Why Students and Parents Need to Create Their Own FSA IDs

By
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Each year, more than 18 million people submit a FAFSA, and the U.S. Department of Education provides more than $150 billion dollars in federal student aid. To protect the integrity of this important financial system and the private data of all of the students, parents and borrowers within it, it's essential that only the FSA ID owner create and use their account.

In order to fill out and submit the *Free Application for Federal Student Aid* (FAFSA®), you now need an FSA ID, made up of a username and password that you create.

Although the FAFSA is considered your application, one of your parents will have to provide some information on the FAFSA and sign it, if you are considered a dependent student. Any parent, who wants to electronically sign the FAFSA, will need his or her own FSA ID.

To avoid problems with your financial aid down the road, you (and your parent, if that applies) should create your own FSA ID. Don't let anyone—not your teacher, your financial aid counselor, your mom or dad, your best friend, or your second and third cousins—create your FSA ID for you. And you should not create one for your parent or anyone else.

For starters, it's against the rules. The FSA ID has the same legal status as a written signature, so you should treat it like such. You're not supposed to let someone else sign your name on a tax form or a job application. Well, the same goes for your FAFSA.

Also, one of the primary reasons people have issues with their FSA ID and need to call our contact center for help is because someone else created their FSA ID. If you don't make your own FSA ID you are less likely to know or remember your username and password. And if you get locked out or need a reminder of your username or password, you are less likely to know the answers to your challenge questions or have access to the e-mail address associated with your account.

Don't miss an important deadline because someone else created your FSA ID, and you can't reset your password!

In addition to signing the FAFSA, you can use your FSA ID to do things like

- import your tax information into your FAFSA from the Internal Revenue Service,
- view and print an online copy of your *Student Aid Report* (SAR), and
- sign your *master promissory note*.

Creating an FSA ID is simple and only takes a few minutes. To save time when you and your parent are filling out the FAFSA, create your own FSA ID **before** you begin the application. For more information, visit StudentAid.gov/fsaid.

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