

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](https://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”

The screenshot shows the Federal Student Aid website. At the top, there is a navigation bar with links for 'Help Center', 'Submit a Complaint', and 'English | Español'. Below this, the 'Federal Student Aid' logo is on the left, and navigation links for 'FAFSA® Form', 'Loans and Grants', 'Loan Repayment', and 'Loan Forgiveness' are in the center. On the right, the 'Log In | Create Account' link is circled in red, with a blue arrow pointing to it from the text above. The main content area features a large heading 'Get Ready for Student Loan Payments' and a 'Restarting Payments' button. To the right, under 'POPULAR TOPICS', there are several links: 'Apply for Aid Using the FAFSA® Form >', 'Learn About Public Service Loan Forgiveness >', 'Enroll in an Income-Driven Repayment (IDR) Plan >', 'View Your Loan Information >', and 'Update on Student Loan Debt Relief >'. 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

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.

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
- 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.



The screenshot shows the 'Create an Account' page for Federal Student Aid. At the top, there is a navigation bar with 'Federal Student Aid' logo, 'FAFSA® Form', 'Loans and Grants', 'Loan Repayment', and 'Loan Forgiveness' dropdown menus. On the right, there are links for 'Log In' and 'Create Account' with a search icon. Below the navigation bar, the page title is 'Create an Account'. A progress bar indicates 'Step 1 of 7'. The section is titled 'Personal Information'. There are two paragraphs of text: '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 who I claim to be.' and '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 may be subject to a fine, prison time, or both.' Below the text are input fields for 'First Name', 'Middle Initial', 'Last Name', and 'Date of Birth' (with sub-fields for Month, Day, and Year). The 'Social Security Number' field is highlighted with a red circle, and below it is a checkbox labeled 'I don't have a Social Security number.' which is also circled in red. At the bottom, there are 'Cancel' and 'Continue' buttons, with the 'Continue' button circled in blue. A blue arrow points from the text 'Click this box if this applies to you.' to the 'I don't have a Social Security number.' checkbox. Another blue arrow points from the text 'Click "Continue" to proceed.' to the 'Continue' button.

Click "Continue" to proceed.

Step 3

Warning Pop-up



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



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.”

Go Back

Continue Without SSN



Step 4

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

Click
“Continue”
to proceed.



Create an Account

Step 2 of 7

Account Information

Because financial aid agreements are legally binding, you cannot create an account for someone else, even another family member. Parents and students must create their own accounts.

Username

Email

Confirm Email

Password Show

Uppercase
 Lowercase
 Number
 8+ Characters

Confirm Password Show

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.

PHONE NUMBERS AND
COUNTRY CODES FROM
OUTSIDE THE U.S.
CANNOT BE ACCEPTED.

EC

Create an Account

Step 3 of 7

Contact Information

Mailing 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, and 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](#)

Click
“Continue”
to proceed.

Step 6

Choose your preferred communication method and click “Continue.”



Create an Account

Step 4 of 7

Communication Preferences

Required Communications

There are certain types of communications the U.S. Department of Education and our servicers are required to provide to you in writing. This includes things like student loan disclosures and student loan interest statements. You can choose whether you would like to receive these by email or postal mail.

Email *Recommended*

Postal mail

Optional Communications

We want you to feel confident about the financial aid and student loan process. To help with this, we sometimes send information about available grants, student loan forgiveness programs, income-based repayment options, and more. You can choose whether you would like to receive these by email and/or text message.

Email

Text message

Language Preference

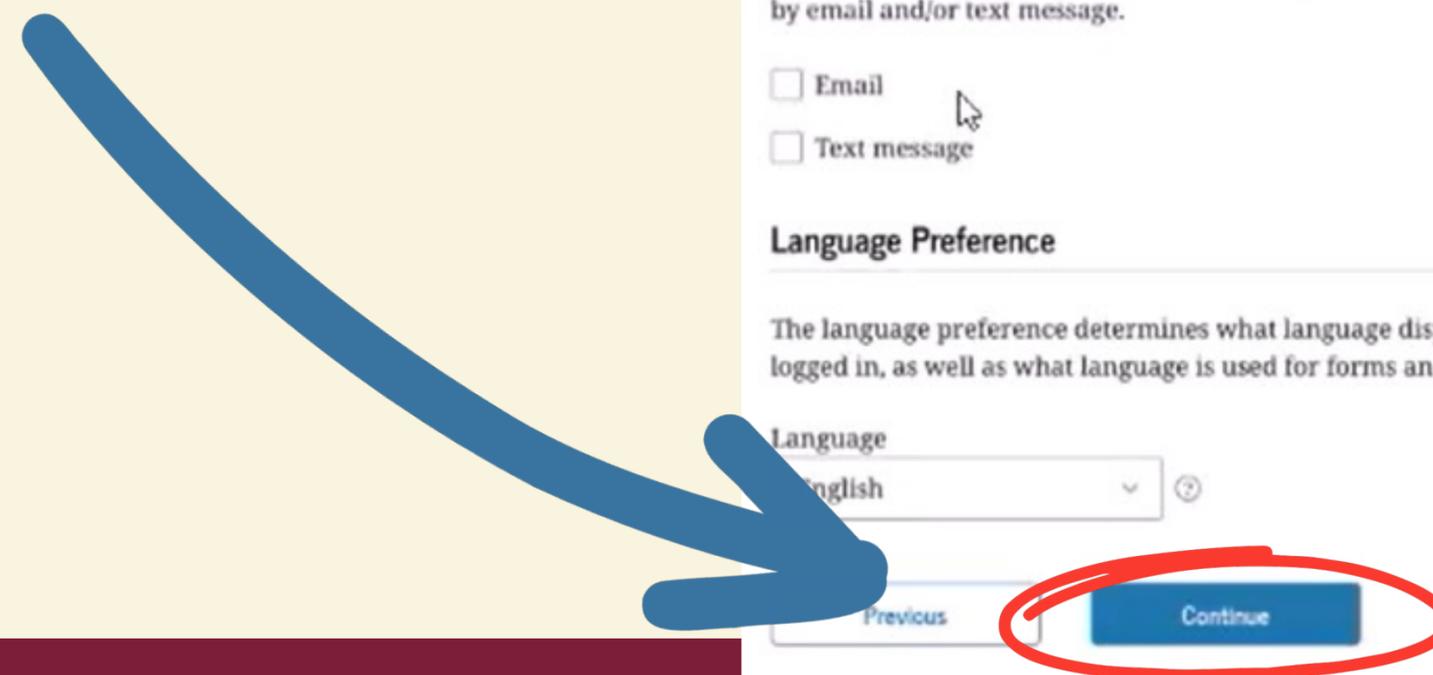
The language preference determines what language displays after you've logged in, as well as what language is used for forms and communications.

Language

English

Previous

Continue



Step 7

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

Please remember your challenge questions and answers.



Create an Account

Step 5 of 7

Challenge Questions

Challenge questions and answers are used to retrieve your username or password if you forget them and to unlock your account.

Note: Answers are not case sensitive.

Challenge Question 1

Question

Answer
 Show ⓘ

Challenge Question 2

Question

Answer
 Show ⓘ

Challenge Question 3

Question

Answer
 Show ⓘ

Challenge Question 4

Question

Answer
 Show ⓘ

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

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.



Create an Account

Step 7 of 7

Enable Two-Step Verification

Protect Your Account with Two-Step Verification

Whenever you sign in, we'll send a verification 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** Verify

(633) 497-1888  Not Verified

 **Email Verification** Verify

jessefaden@gmail.com  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 verification codes — visible only to you — that can confirm your identity when you log in. [Learn more.](#)

 [Set Up an Authenticator App](#)

Previous

Continue

What is an authenticator app?

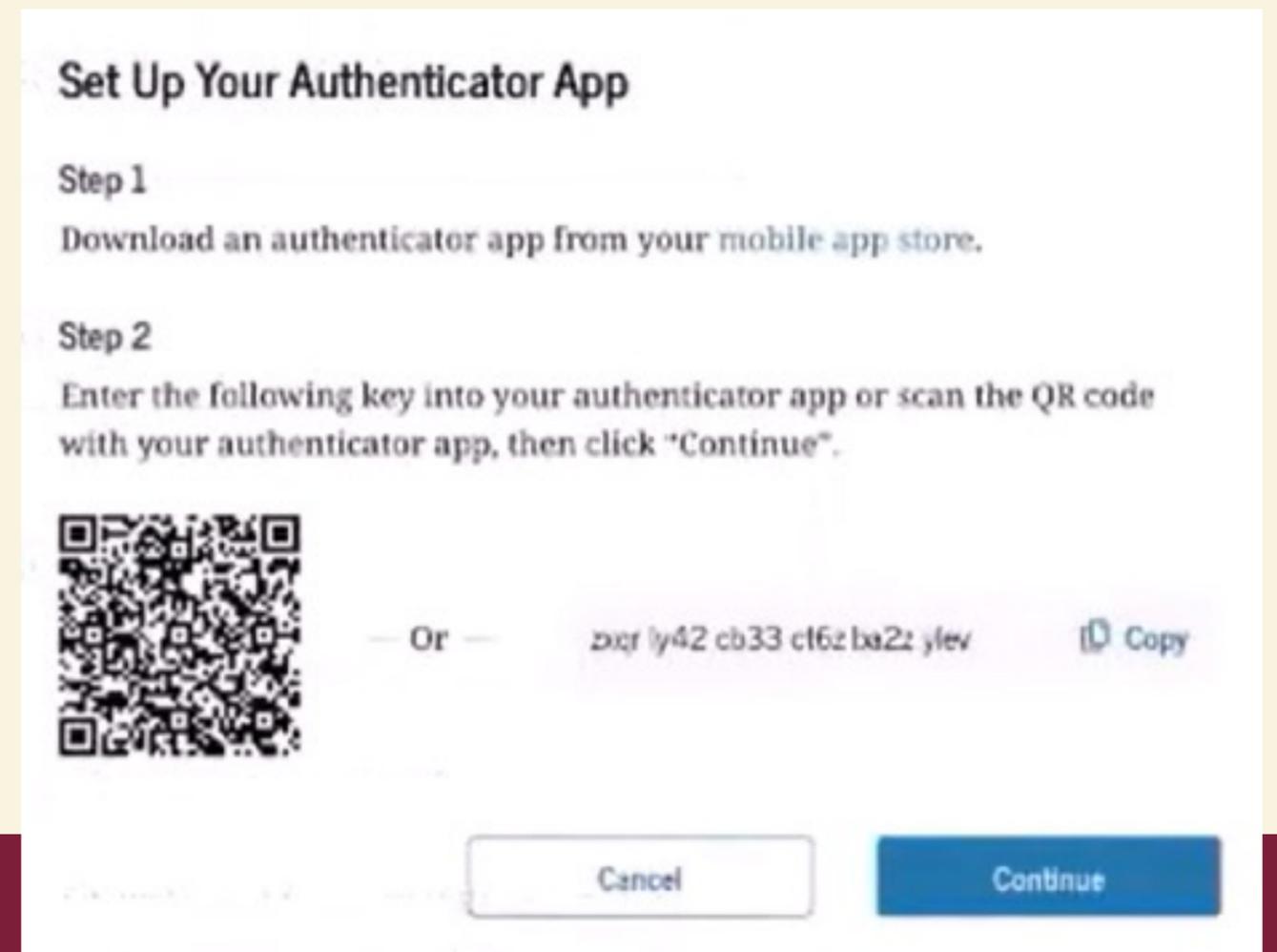
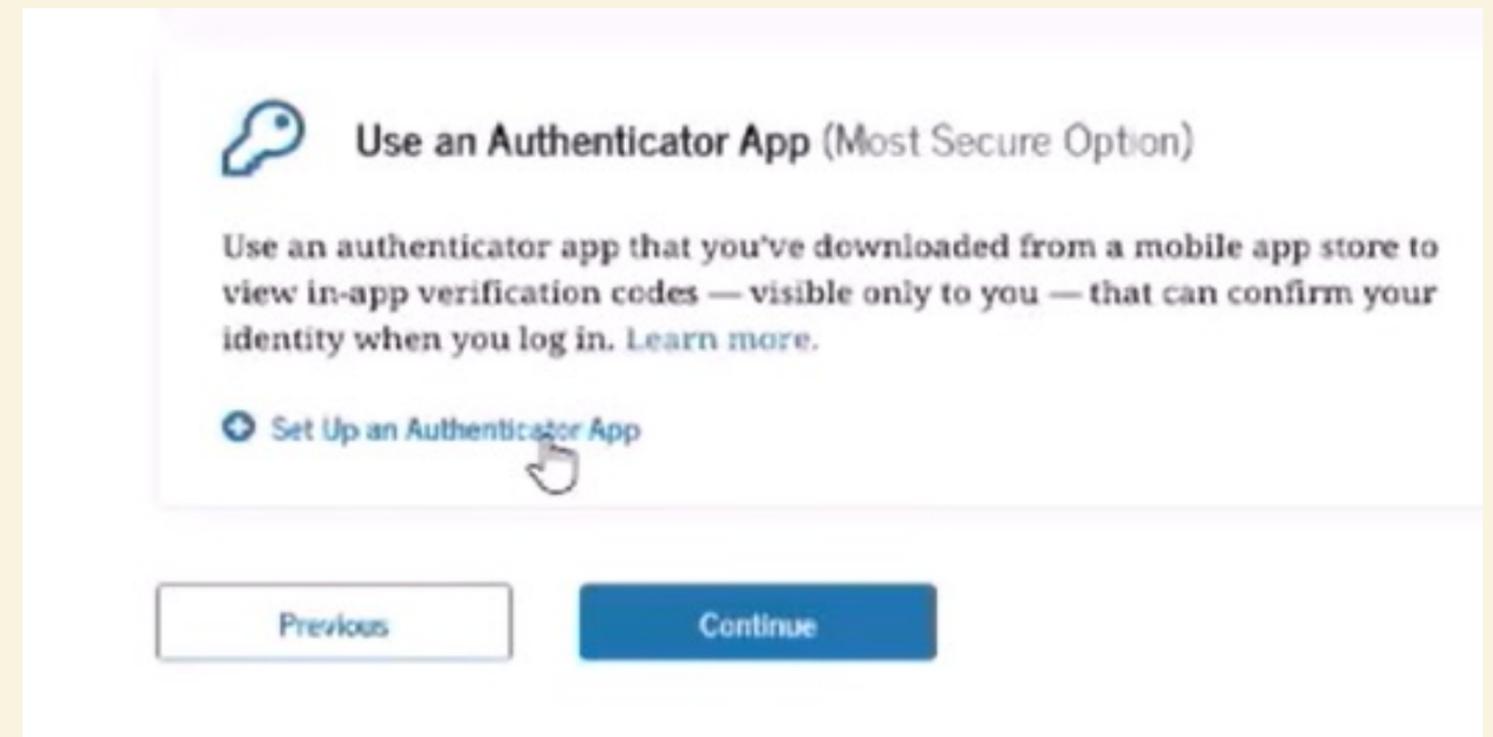
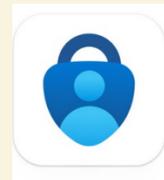
An authenticator app is a security tool that generates time-sensitive codes on your mobile device. This provides an extra layer of protection beyond passwords for online accounts.

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.



Create an Account

Step 7 of 7
Enable Two-Step Verification: Backup Code

i We recommend storing your backup code in a safe place.

Your backup code is a special code that lets you access your account in the event that you cannot use any other two-step verification method.

Your Backup Code is:

Your unique backup code will display here!

I have stored this backup code somewhere safe.

Previous Continue

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.

The screenshot shows a webpage titled "Your Account Was Created But You Need to Contact Us". Under the heading "What's Next?", there are two main sections. The first, "Call to Confirm Your Identity", includes an information icon and text stating that the user's information could not be verified and they should call 1-800-433-3243. The second, "Remember to Save Your Backup Code", includes a lightbulb icon and text explaining that the backup code is used for account access if other verification methods fail. Below this text is a light blue rectangular box representing the backup code. At the bottom of the page, there is a blue button labeled "Return to Login".

Your Account Was Created But You Need to Contact Us

What's Next?

 **Call to Confirm Your Identity**

We couldn't verify the information you provided. Call us at 1-800-433-3243 to confirm your identity.

 **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 Backup Code]

What You Can Do After We Verify Your Identity

- Add information to a student's FAFSA form as a parent or spouse.
- Complete the FAFSA form online as a student from a [Freely Associated State](#).
- View your [account dashboard](#), which includes checklists and other information.

[Return to Login](#)

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
 - **OR**
 - A utility bill and ONE of the following:
 - Municipal identification card
 - Community ID
 - Consular identification card

