



Federal Student Aid-ID (FSA-ID)

Your Financial Aid Electronic Signature

What is an FSA-ID and why do I need one?

The FSA-ID is a username and password you use to log in to U.S. Department of Education (ED) online systems, including the [myStudentAid](#) mobile app, [fafsa.gov](#), [StudentAid.gov](#), and [StudentLoans.gov](#). The FSA-ID is your legal signature and shouldn't be created or used by anyone other than you. You will use your FSA-ID every year you fill out a FAFSA form and for the lifetime of your federal student loans.

What are some of the uses for my FSA-ID?

- [myStudentAid](#) app and [fafsa.gov](#): download IRS-DRT, sign, correct, and check the status of your FAFSA
- [StudentAid.gov](#): review amounts of any past federal student aid (grants and loans) you received
- [StudentLoans.gov](#): sign federal student loan documents, complete loan entrance or exit counseling, and/or apply for income-based loan repayment

How do I get an FSA-ID?

Visit [StudentAid.gov](#) to create an FSA-ID. You will need your Social Security number, full name, valid email, and date of birth. NOTE: each email and/or mobile phone number can be used with only one FSA-ID, so if you share an email or mobile phone number, then only one of you will be able to use it for an FSA-ID. You will also need to create a memorable username and password and provide answers to some challenge questions so you can retrieve your account information if you forget it.

Important: When asked if you want to verify your FSA-ID through your email and/or your cell phone, take the extra 5-10 minutes now to opt-in to both. You will be sent 6-digit codes that will link your email and cell number to your FSA-ID, making it easier to log in to ED online systems, unlock your account, retrieve your forgotten username, or reset your forgotten or expired password.

FSA-ID Tips:

- Never tell anyone else your FSA ID. Remember, your FSA ID is your signature. Protect it!
- Create your own FSA ID. And never make an FSA ID for someone else.
- You'll use your FSA ID every year you fill out a FAFSA and for the lifetime of any loans. So be sure to take a little time while making it to create a memorable username, password, and answers to your "challenge questions." Keep your FSA ID in a safe place, take a pic, or memorize it. Passwords expire every 18 months and must be reset.
- Downloading your/your parents' tax information from the IRS using the Data Retrieval Tool eliminates costly FAFSA errors and reduces your chances of being selected for financial aid verification from the college—you and parent MUST have FSA-IDs to be able to utilize this valuable tool.
- One of your parents may need an FSA ID as well. If you need to provide information about your parents on the FAFSA, one of your parents will have to sign the application. Your parent can create an FSA ID and then sign the FAFSA electronically using that FSA ID.
- If you forget your FSA-ID username or password, look for links, such as "Forgot My Username" and "Forgot My Password," on whichever ED log-in page you are trying to access. If you took the 5-10 extra minutes to verify your mobile number and/or email when you created your FSA-ID, you can use either one in place of your forgotten username to help you reset password. STRATEGY: Using text or email allows you immediate use of your recovered FSA-ID, whereas, answering your challenge questions requires a 30-minute wait before you can use your retrieved information.