How to create a Federal Student Aid (FSA) ID for users without a Social Security Number (SSN)

Portions of this information have been copied directly from StudentAid.gov and fsapartners.ed.gov. Earlham College’s Office of Financial Aid Office gives full credit to Federal Student Aid, an office of the U.S. Department of Education.
Step 1

Go to https://studentaid.gov/ and click “Create Account”
Step 2

Find and click “Get Started” to start the account creation process.

If you already have an FSA ID, you do not need to apply for a new one.

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.

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
- Your own mobile phone number and/or email address
Step 3

Enter your personal information.

You can see the option for no Social Security Number (SSN). Click this box if this applies to you.

Click “Continue” to proceed.
Step 3

Read the warning regarding the SSN field to ensure that you understand the implications.

Warning Pop-up

Warning: Your Account Will Be Limited Without SSN

If you create an account without an SSN, you’ll be limited in what you can do. You should only continue creating an account without an SSN if one of the following statements is true for you:

- I am a parent or spouse of a student who is applying for aid, and I do not have an SSN.
- I am a citizen of the Freely Associated States and need to complete the FAFSA® form online.

Note: Any previously completed FAFSA forms won’t be linked to your account. You will still be able to access information from 2023-24 FAFSA form if you use your identifiers on the FAFSA roles page.

Click “Continue Without SSN.”
Step 4

- Create a username
- Provide your email address
- Create a password

Click “Continue” to proceed.

IMPORTANT

This will be your FSA ID, so make sure this information is stored in a safe place where you can retrieve it.
Step 5

- Providing a mailing address is mandatory for those without a SSN.
- Type your mailing address correctly.
- Include your United States-based mobile phone number.

Click “Continue” to proceed.
Choose your preferred communication method and click “Continue.”
Step 7

Carefully select and answer challenge questions to enhance your account security.

Please remember your challenge questions and answers.

Click “Continue” to proceed.
Step 8

• Take a moment to review the information you’ve provided.
• Make any changes by clicking “Edit.”
• If everything looks correct, agree to FSA’s Terms and Conditions.
• Click “Continue” to proceed.
Step 9

• Verify your mobile phone number and email for two-step verification.

• Consider setting up an authenticator app for additional security.
What is an authenticator app?

An authenticator app is a security tool that generates time-sensitive codes on your mobile device. This provides an extra layer of protection beyond passwords for online accounts.

Popular examples include:

- Google Authenticator
- Microsoft Authenticator
Storing your backup code

- This backup code is your last resort and can help if your two-step authentication and authenticator app do not work.

- Make sure to store your backup code in a safe place that you can remember.

Click “Continue” to proceed.
Step 10

• You will now answer knowledge-based verification questions about yourself
• Answer to the best of your ability.
• If you make a mistake, there are other ways to prove your identity.
• The questions are multiple choice.

IMPORTANT
A screen will confirm your account creation if you answer all questions correctly.
If you answer the questions incorrectly, your account will be created but **you will not be able to complete a FAFSA!**

- An email will also be sent to you with the same instructions.
- Contact the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243.
- A customer service representative will review your account and initiate the identity verification process.
- You will receive an email with a case number and instructions for providing the required documentation to verify your identity.
- Submit the required documentation.
- Within 1-3 days, you will receive an email from FSA confirming that your identity has been verified.
Required documents to verify your identity

• Completed attestation form
  ○ You will receive a link via email when asked to verify your identity.

• Proof of identity
  ○ **ONE** of the following:
    ▪ Driver’s license
    ▪ State or city identification card
    ▪ Foreign passport
  ○ **A utility bill and ONE** of the following:
    ▪ Municipal identification card
    ▪ Community ID
    ▪ Consular identification card

**MAKE SURE THE ID IS NOT EXPIRED.**