information with colleges and universities to help financial aid administrators distribute need-based financial aid.



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.

Once your FSA ID is confirmed, it will be fully functional and allow you to create and complete your FAFSA.

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

A group of approximately 15 diverse young adults and one adult woman are posed in a library setting, with bookshelves visible in the background. The group is arranged in two rows, with some individuals standing slightly behind others. They are all smiling and looking towards the camera. The image is overlaid with a semi-transparent green filter, and the text "Before You Begin" is centered in a large, white, sans-serif font. The entire image is framed by a yellow border with rounded corners.

Before You Begin

Who needs to create an FSA ID?

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

All students who are eligible for federal student aid need FSA IDs to complete the FAFSA and qualify for financial 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 that 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

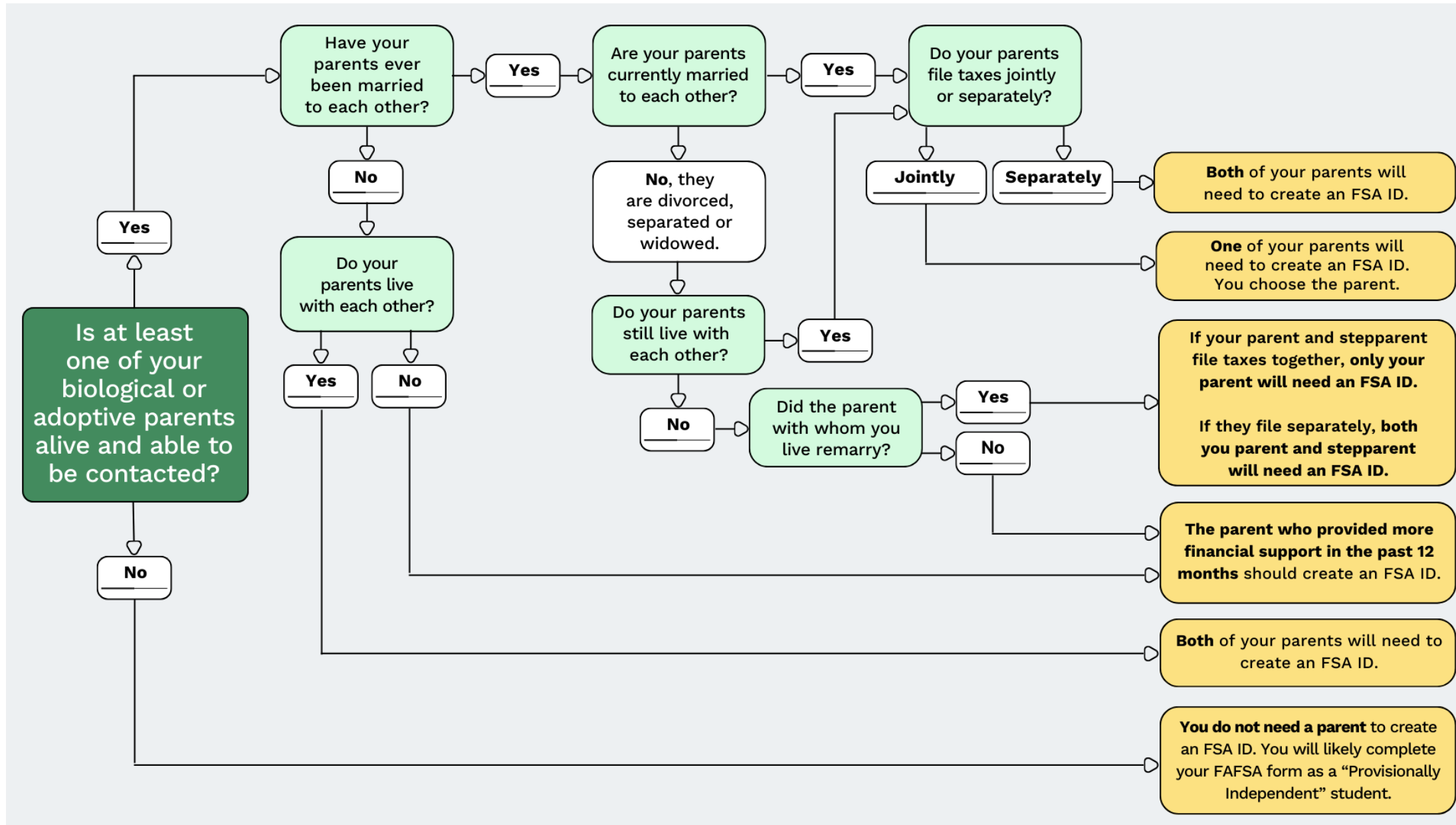
For most students, at least one parent will also need an FSA ID.

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

To create an FSA ID, you (student) will need:

- ☒ Full legal name
- ☒ Date of birth
- ☒ Social Security Number (SSN)
- ☒ Email address
- ☒ Cell phone number
- ☒ 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.



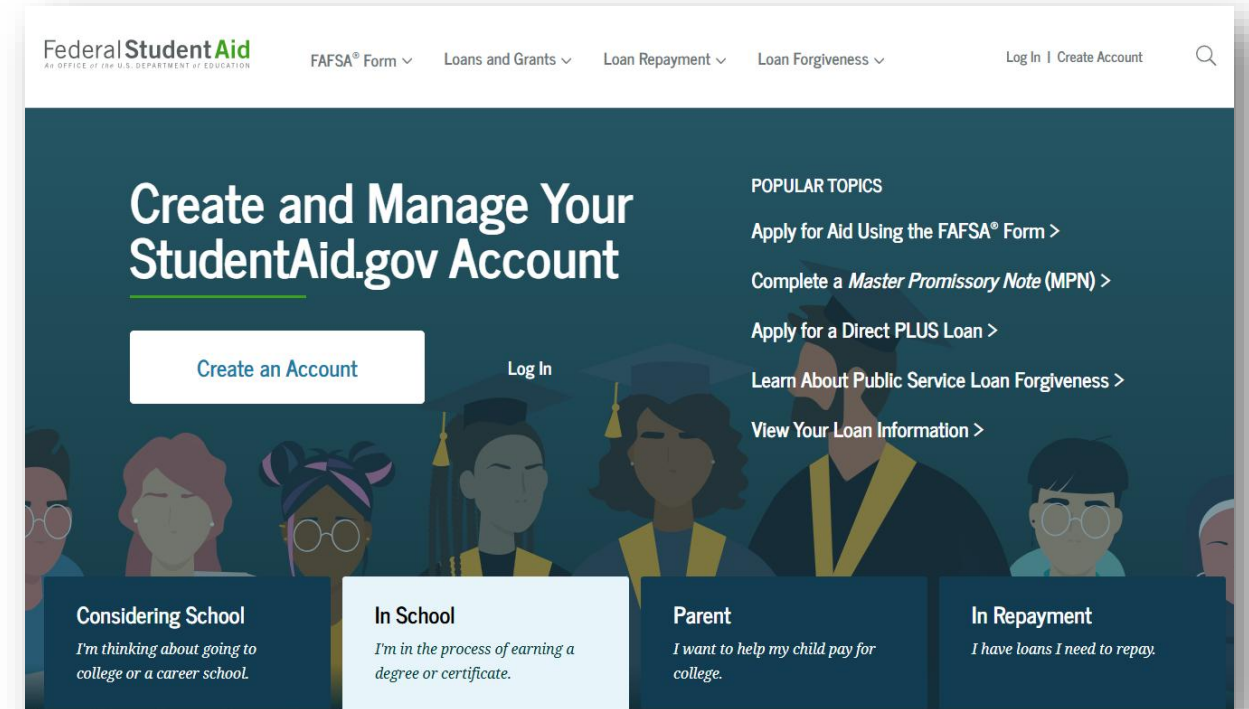
Make sure you have 15-20 minutes available. If you stop, you'll have to start from the beginning.

A background image of two young women sitting at a desk with a laptop. The woman on the left is wearing a white sweatshirt with a 'CAROLINA BAMECO' logo. The woman on the right is wearing a light-colored blazer. Both are smiling and looking at the laptop. The image is overlaid with a dark green semi-transparent filter and a yellow rounded rectangular border.

Create Your FSA ID

Step 1 - Visit StudentAid.gov

1. Visit www.studentaid.gov or scan the QR code



2. Click on “Create an Account”

Step 2 – Click “Get Started”

Remember, you will need the following:

- Full legal name
- Date of birth
- Social Security Number (SSN)
- Email address
- Cell phone number
- Permanent address

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.

The screenshot shows a web form titled "Create an Account" with a progress bar at the top indicating seven steps: 1. Personal Information (active), 2. Account Information, 3. Contact Information, 4. Communication Preferences, 5. Challenge Questions, 6. Confirm & Verify, and 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 associate with one FSA ID
 - Use a reliable personal email address
 - Do not use the email address associated with your school district
3. Create a password.
4. Write down or record your username and password for future reference!

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 5 – Enter Contact Information

1. Enter your permanent address.
(usually, where you live)
2. Provide your cell phone number
(strongly recommended)
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.

The screenshot shows a multi-step account creation process. At the top, a progress bar indicates seven steps: 1. Personal Information, 2. Account Information, 3. Contact Information, 4. Communication Preferences, 5. Challenge Questions, 6. Confirm & Verify, and 7. Enable Two-Step Verification. Step 5 is currently active. Below the progress bar, the section is titled 'Personal Information'. It contains a disclaimer: '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.' Below the disclaimer are input fields for 'First Name', 'Middle Initial', and 'Last Name', each with a question mark icon. The 'Date of Birth' section has three separate boxes for 'Month', 'Day', and 'Year', also with a question mark icon. Below that is a 'Social Security Number' field with a question mark icon. At the bottom, there is a dropdown menu labeled 'What if I don't have a Social Security number?' and two buttons: 'Cancel' and 'Continue'.

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?

Cancel Continue

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
- We recommend selecting both "Optional Communications" methods to ensure you don't miss any important information.

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.

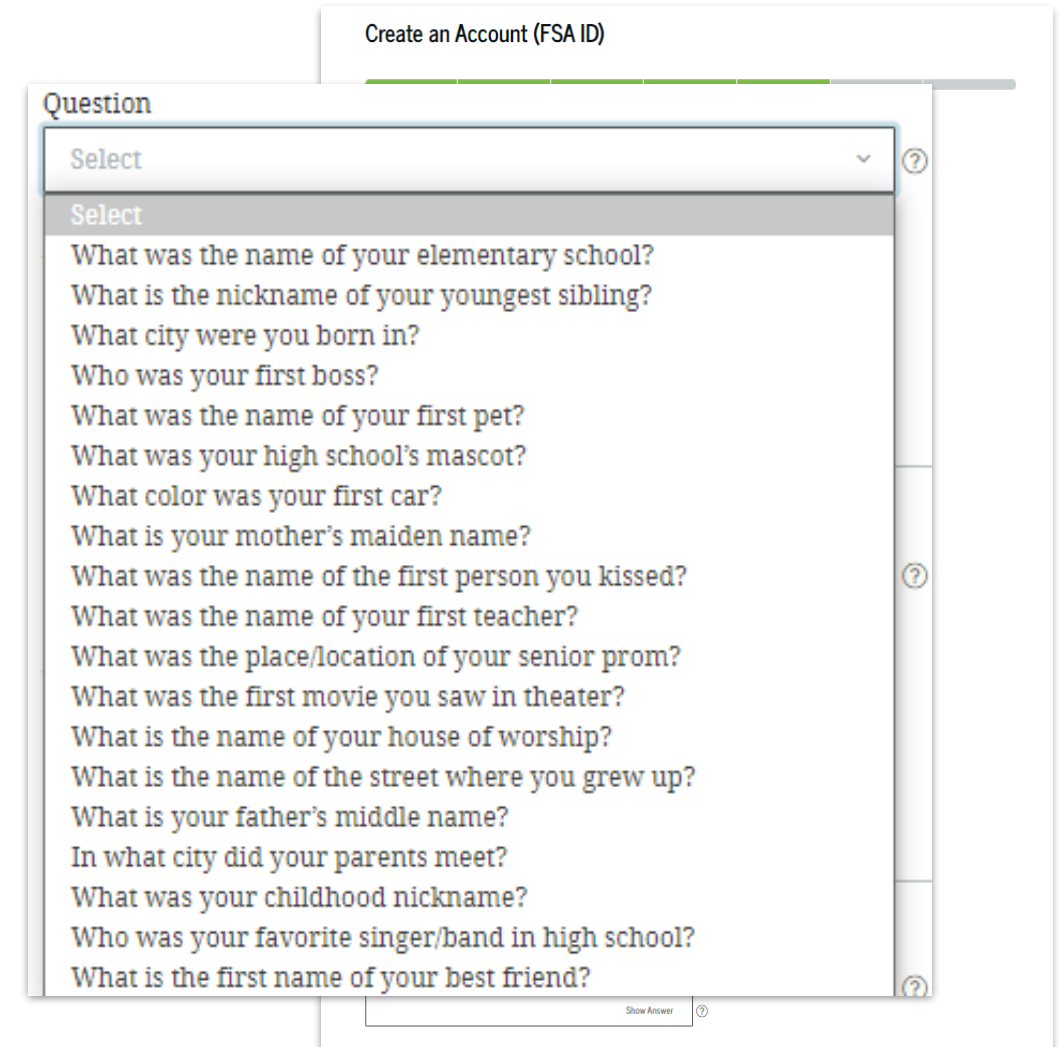
Language

English

Previous Continue

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



The screenshot shows a web form titled "Create an Account (FSA ID)". A dropdown menu labeled "Question" is open, displaying a list of 20 challenge questions. Each question is preceded by a blue question mark icon. The questions are:

- 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?

At the bottom of the dropdown menu, there is a "Show Answer" button and a question mark icon.

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

NAME

Bernard J Wilkins

DATE OF BIRTH

11/20/2005

SOCIAL SECURITY NUMBER

Edit

Account Information

USERNAME

EMAIL ADDRESS

PASSWORD

Edit

Contact Information

PERMANENT ADDRESS

31 Milk Street
Boston, MA 02106

MOBILE PHONE

MOBILE PHONE ACCOUNT ACCESS

Yes

Edit

Communication Preferences

REQUIRED COMMUNICATIONS

Email

OPTIONAL COMMUNICATIONS

Email

LANGUAGE

English

Edit

Challenge Questions

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?

Edit

☐ 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 the 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 main heading is 'Protect Your Account with Two-Step Verification'. Below this, a paragraph explains that a secure code will be sent to the user's phone number and email to verify their identity. There are two verification options: 'SMS Verification' and 'Email Verification'. Each option has a 'Verify' button and a 'Not Verified' status indicator. At the bottom, there is a section for 'Use an Authenticator App (Most Secure Option)' with a link to 'Set Up an Authenticator App'. The page also includes 'Previous' and 'Continue' buttons at the bottom.

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)

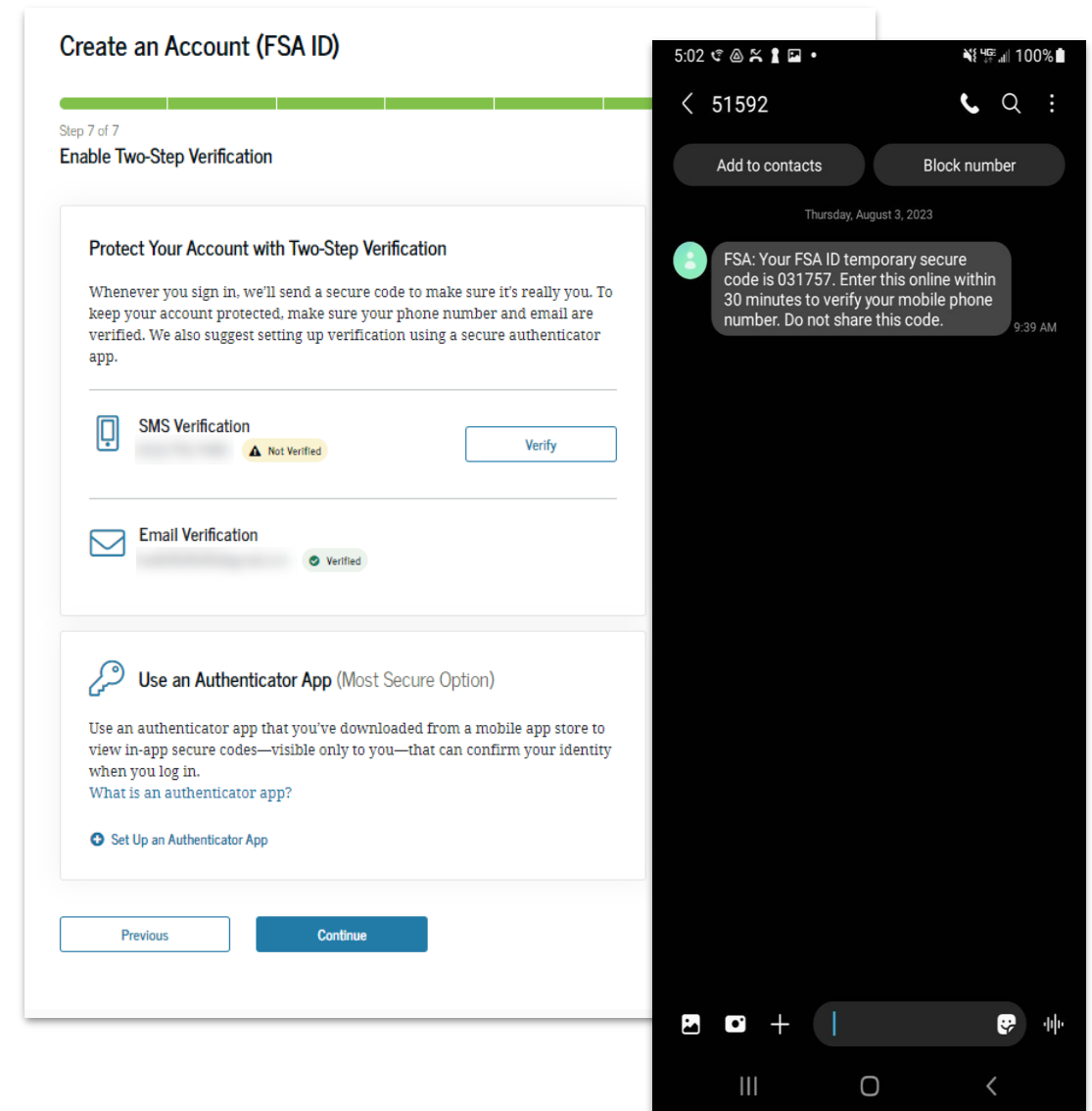
Use an authenticator app that you've downloaded from a mobile app store to view in-app secure codes—visible only to you—that can confirm your identity when you log in.
[What is an authenticator app?](#)

[Set Up an Authenticator App](#)

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

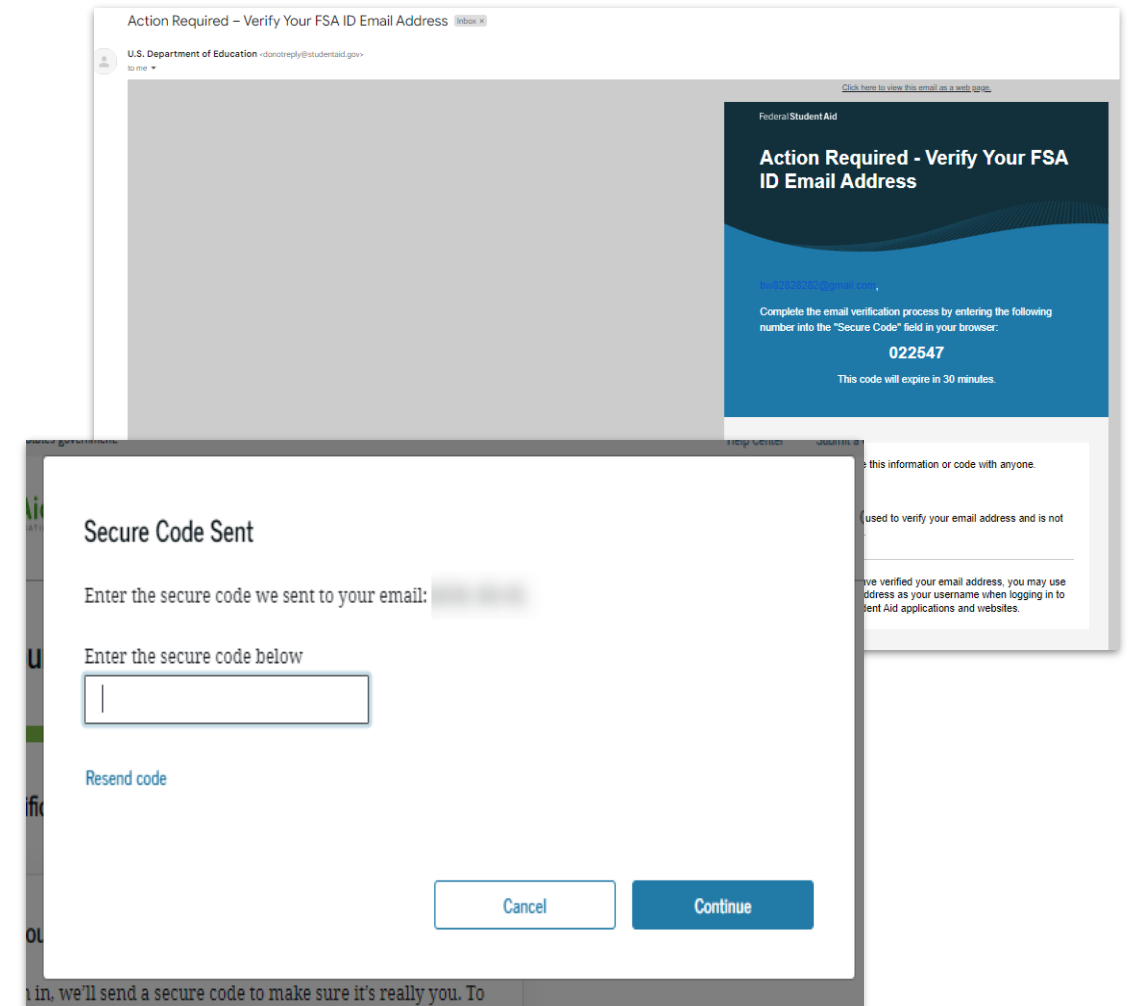
Step 10 – SMS (Text) Verification

- 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 the 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”

The screenshot shows a web form titled "Create an Account (FSA ID)" with a progress bar at the top. Below the progress bar, it says "Step 7 of 7" and "Enable Two-Step Verification: Backup Code". There is an information icon and a text box that says "Store your backup code somewhere safe." Below this, a paragraph explains that the backup code is used to access the account if other verification methods fail. It then displays "Your Backup Code Is:" followed by a blurred box containing the code "2YK89TKA2G81". At the bottom, there is a checkbox labeled "I have stored this backup code somewhere safe." and two buttons: "Previous" and "Continue". The "Continue" button is highlighted with a blue border.

Next Steps

You have created your FSA ID!

- Your FSA ID is now created!
- You can now do the following:
 - Access your studentaid.gov account dashboard
 - Create your FAFSA form on October 1st!
 - Learn more about the [Meeting Street Scholarship Fund!](#)

Your Account Was Successfully Created — What's Next?

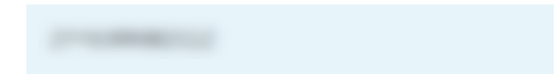
Before we can grant full account access, we must confirm that your name, Social Security number, and date of birth all match what is on record with the Social Security Administration (SSA). This process takes one to three days. If you verified your email address, you'll receive an email once your information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



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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