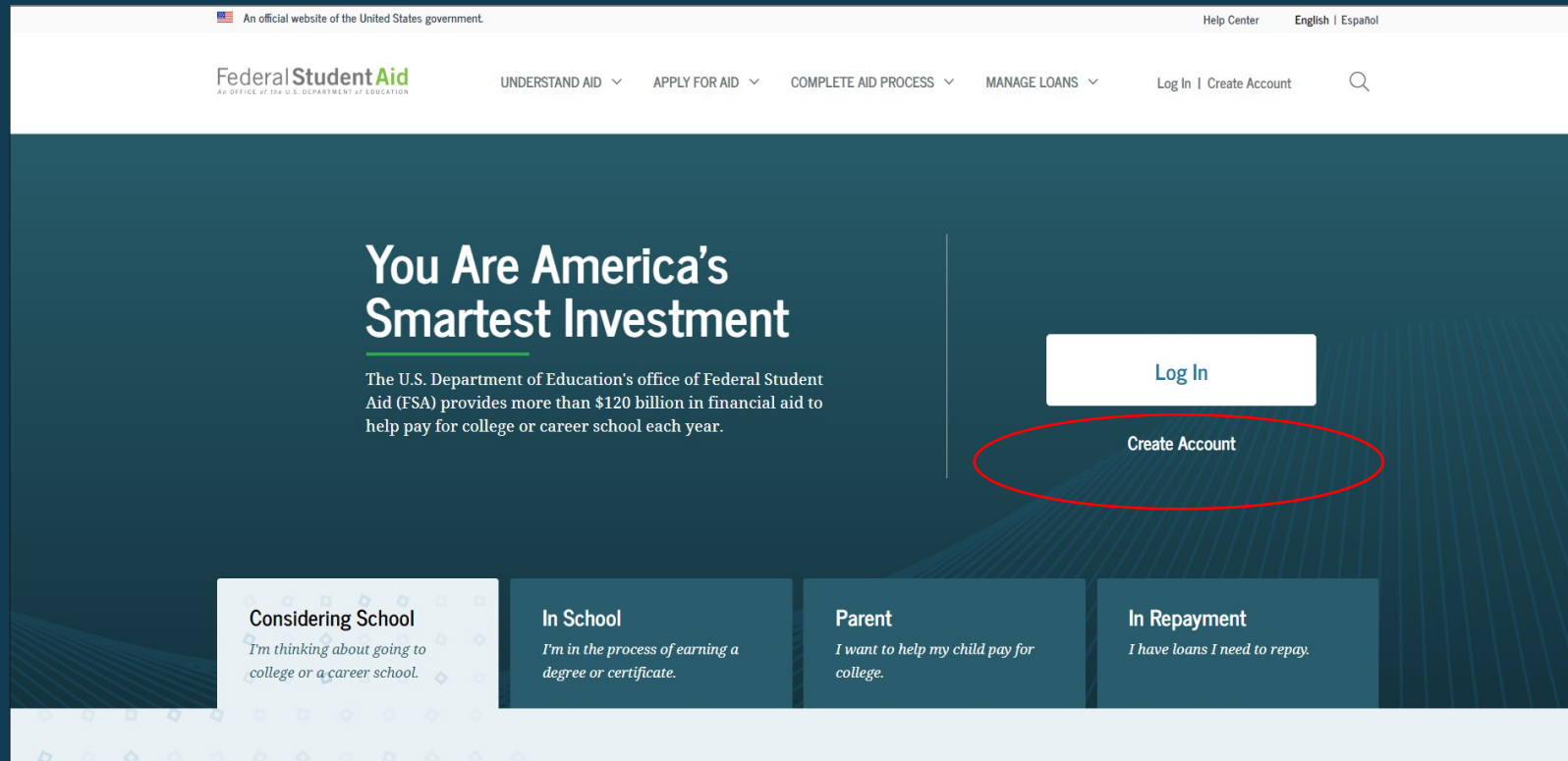


HOW DO YOU CREATE YOUR ACCOUNT USERNAME AND PASSWORD?

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)' page on the Federal Student Aid website. The page is titled 'Create an Account (FSA ID)' and is labeled 'Step 1 of 7: Personal Information'. It includes a progress bar at the top. The form contains several fields: 'First Name', 'Middle Initial', 'Last Name', 'Date of Birth' (with separate boxes for Month, Day, and Year), and 'Social Security Number (SSN)'. Each field has a help icon (a question mark in a circle). Below the SSN field, there is a blue note box that reads: 'Note: A user can only have one account associated with his or her Social Security number.' At the bottom of the form, there are two buttons: 'Cancel' and 'Continue'.

Federal Student Aid
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 1 of 7

Personal Information

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.

First Name

Middle Initial

Last Name

Date of Birth

Month Day Year

Social Security Number (SSN)

Note: A user can only have one account associated with his or her Social Security number.

Cancel Continue

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)' page, Step 2 of 7: Account Information. The page is from the Federal Student Aid website, an official site of the United States government. It includes a progress bar at the top and navigation links for 'UNDERSTAND AID', 'APPLY FOR AID', 'COMPLETE AID PROCESS', and 'MANAGE LOANS'. The main heading is 'Create an Account (FSA ID)'. Below the heading, 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 fields include: 'Username' (with the value 'janedoe' and a green success message 'Username is available.'), 'Email Address' (with a blue tip: 'Use an email address you will continue to have access to after you leave school.'), 'Confirm Email Address', 'Password' (with a 'Show Password' link and a list of requirements: Uppercase, Lowercase, Number, 8+ characters), and 'Confirm Password' (with a 'Show Password' link). At the bottom are 'Previous' and 'Continue' buttons.

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

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

Create an Account (FSA ID)

Step 2 of 7

Account Information

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.

Username

janedoe ⓘ

✔ Username is available.

Email Address

ⓘ Use an email address you will continue to have access to after you leave school.

Confirm Email Address

Password

Show Password ⓘ

✔ Uppercase
✔ Lowercase
✔ Number
✔ 8+ characters

Confirm Password

Show Password ⓘ

Previous Continue

PROVIDE CONTACT INFORMATION

- 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).

The screenshot shows the 'Create an Account (FSA ID)' page, Step 3 of 7: Contact Information. The page is titled 'Create an Account (FSA ID)' and has a progress bar indicating Step 3 of 7. The 'Contact Information' section includes fields for 'Permanent Address' (Address, City, State, ZIP Code) and 'Phone Number' (Mobile Phone Number, Confirm Mobile Phone Number). Below these fields is a link to 'Add Alternate Phone Number'. The 'Mobile Phone Account Recovery' section includes a checkbox for 'Yes, I would like to use my mobile phone for account recovery.' and a blue information box with a question mark icon. The information box contains the text: '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.' At the bottom of the page are 'Previous' and 'Continue' buttons.

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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.

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

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 from the Federal Student Aid website, an official U.S. Department of Education site. It includes a progress bar at the top and navigation links. The main content is divided into two sections: 'Required Communications' and 'Informational Communications'. In the 'Required Communications' section, the user is asked to choose how they want to receive communications. The 'By email' option is selected and marked as 'Recommended'. A blue information box explains that by selecting this option, the user agrees to receive required communications by email and confirm they 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 choose how they want to receive informational communications. Both 'By email' and 'By text message' options are available but not selected. At the bottom, there is a 'Preferred Language' section where the user can choose their preferred language for the website content. The 'Language' dropdown menu is set to 'English'. At the very bottom, there are 'Previous' and 'Continue' buttons.

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Help Center English | Español

FederalStudentAid
An official website 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 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

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

The screenshot shows the 'Create an Account (FSA ID)' page, Step 5 of 7. The page title is 'Create an Account (FSA ID)' with a progress bar indicating Step 5 of 7. The section is titled 'Challenge Questions'. Below the title, there is a note: '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.' The page contains four challenge questions, each with a 'Question' dropdown menu and an 'Answer' text input field with a 'Show Answer' button. The questions are: 1. 'What was the name of your elementary school?', 2. 'What was the name of your first teacher?', 3. 'What is your mother's maiden name?', and 4. 'In what city did your parents meet?'. At the bottom, there are 'Previous' and 'Continue' buttons.

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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.

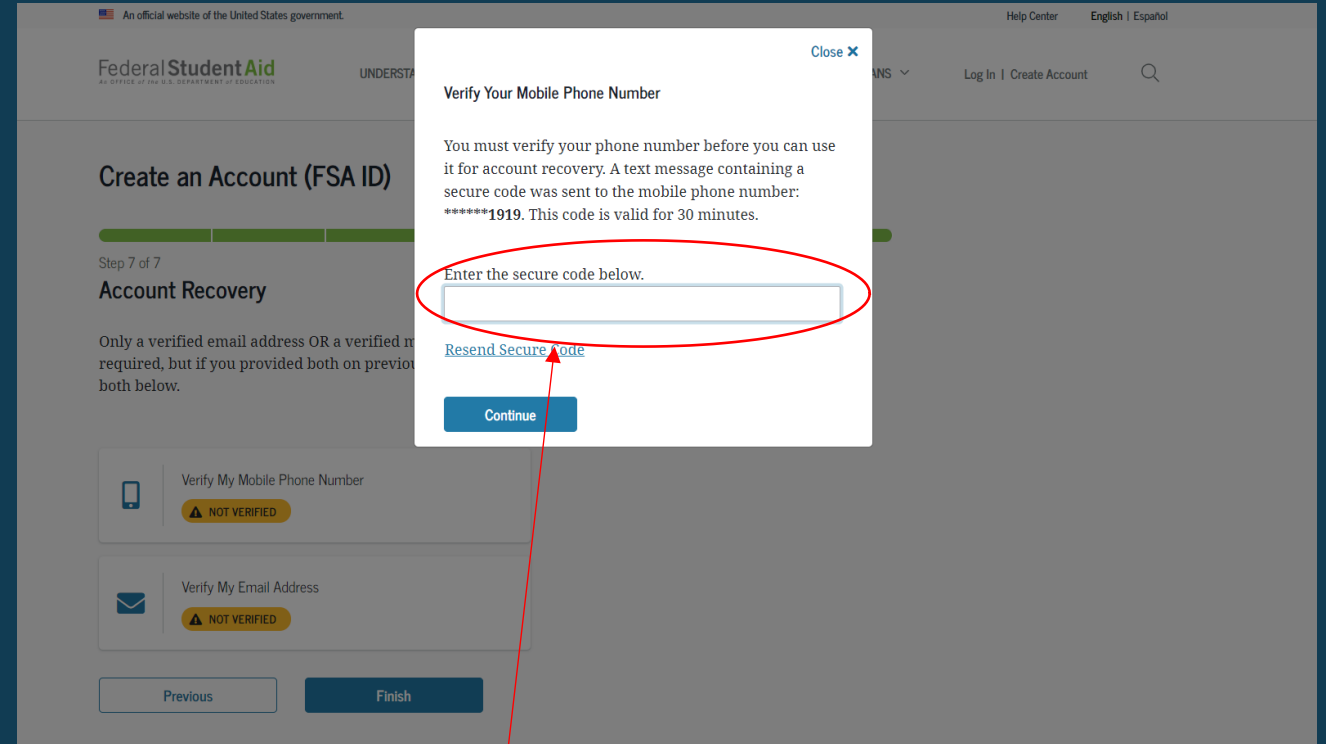
The screenshot shows the 'Create an Account (FSA ID)' page, Step 7 of 7: Account Recovery. The page header includes the Federal Student Aid logo and navigation links: UNDERSTAND AID, APPLY FOR AID, COMPLETE AID PROCESS, and MANAGE LOANS. A progress bar at the top indicates the current step. The main heading is 'Create an Account (FSA ID)' followed by 'Step 7 of 7' and 'Account Recovery'. Below this, a message states: '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.' There are two verification options, each with a 'NOT VERIFIED' status:

- Verify My Mobile Phone Number**: Status: NOT VERIFIED
- Verify My Email Address**: Status: NOT VERIFIED

At the bottom, there are two buttons: 'Previous' and 'Finish'.

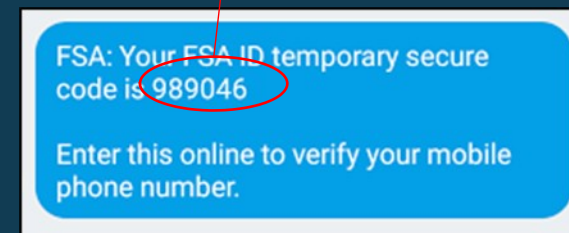
VERIFY YOUR MOBILE PHONE NUMBER

- 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.



The screenshot shows the Federal Student Aid website with a modal titled "Verify Your Mobile Phone Number". The modal text states: "You must verify your phone number before you can use it for account recovery. A text message containing a secure code was sent to the mobile phone number: *****1919. This code is valid for 30 minutes." Below this is a text input field labeled "Enter the secure code below." which is circled in red. A red arrow points from this field to a text message screenshot below. The modal also includes a "Resend Secure Code" link and a "Continue" button. In the background, the website shows a progress bar for "Create an Account (FSA ID)" at "Step 7 of 7" and a "Verify My Mobile Phone Number" button with a "NOT VERIFIED" status.

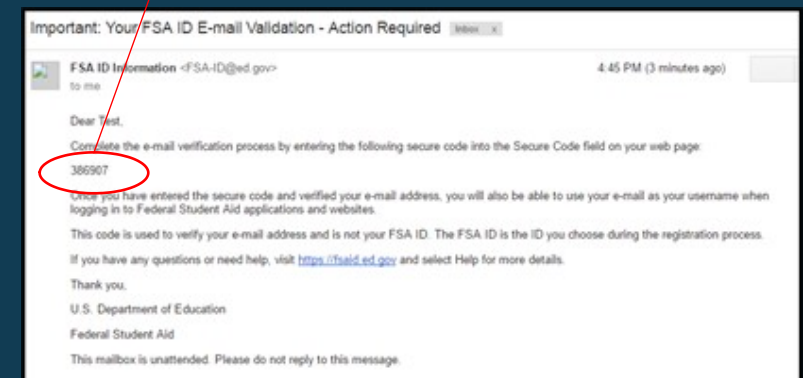
Text Message With Your Secure Code



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

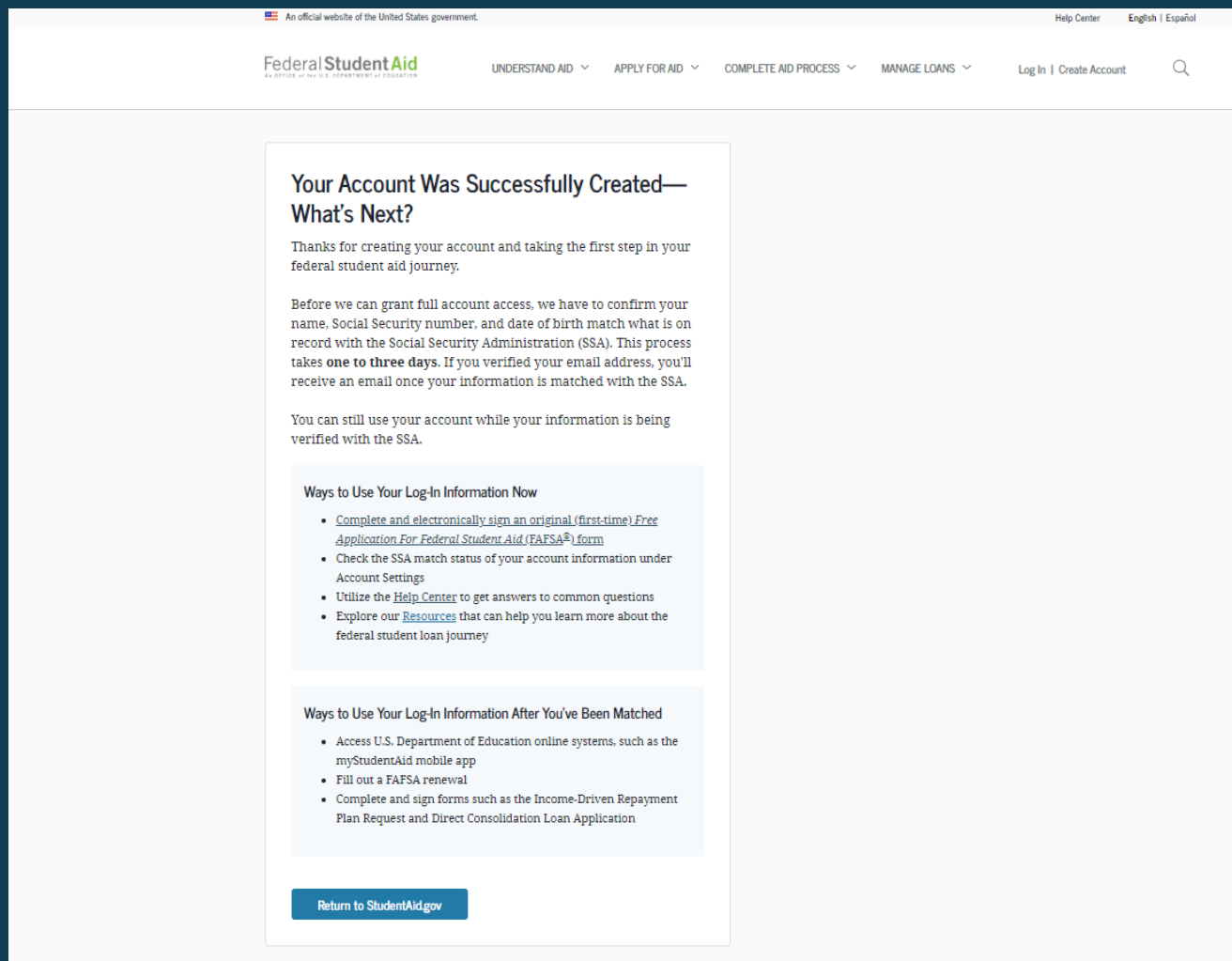


YOUR ACCOUNT IS CREATED!

- 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's confirmation page. At the top, there is a header with the U.S. flag, the text "An official website of the United States government.", and links for "Help Center" and "English | Español". Below this is the "Federal Student Aid" logo and a navigation bar with links: "UNDERSTAND AID", "APPLY FOR AID", "COMPLETE AID PROCESS", "MANAGE LOANS", "Log In | Create Account", and a search icon. The main content area has a heading "Your Account Was Successfully Created—What's Next?". Below the heading, it says "Thanks for creating your account and taking the first step in your federal student aid journey." and "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." It also states "You can still use your account while your information is being verified with the SSA." There are two sections: "Ways to Use Your Log-In Information Now" with bullet points: "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", and "Explore our Resources that can help you learn more about the federal student loan journey"; and "Ways to Use Your Log-In Information After You've Been Matched" with bullet points: "Access U.S. Department of Education online systems, such as the myStudentAid mobile app", "Fill out a FAFSA renewal", and "Complete and sign forms such as the Income-Driven Repayment Plan Request and Direct Consolidation Loan Application". At the bottom is a blue button that says "Return to StudentAid.gov".

An official website of the United States government.

Help Center English | Español

Federal Student Aid
An official website of the United States government.

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](#)