

# What is an FSA ID?

An FSA ID is a username and password that you must use to log in to certain U.S. Department of Education (ED) online systems. Your FSA ID identifies you as someone who has the right to access your own personal information on ED systems such as the [online Free Application for Federal Student Aid \(FAFSA®\) form](#) or the myStudentAid mobile app.

It's important to understand that the student and the parent may not share an FSA ID: Your FSA ID is your signature, so it has to be unique to you. If you are a parent of a **dependent student**, you will need your own FSA ID if you want to sign your child's FAFSA form electronically. If you have more than one child attending college, you can use the same FSA ID to sign all applications, but each child must have his or her own.

**Your FSA ID is used to sign legally binding documents electronically. It has the same legal status as a written signature. Don't give your FSA ID to anyone or allow anyone to create an FSA ID for you—not even your parent, your child, or someone helping you fill out the FAFSA® form. Sharing your FSA ID is like teaching someone to forge your signature; and it could put you at risk of identity theft!**

When you create your FSA ID, you will be given the option to provide your email address and register your mobile phone number. If you choose to provide this information (we strongly encourage you to do so), it is important to remember that a mobile phone number or email address can be associated with only one FSA ID.

For example, if you are a dependent student, you and your parent would not be able to provide the same email address or phone number when you each create your own FSA ID.

## Who needs an FSA ID?

### **Students:**

You'll need one in order to electronically sign your FAFSA form and to fill out a FAFSA Renewal.

### **Borrowers:**

You'll need one to electronically sign a *Master Promissory Note*, complete entrance and exit counseling, apply for an income-driven repayment plan, and more.

### **Parents:**

A dependent student will need to have one of his or her legal parents sign the student's FAFSA form, so the parent needs an FSA ID as well.

Parents also need one to apply for a Direct PLUS Loan on StudentLoans.gov.

It's important to understand that the student and the parent may not share an FSA ID: Your FSA ID is your signature, so it has to be unique to you.

**If you are a parent who doesn't have a Social Security number (SSN), you won't be able to create an FSA ID (which requires an SSN). This means you'll have to select the option to print a signature page when you get to the end of your child's FAFSA form.**

## When should I get an FSA ID?

You, and your parent if you're a dependent student, should get an FSA ID as soon as possible. You can apply for an FSA ID at any time, but in some cases, you'll need to wait up to three days before you're able to use your FSA ID, so we recommend registering early. If you don't have one by the time you fill out your FAFSA form, you will be prompted to apply for one. However, if you think the Social

Security Administration (SSA) might have the wrong name or date of birth for you in its records, [go to ssa.gov now to find out how to correct any errors](#). Your information must be correct with the SSA before your FAFSA form or FSA ID can be processed.

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## How do I get an FSA ID?

You can create an FSA ID when logging into certain ED websites, including this one. [Create an FSA ID now](#).

The FSA ID process consists of these main steps:

1. Enter your log-in information.
  - a. Provide a unique username and a password.
2. Enter your personal and profile information.
  - a. Provide your name, date of birth, and Social Security number (SSN).
3. Enter your contact information.
  - a. Provide your email address and/or mobile phone number. Select the box if you would like to register your mobile phone to receive one-time secure codes if you forget your username or password. (You will be required to either provide your email address or to provide your mobile phone number and opt-in to messaging before you can proceed.)
  - b. Enter your mailing address.
  - c. Select your language preference.
4. For security purposes, complete the challenge questions and answers.
5. Confirm and verify your information.
  - a. Agree to the terms and conditions.
  - b. Verify your email address and/or mobile phone number. This verification allows you to retrieve your username or reset your password without answering your challenge questions. Also, you can use your mobile phone number or your email address as your username when logging in to ED online systems. We'll also be able to notify you by email of changes to your account.

## Do I need to have a mobile phone or email address to create my FSA ID?

Yes, you'll be required to provide your email address or to provide your mobile phone number and opt-in to messaging in order to create an FSA ID. If we have your mobile phone number and email address on file, it's easier for us to help you if you get locked out of your account or forget your username or password. Also, your email address and mobile phone number can be used as alternatives to your username when you log in to other ED websites that require an FSA ID. Your email address will also be used to protect your FSA ID by communicating important messages about changes to your account.

Remember: A mobile phone or an email address can be associated with only one FSA ID. Why? The FSA ID is used to electronically sign documents such as loan promissory notes (which establish the binding legal obligation for the loan debt). Therefore, it is extremely important that any communications related to those documents or that FSA ID go to the correct person. Similarly, make sure you don't let anyone else know your FSA ID or create it for you because you'll be putting yourself at risk of identity theft or—at the very least—at risk of not knowing how to sign into your own accounts.

**Important:** When creating your FSA ID, don't use your school-assigned email address. Use an email address that you'll have access to after you leave school. You'll probably need to use your FSA ID after you leave school, and it's important to have an active email address associated with your FSA ID account.