PREPARING FOR THE “BETTER” FAFSA

THE ENHANCED IMPORTANCE OF THE FSA ID

COUNCIL for OPPORTUNITY in EDUCATION
Agenda

• About Us
• What is the Federal Student Aid ID (FSA ID) and Where Can it be used?
• Who Needs an FSA ID?
• Who’s My Contributor?
• How to Create an FSA ID
• More to Come
• Question, Answer, and Feedback
• Recommendations
About Us

**Connie Jaime Lujan**  
Director for Educational Transitions & Support Services  
Colorado State University Access Center

**Nicole Norfles, Ed.D.**  
Director, Program Practice and Innovation  
Council for Opportunity in Education

**Woodrow Lewis Jr., Ed.D.**  
Director, College Initiatives  
Council for Opportunity in Education
Is There A “Better” Time For A Pop Quiz?

Get Ready to Flex Your Knowledge

The use of Google search and ChatGPT are strictly prohibited. Spyware has been uploaded to your device to ensure compliance with the rules.

Please Be Advised

The results of the assessments will not be shared with ED, COE, or your direct report. With that said, we reserve the right to assign homework if the results require a significant curve.
REMINDER

Begin Hosting FAFSA Information Sessions & FSA ID Creation Workshops
What is the Federal Student Aid ID (FSA ID)?

The FSA ID (account username and password) allows students and parents to identify themselves electronically to access Federal Student Aid websites.

Where Can Families Use the FSA ID?

StudentAid.gov
- Electronically sign your FAFSA. Your parent can sign with his or her own FSA ID.
- Pre-fill data in this year’s FAFSA if you filed a FAFSA last year.
- Make online corrections to an existing FAFSA.
- View or print an online copy of your Student Aid Report/FAFSA Submission Summary (new).
- Electronically sign a Master Loans Promissory Note (MPN)
- Complete Entrance/Exit Loan Counseling
- Complete PLUS Loan Credit Counseling
- View a history of any federal student aid that you have received.
- Look up your loan servicer information.

Agreement to Serve website
- Sign your ATS for the Teacher Education Assistance for College and Higher Education Grant Program.

The National Student Loan Data System website
- View a history of any federal student aid that you have received.
- Look up loan servicer information.
Who Needs An FSA ID

• Students (dependent & independent)
• Any Contributor to the FAFSA Application (regardless of citizenship)
  ◦ Parents (and possibly stepparents) of Dependent Students
  ◦ Spouses of Independent Students
Who’s My Contributor When I Fill Out The Better FAFSA Form?

Are your parents married to each other?

Yes:
- Report the information for both parents
  - If a joint income tax return was completed only one FSAID required

No:
- Do your parents live together?
  - Yes:
    - Report information for both parents regardless of marital status
  - No:
    - Has this parent remarried?
      - Yes:
        - Also report information on your stepparent
      - No:
        - Report the information for the parent who provides the most financial support

If individual income tax returns were completed two FSAIDs required

If a joint income tax return was completed only one FSAID required
Essential Guidance

Tip 1  Tip 2

Parents Are Asked to Provide Information About Their Spouse or Partner

Tax Filing Status Will Determine Who Needs to Contribute Information

• In married households where taxes are not completed jointly, both parents need an FSA ID
• An FSA ID is required for the spouse or partner of an Independent student who does not file jointly with their spouse or partner

Invite parents and partners to create an FSA ID to be proactive in cases where multiple parents are involved.

The FSA ID process can be a roadblock to completing the FAFSA in a timely fashion. Proactively prepare your families now!

Let's Keep it Going
How To Create an FSA ID

• Go to StudentAid.gov/fsaid
• Click the “Create an FSA ID Now” button
Create Your FSA ID (Username and password)

Create a New FSA ID
An FSA ID gives you access to Federal Student Aid’s online systems and can serve as your legal signature.

Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member. Misrepresentation of your identity to the federal government could result in criminal or civil penalties.

To create your own personal FSA ID, enter answers for the questions below and select CONTINUE.

Important: When you are done click the CANCEL button to clear your data, even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people using this computer from seeing your information until the session expires.

Optional but strongly recommended
• Each FSA ID must have a unique e-mail address (you and your parent cannot use the same e-mail address)
• You must have access to this e-mail account

Username:
• Don’t include personal info such as date of birth or name
• If you see a message “Username taken, create a different username” then someone has already used that username
Make sure the student’s Social Security number, date of birth, and name match what’s on their Social Security card.

We are awaiting confirmation of what the process will look like for parents or contributors without a Social Security number to create an FSA ID.
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 the repayment of your federal student loans).
Select/Create Challenge Questions and Answers

Answering challenge questions is one way to unlock the account or reset the username and password.

Questions 1 and 2:
• Select a question from the dropdown menu and then enter your answer

Questions 3 and 4:
• Make up your own question and enter your answer
• Make sure the answers will be easy to remember

Question 5:
• Enter a significant date
• It can’t be your date of birth
• Examples of dates:
  • Favorite holiday
  • Sibling or parent date of birth

You can select "Show Text" to see what you’re typing.
Review Info and Agree to Terms

Review and confirm the information

If a correction is warranted, use the “Previous” button

Review and agree to the terms and conditions for using the FSA ID
Verify The E-mail

E-mail Verification Page

Verify Your E-mail
An e-mail containing a secure code was sent to your e-mail address on file. Important: If you're accessing your e-mail via the Web, make sure to open a separate browser tab or window. If you did not receive an e-mail, you can request a new secure code.

Enter the Secure Code
Enter the secure code below and select CONTINUE to verify your e-mail address. After you verify your e-mail address, you can use it as your username when logging in.

Note: It may take a few minutes for the e-mail to arrive. Check your junk folder if you cannot find the message in your inbox. Some e-mail providers require that you add an e-mail address to your address book before you can receive any e-mail from that address. To ensure that our messages can be delivered to your inbox, enter our originating e-mail address, FSA-IDed.gov into your address book.

E-mail With Your Secure Code

Important: Your FSA ID E-mail Validation - Action Required

FSA ID Information: FSA-ID@ed.gov

12:47 PM (6 minutes ago) ✉️

Dear user;

Complete the e-mail verification process by entering the following secure code into the Secure Code field on your Web page.

841832

Once you have entered the secure code and verified your e-mail address, you will also be able to use your e-mail as your username when logging in to Federal Student Aid applications and websites.

This code is used to verify your e-mail address and is not your FSA ID. The FSA ID is the ID you choose during the registration process.

If you have any questions or need help, visit https://fsaid.ed.gov and select Help for more details.

Thank you,

U.S. Department of Education
Federal Student Aid
This mailbox is unattended. Please do not reply to this message.

How to Verify Your E-mail

- If you provided an e-mail address, then you will be taken to the E-mail Verification page
- Once you verify your e-mail, you can use your e-mail address as your username when logging in to Department of Education websites
- You can also continue without verifying

- Do not close the E-mail Verification page
- We’ll send you an e-mail with a secure code
- Log in to your e-mail account using a different tab or browser window or another device
- Look for an e-mail with the subject line, “Important: Your FSA ID E-mail Validation - Action Required”
- The e-mail will include a six-digit, numeric code that you will enter in the “Secure Code” data field
Identification Match & Verification Flow for the FSA ID

START

User has SSN?

Social Security Admin. Match

User updates information or contacts SSA to resolve

Knowledge-based Verification

User Identity Verified

ID Proofing

NO

YES
Where Can Students/Families Get More Information?

Additional details on the FSA ID including answers to frequently asked questions and tips on creating an FSA ID, can be found at StudentAid.gov/fsaid
Will individuals without a Social Security number be able to secure an FSA ID to complete the 24-25 FAFSA?
⚬ Yes, FSA is currently modifying the FSA ID application process. The use of information from TransUnion services will provide an alternative way to verify applicant identity. The intent is to provide knowledge-based questions for the applicant to answer.

Are FSA IDs required to access the 24-25 FAFSA?
• Yes, please have families complete the FSA ID application process at least one week before completing the form. The option to access the information with student demo information is no longer available.

What happens if the contributor FSA ID cannot be set up successfully in the new process?
⚬ If an individual’s identity cannot be verified online, there will be an option to contact FSA to complete the process. Unfortunately, that process has not been shared. If that is unsuccessful, a paper FAFSA must be submitted which has more pages than in previous years and may require additional postage.
Coming Soon: The Parent Wizard

There was a change in the definition of the Primary or Custodial Parent. FSA Created a Wizard to Assist Families with the Process.

Primary or Custodial Parent: for a dependent student whose parents are divorced or separated, the primary or custodial parent is the parent who provides the greater portion of the student's financial support and is required to provide their information (and if applicable their spouse's information) on the FAFSA form.
**Parent Wizard Questions**

**Are Your Parents Married to Each Other?**
- If yes, provide information about both parents
- If no, next question

**Do the Parents Live Together?**
- If yes, provide information about both parents
- If no, next question

**Did One Parent Provide More Financial Support Than the Other Over the Past 12 Months?**
- If both parents provided an exact equal amount of financial support or if they don’t support the student financially, select “No,” and refer to the parent with the greater income or assets in the next question.
- Yes or No, next question

**Has the Parent You Identified in the Previous Question Remarried?**
- If yes, provide information for the parent and stepparent
- If no, provide information about this parent only
Feedback, Questions, and Answers
RECOMMENDATIONS
Best Practices For Creating Great FSA ID Completion Events

- Share the Information, Donated SWAG & Snacks with Attendees
- Get Information from Federal Student Aid and the State Agency
- Secure a Space with Wi-Fi
- Plan Early
- Partner With Financial Aid or State Agency
- Send Out An Assessment to Identify the Time
NCAN is a nonprofit membership and advocacy association. Our mission is to build, strengthen, and empower communities and stakeholders to close equity gaps in postsecondary attainment for all students.

Federal Student Aid is the largest provider of financial aid for college in the U.S. Understand aid, apply for aid, and manage your student loans today.

The National Association of Student Financial Aid Administrators (NASFAA) is the only national, nonprofit association with a primary focus on information dissemination, professional development, and legislative and regulatory analysis related to federal student aid programs.
Proactive Approaches in the Era of a Better FAFSA

DON’T WAIT for the December release of the New FAFSA! Join us as we walk you through the latest updates and use community effort to address any challenges. For example, some programs operate in rural areas, or with adults who may have completed prior FAFSAs. We will address potential unforeseen situations.
Wednesday, November 1, 2023 | 1:00 - 2:00 p.m. ET
Register Now! (For COE Members Only - $400)

Upcoming Better FAFSA Sessions

Better FAFSA-Almost Go Time

Are you making progress with the New FAFSA? Interested in the components of a successful FAFSA workshop? This webinar will address how to get to success as well as unintended consequences that may have surfaced with this new process. It will also consider how questions are asked as well as the ramifications of IRS and ISIR information. The goal is to get to a successful submission summary page.
Wednesday, December 14, 2023 | 1:00 - 2:30 p.m. ET
Register Now! (For COE Members Only - $400)
THANK YOU