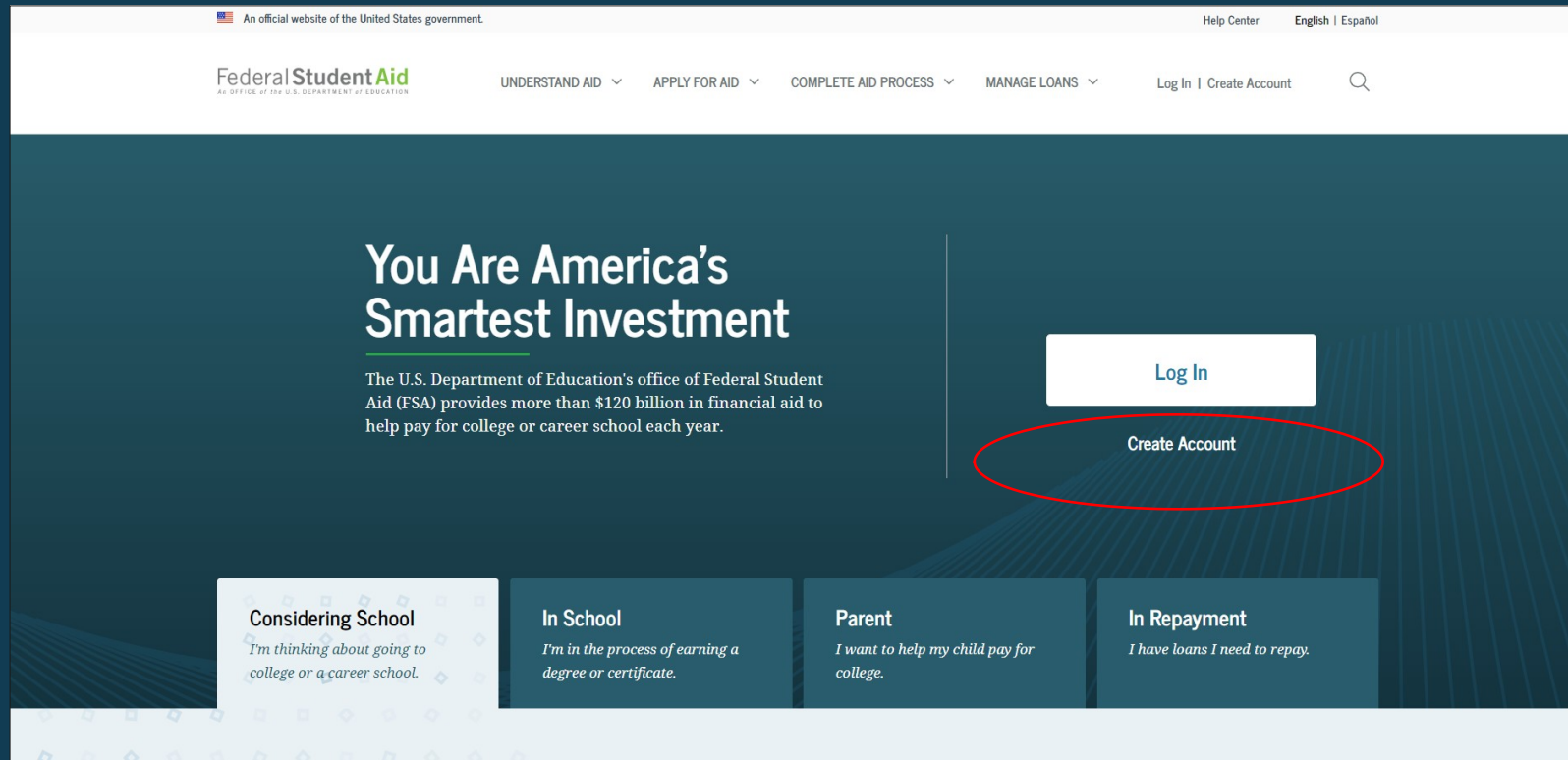


**HOW DO YOU CREATE
YOUR ACCOUNT
USERNAME AND
PASSWORD?**

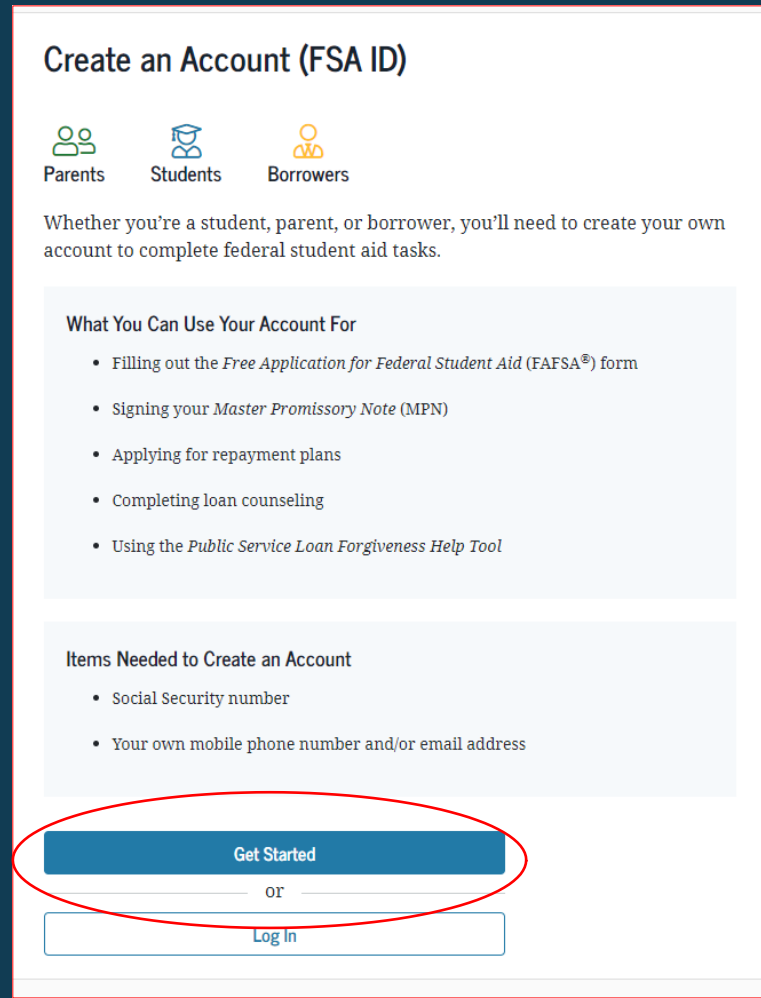
GETTING STARTED

- Go to StudentAid.gov.
- Select the “Create Account” button



GETTING STARTED

On the “Create an Account (FSA ID)” page, select the “Get Started” button.



Create an Account (FSA ID)

Parents Students Borrowers

Whether you're a student, parent, or borrower, you'll need to create your own account to complete federal student aid tasks.

What You Can Use Your Account For

- Filling out the *Free Application for Federal Student Aid (FAFSA®)* form
- Signing your *Master Promissory Note (MPN)*
- Applying for repayment plans
- Completing loan counseling
- Using the *Public Service Loan Forgiveness Help Tool*

Items Needed to Create an Account

- Social Security number
- Your own mobile phone number and/or email address

Get Started

or

Log In

PROVIDE PERSONAL IDENTIFICATION INFORMATION

- Make sure your Social Security number (SSN), date of birth, and name match what's on your Social Security card.
- You must have an SSN to create an account username and password.

The screenshot shows the 'Create an Account (FSA ID)' form on the Federal Student Aid website. The page is titled 'Create an Account (FSA ID)' and is labeled as 'Step 1 of 7'. The section is 'Personal Information'. It includes a disclaimer: 'I understand that I'll be required to certify that the information I provide to create an account (FSA ID) is true and correct and that I'm the individual I claim to be. 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 might be subject to a fine, prison time, or both.' Below this are input fields for 'First Name', 'Middle Initial', and 'Last Name', each with a help icon. The 'Date of Birth' section has three dropdown menus for 'Month', 'Day', and 'Year'. The 'Social Security Number (SSN)' field is a single-line input with a help icon. A blue callout box contains the note: 'Note: A user can only have one account associated with his or her Social Security number.' At the bottom are 'Cancel' and 'Continue' buttons.

CREATE YOUR ACCOUNT USERNAME AND PASSWORD

Username:

- Don't include personal info such as date of birth or name.
- If you see a message "The username you entered is already in use," then someone has already used that username.

Password:

- Your password must be between 8 and 30 characters in length, and must contain at least one uppercase letter, one lowercase letter, and one number.
- Your password is case-sensitive.

The screenshot shows the 'Create an Account (FSA ID)' form on the Federal Student Aid website. It is Step 2 of 7, titled 'Account Information'. A progress bar at the top indicates the current step. Below the title, a message states: 'Because financial aid agreements are legally binding, you can't create an account for someone else, even another family member. Parents and students must create their own accounts.'

The form contains the following fields and feedback:

- Username:** The field contains 'janedoe'. A green feedback box below it says 'Username is available.'
- Email Address:** The field is empty. A blue feedback box below it says 'Use an email address you will continue to have access to after you leave school.'
- Confirm Email Address:** The field is empty.
- Password:** The field is empty. A 'Show Password' link is visible. Below the field, four requirements are listed with checkmarks: 'Uppercase', 'Lowercase', 'Number', and '8+ characters'.
- Confirm Password:** The field is empty. A 'Show Password' link is visible.

At the bottom of the form, there are two buttons: 'Previous' and 'Continue'.

PROVIDE CONTACT INFORMATION

An official website of the United States government. Help Center English | Español

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS ▾ MANAGE LOANS ▾ Log In | Create Account 🔍

Create an Account (FSA ID)

Step 3 of 7

Contact Information

Permanent Address

Address
123 Main St ⓘ

City
Laurel ⓘ

State
(MD) Maryland ⓘ

ZIP Code
20723 ⓘ

Phone Number

Mobile Phone Number
(202) 111-9482 ⓘ

Confirm Mobile Phone Number
(202) 111-9482 ⓘ

+ Add Alternate Phone Number

Mobile Phone Account Recovery

We strongly recommend setting up mobile phone account recovery. This option is used to help you restore access to your account by sending you a code via text message if you are locked out.

Yes, I would like to use my mobile phone for account recovery.

i By selecting this option, you agree to receive text messages on your mobile phone and confirm you have reviewed and agree to FSA's [Terms and Conditions](#).
Message and data rates may apply. Message frequency varies.
Reply HELP for help or STOP to opt out.

Previous Continue

- To sign up for mobile phone account recovery, provide a mobile phone number on this screen.
- Make sure your information is correct; any errors could result in delays in receiving financial aid (or in the repayment of your federal student loans).

SELECT COMMUNICATION PREFERENCES

- You must select whether to receive required communications by email or postal mail.
- You can opt in to receive informational emails and/or text messages regarding programs you may be eligible for.

The screenshot shows the 'Create an Account (FSA ID)' page, Step 4 of 7: Communication Preferences. The page is titled 'Create an Account (FSA ID)' and has a progress bar indicating Step 4 of 7. The main heading is 'Communication Preferences'. There are two sections: 'Required Communications' and 'Informational Communications'. In the 'Required Communications' section, the user is asked to select how they want to receive communications. The 'By email' option is selected and marked as 'Recommended'. A note states: 'By selecting this option, you agree to receive required communications by email and confirm you have reviewed and agree to FSA's Terms and Conditions.' The 'By postal mail' option is also available. In the 'Informational Communications' section, the user is asked to select how they want to receive informational communications. The 'By email' and 'By text message' options are both available. At the bottom, there is a 'Preferred Language' section with a dropdown menu set to 'English'. The page includes a 'Previous' button and a 'Continue' button.

An official website of the United States government. Help Center English | Español

Federal Student Aid UNDERSTAND AID APPLY FOR AID COMPLETE AID PROCESS MANAGE LOANS Log In | Create Account

Create an Account (FSA ID)

Step 4 of 7

Communication Preferences

Required Communications

The U.S. Department of Education (ED) and its federal student loan servicers will need to send you required communications and documents related to your federal student aid, such as student loan disclosures and interest statements.

I want to receive these communications:

By email *Recommended*

By postal mail

i By selecting this option, you agree to receive required communications by email and confirm you have reviewed and agree to FSA's [Terms and Conditions](#).

Informational Communications

ED and its federal student loan servicers want you to feel confident about the financial aid and student loan process. To help with this, we will sometimes send out information about programs you may be eligible for, such as grant programs, student loan forgiveness programs, income-based repayment plans, and more.

I want to receive these communications:

By email

By text message

Preferred Language

Your choice lets us know how you would like to view website content once logged in, and what to use for your communications.

Language

English

Previous Continue

SELECT CHALLENGE QUESTIONS AND ANSWERS

Federal Student Aid
A SERVICE OF THE U.S. DEPARTMENT OF EDUCATION

UNDERSTAND AID | APPLY FOR AID | COMPLETE AID PROCESS | MANAGE LOANS | Log In | Create Account

Create an Account (FSA ID)

Step 5 of 7

Challenge Questions

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

Note: Answers are not case-sensitive.

Challenge Question 1

Question
What was the name of your elementary school?

Answer
***** Show Answer

Challenge Question 2

Question
What was the name of your first teacher?

Answer
***** Show Answer

Challenge Question 3

Question
What is your mother's maiden name?

Answer
**** Show Answer

Challenge Question 4

Question
In what city did your parents meet?

Answer
**** Show Answer

Previous Continue

- Answering your challenge questions is one way to unlock your account or retrieve your username or password.
- Your answer is not case-sensitive.

REVIEW INFO AND AGREE TO TERMS

- Review and confirm your information.
- If you need to make a correction, use the “Edit” button within that tile of information.
- Review and agree to FSA’s terms and conditions.

Create an Account (FSA ID)

Step 6 of 7

Confirm and Verify

Verify the information you provided for your account below. If there is an error, select "Edit" to correct the information.

Personal Information [Edit](#)

NAME
Jane Doe

DATE OF BIRTH
01/01/2001

SOCIAL SECURITY NUMBER (SSN)
***-**-3818

Account Information [Edit](#)

USERNAME
janedoe

EMAIL ADDRESS
janedoe@gmail.com

PASSWORD

Contact Information [Edit](#)

PERMANENT ADDRESS
123 Main St
Laurel, MD 20723

MOBILE PHONE NUMBER
(202) 338-1291

MOBILE PHONE ACCOUNT RECOVERY
Yes

Communication Preferences [Edit](#)

REQUIRED COMMUNICATIONS
Email

INFORMATIONAL COMMUNICATIONS
Email, Text

VERIFY YOUR CONTACT INFORMATION

- Only a verified email address OR a verified mobile phone number is required, but if you provided both on previous screens, you **MUST** verify both on the “Account Recovery” page.
- Select the “Verify My Mobile Phone Number” button to verify your mobile phone number.
- Select the “Verify My Email Address” button to verify your email address.

An official website of the United States government. Help Center English | Español

Federal Student Aid An OFFICE of the U.S. DEPARTMENT of EDUCATION UNDERSTAND AID APPLY FOR AID COMPLETE AID PROCESS MANAGE LOANS Log In | Create Account

Create an Account (FSA ID)

Step 7 of 7

Account Recovery

Only a verified email address OR a verified mobile phone number is required, but if you provided both on previous screens, you **MUST** verify both below.

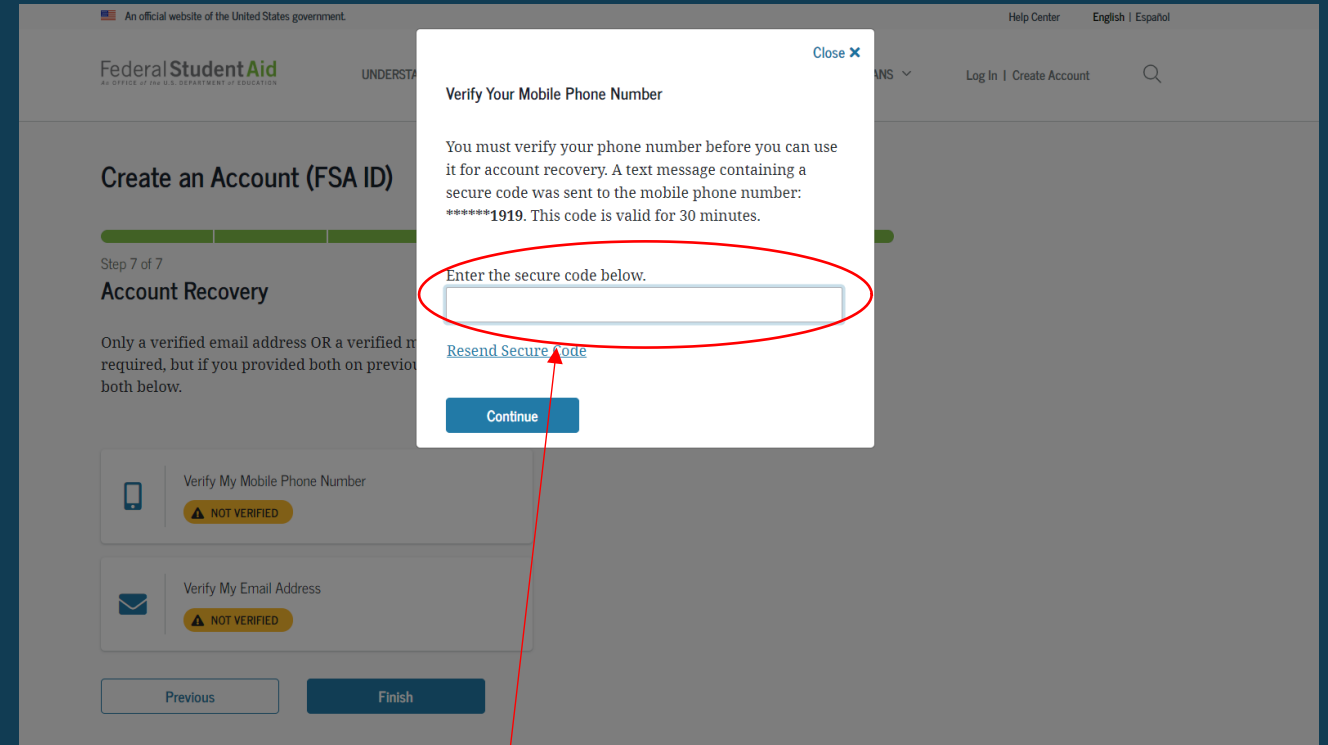
Verify My Mobile Phone Number NOT VERIFIED

Verify My Email Address NOT VERIFIED

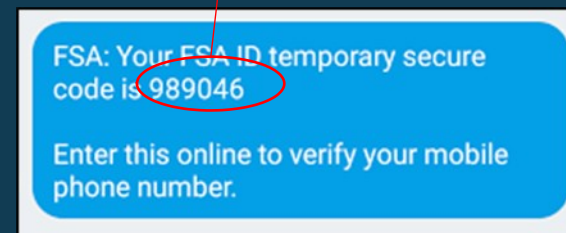
Previous Finish

VERIFY YOUR MOBILE PHONE NUMBER

- After selecting the “Verify My Mobile Phone Number” button, you will be sent a text message with the six-digit numerical secure code.
- Enter your secure code in the “Verify Your Mobile Phone Number” modal and select “Continue”.
- Once you verify your mobile phone number, you can use it to log in, unlock your account, retrieve your username, or reset your password.
- NOTE: You MUST verify your information before continuing.

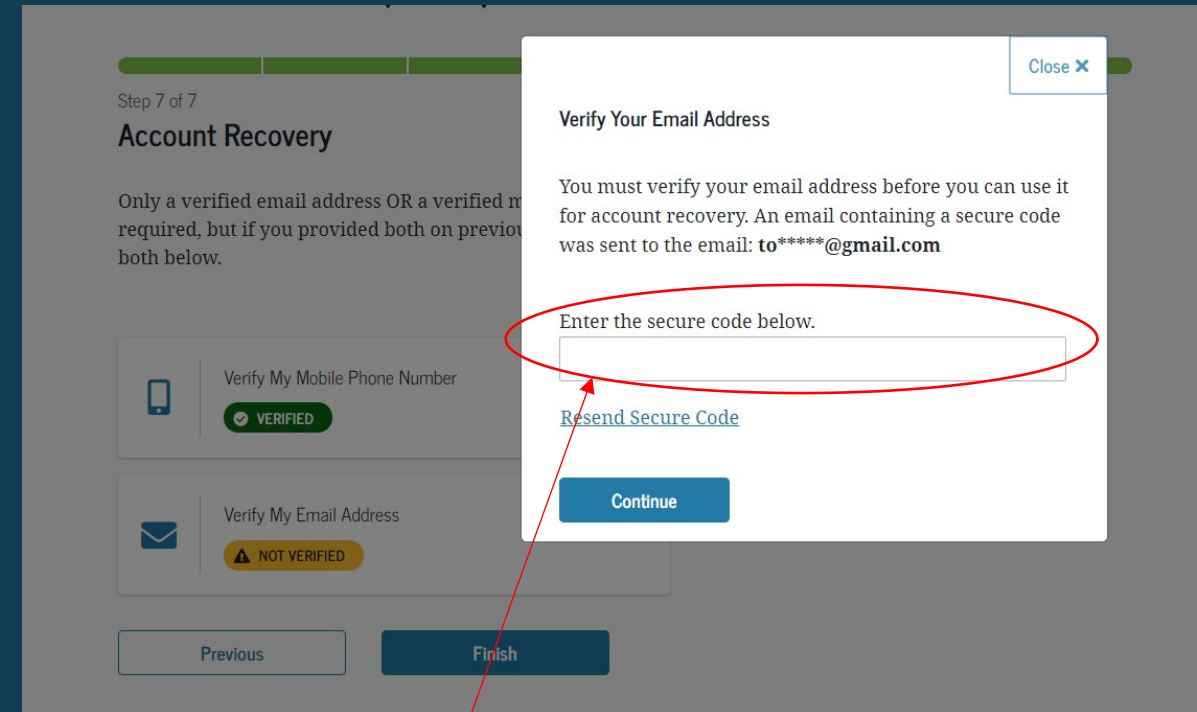


Text Message With Your Secure Code

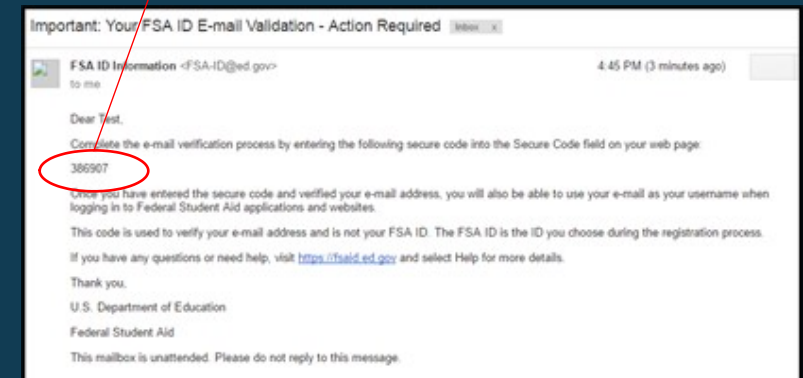


VERIFY YOUR EMAIL ADDRESS

- After selecting the “Verify My Email Address” button, you will be sent an email with the six-digit numerical secure code.
- Enter your secure code in the “Verify Your Email Address” modal and select “Continue”.
- Once you verify your email, you can use it to log in, unlock your account, retrieve your username, or reset your password.
- NOTE: You MUST verify your information before continuing.



Email With Your Secure Code

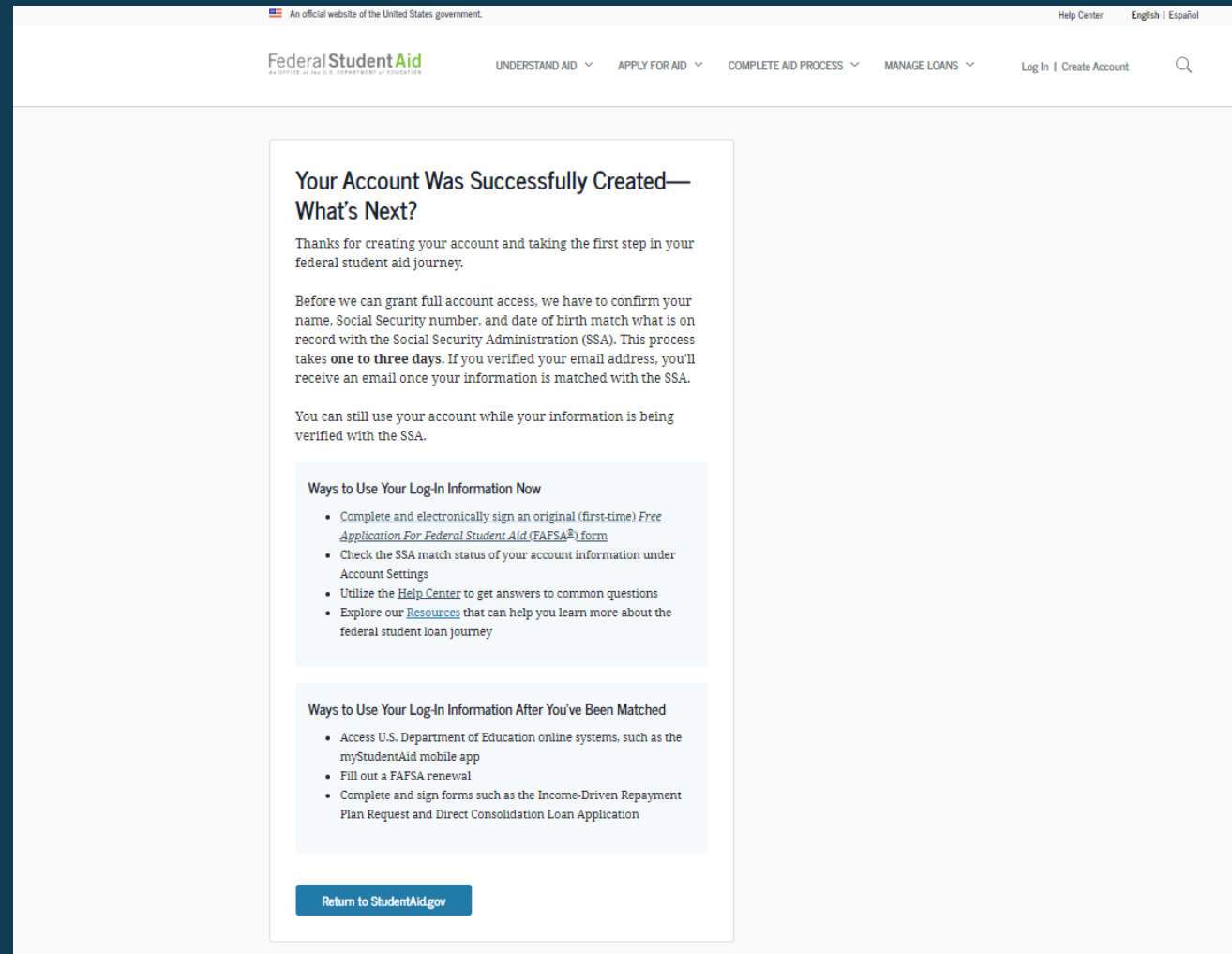


YOUR ACCOUNT IS CREATED!

- If you provided an email address, you'll receive a confirmation email.

Using Your Account Username and Password

- You can immediately use your account username and password to sign an original (first-time) FAFSA form.
- Your info will be sent to the Social Security Administration (SSA) for confirmation.
- SSA review will take 1–3 days.
- Until your info is verified, you won't be able to take certain actions, such as correcting your FAFSA form, submitting a FAFSA Renewal, or signing forms such as the *Income-Driven Repayment Plan Request* and *Direct Consolidation Loan Application*.



The screenshot shows the Federal Student Aid website interface. At the top, there is a navigation bar with the Federal Student Aid logo, a search icon, and links for 'Help Center' and 'English | Español'. Below the navigation bar, there are several menu items: 'UNDERSTAND AID', 'APPLY FOR AID', 'COMPLETE AID PROCESS', and 'MANAGE LOANS'. The main content area features a confirmation message titled 'Your Account Was Successfully Created—What's Next?'. The message thanks the user for creating their account and provides instructions on the next steps, including verifying their information with the Social Security Administration (SSA) and using their account while the information is being verified. It also lists ways to use their log-in information now and after they have been matched.

An official website of the United States government. Help Center English | Español

Federal Student Aid
U.S. DEPARTMENT OF EDUCATION

UNDERSTAND AID APPLY FOR AID COMPLETE AID PROCESS MANAGE LOANS Log In | Create Account

Your Account Was Successfully Created—What's Next?

Thanks for creating your account and taking the first step in your federal student aid journey.

Before we can grant full account access, we have to confirm your name, Social Security number, and date of birth match what is on record with the Social Security Administration (SSA). This process takes **one to three days**. If you verified your email address, you'll receive an email once your information is matched with the SSA.

You can still use your account while your information is being verified with the SSA.

Ways to Use Your Log-In Information Now

- [Complete and electronically sign an original \(first-time\) Free Application For Federal Student Aid \(FAFSA®\) form](#)
- Check the SSA match status of your account information under Account Settings
- Utilize the [Help Center](#) to get answers to common questions
- Explore our [Resources](#) that can help you learn more about the federal student loan journey

Ways to Use Your Log-In Information After You've Been Matched

- Access U.S. Department of Education online systems, such as the myStudentAid mobile app
- Fill out a FAFSA renewal
- Complete and sign forms such as the Income-Driven Repayment Plan Request and Direct Consolidation Loan Application

[Return to StudentAid.gov](#)