SUPPLEMENTARY INFORMATION:
Executive Summary

The Department of Education (Department) requested emergency processing for this information collection, 1845–0179, Process for FSA ID Account Creation for Individuals without a Social Security Number in Connection with Person Authentication Service (PAS); and therefore, is submitting the final ICR. Applicants, parents, and borrowers establish an FSA ID, which includes a username and password. The FSA ID is used for the purposes of verifying the identity of the user; allowing users to establish an account with FSA; safeguarding their personally identifiable and financial information; signing applications and loan related documents; providing users access to their information and applications; allowing users to customize or update their accounts with FSA; renewing or revoking a user's account with FSA; and supporting the Federal Student Aid Information Center (FSAIC) help desk functions.

The specific questions that applicants are asked to answer in the FSA ID creation process are described separately in the Creating FSA–ID document, which explains the use of the questions in the application. As part of the current standard process, users' information is matched with information from the Social Security Administration (SSA) to confirm their SSA status. In the event of individuals who do not have a Social Security number (SSN) to match, they are instructed to contact the Department and provide one of the following documents (U.S. State/Territory Driver's License; U.S. State or City Identification Card; Foreign Passport; Municipal identification card; Community ID; or a Consular identification card) or a utility bill and another identity document (municipal identification card, community identification card, or consular ID) and a signed attestation of their identity under the penalty of perjury, as instructed by the Privacy Act.

This collection provides the process and application that individuals without an SSN may use to acquire an FSA ID to access the statutory and regulatory benefits of the Title IV, HEA student financial assistance programs. The Department received emergency clearance on December 20, 2023, since normal clearance processing would not have enabled implementation of this critical change by the launch of the 2024–25 FAFSA form, which would have resulted in no access to the FAFSA application for individuals who need to get an FSA ID without a Social Security Number. Any delay in getting access to the FAFSA form would have increased the potential for public harm through delayed access to student financial aid and the possibility of decreasing postsecondary enrollment. As a result, in order to meet the late-December 2023 form launch, the Department requested that OMB approve the collection associated with non-Social Security Number FSA ID account creation process using the emergency clearance procedures.

Analysis of Public Comment and Changes:
The Department received 3 comments during ED's 30-day public comment period for a complete information collection request (ICR) of the Attestation & Validation of Identity Form (form). The FSA ID is used for the purposes of verifying the identity of the user; allowing users to establish an account with FSA; safeguarding their personally identifiable and financial information; signing applications and loan related documents; providing users access to their information and applications; allowing users to customize or update their accounts with FSA;

renewing or revoking a user's account with FSA; and supporting the Federal Student Aid Information Center (FSAIC) help desk functions.

ED appreciates the comments and suggestions to further enhance the form and process received from advocacy organizations and other non-profit organizations as well as other higher education stakeholders all with field experience that inform possible modifications to the form. In general, commenters raised the same or similar comments to those received during the 60-day public comment period. The Department has altered the form by expanding the list of acceptable identification documents. Individuals will now have the option to submit one of over a dozen acceptable forms of unexpired identification, such as a foreign passport, U.S. work authorization, or permanent resident card. If an individual cannot provide a document from this expanded list, they have the option to present two additional documents (at least one needing to be a photo identification), such as birth certificate, school or college ID, W-2, bank statements, and more.

Commenters agree that the FSA ID process has significantly contributed to barriers impacting FAFSA completion efforts, particularly for mixed-status families, where individuals have different immigration and citizenship status. Commenters raised several suggestions to improve the identity verification process for individuals without an SSN, including steps and technology to gather identity documents; improvements to the identification form; and resources to support FAFSA completion. While not all of these comments resulted in direct changes to the attestation form that is part of this ICR, the Department has responded to comments below about current solutions the Department is implementing to ease the FSA ID creation and FAFSA completion process for individuals without an SSN.

Acceptable identity documents
Comments: Public comments received during the final period yielded requests for the Department to expand the types of acceptable identity documentation. Comments have cited undue burden with the process, especially for individuals that reside in cities and states where documents needed for identity validation do not exist. One public commenter stated, "the documentation forms currently permitted to allow people to verify their identity are too limited. Only 19 states issue state driver's licenses or IDs to people without a legal immigration status and few parents or spouses who do not have an SSN possess an unexpired foreign passport." Public comments "recommend expanding the definitions for municipal, community and consular identification and adding the option of identification cards issued by employers, universities and K-12 public school districts."

Response: Through expert consultation and review of public comments, the Department determined that the current list of identity document is too restrictive. On the current form, individuals are required to either submit one document from Group A (U.S. state/territory driver's license; U.S. state/territory ID card; Foreign passport) or two documents from Group B (Utility Bill + a municipal identification card OR a community identification card OR a consular identification card).

This limited list does not reflect industry practice or guidelines. For example, NIST guidelines 800-63-3 recommend a number of documents that are of "superior" or "strong" identity evidence not on the current form's list, for example: PIV (Personal Identity Verification) cards; Common Access card (CAC); Transportation Worker Identification Card (TWIC); Permanent resident card; Native American Tribal card; U.S. military ID. The original form's list also did not reflect life circumstances. For example, not every individual applying has a utility bill in their name.

To determine an expanded list, the Department researched industry benchmarks and government guidelines, consulted with other government agencies and stakeholders, and reviewed public comments. The Department recognizes that fraud, identity theft, and information security are serious concerns. The Department believes the expanded list of identity documents balances the need to make the FSA ID process more accessible to the population it serves while also aligning with industry practices for strong and valid identity verification.

Changes: The Department has expanded the list of identity documents on the form.

Information security and secure portal
Comment: Commenters called for a secure method for identity documents to be uploaded, such as a secure online portal. Currently, individuals whose identity cannot be validated through the TransUnion match have to submit sensitive identity documents to a Department e-mail address. Commenters also raised privacy concerns over the collection of personally identifiable information (PII). For some undocumented parents specifically, commenters noted that this population may be concerned that their PII could be disclosed to other agencies for uses beyond application, award, and administration of financial aid, which could be a barrier to individuals filling out the form and submitting identity documents. The public comments also recommended working with a public entity rather than TransUnion.

Response:

The U.S. Department of Education (ED) follows all applicable laws and regulations to handle information responsibly. ED requires personal information for identity validation, to determine a student's eligibility for federal student aid, and to prevent fraud. ED may also share personal information from the FAFSA with other federal agencies. For example, ED will share information with the Social Security Administration to verify an SSN (critical for obtaining tax information from the IRS), citizenship (for students who are applying for aid), or to ensure the individual has not passed away. ED will only share information on the applicant (the student), not any of their contributors, with the Department of Homeland Security to confirm citizenship and eligibility for federal student aid.

Any federal agency that receives this information from ED can only use the data for the explicitly authorized purposes. This does not include any immigration or enforcement actions.

For those individuals without an SSN that go through an identity validation process through TransUnion, TransUnion:

- can only use the data it receives from ED for the purpose of verifying someone's identity;
- cannot keep the data; and
- cannot share the data with or sell the data to any other entities.

How collected information is used and shared is found in Federal Student Aid's privacy statements at studentaid.gov/notices/privacy.

Manual identification process and FSAIC help center

Comments: Public comments recommended that individuals who are manually entering tax information on the FAFSA form and thus not directly transferring tax information from the IRS should not have to go through manual identity verification process prior to being able to contribute to the FAFSA. One comment recommended the Department "eliminate the need for individuals to call and engage with the Federal Student Aid Information Center (FSAIC) to initiate manual identity verification."

Comments expressed concern about the ability of the FSAIC Help Center to assist with FSA ID issues specifically as it relates to supporting the completion of the attestation form and processing of documents received. Several commenters highlighted the long wait times when calling for assistance, instances of call disconnection, and limited or insufficient knowledge from staff in the help center. One commenter recommended eliminating the need for individuals to call and engage with the FSAIC to initiate manual identity verification. Another commenter recommended adding a menu option to the FSAIC that allows individuals calling about identity verification to get routed to a staff member with specific expertise in this issue.

Response: The FUTURE Act (2019) requires anyone contributing to a FAFSA form to provide consent to have their tax information pulled directly from the IRS and automatically populated into the FAFSA, necessitating the identity validation process. However, when the Department resolved the technical issues preventing individuals without an SSN from contributing to a form, we discovered that this direct data exchange from the IRS did not work for these individuals. In April, the Department announced a temporary workaround that allows individuals without an SSN to immediately access the online FAFSA form after creating a StudentAid.gov account. This workaround will stay in place for the 2025-26 FAFSA cycle, when the Department resolves the ability for individuals without an SSN to use the IRS direct data exchange as required by statute.

In February, the Department announced changes to the identity validation process that automated the assignment of case numbers for those that needed to use the manual process, eliminating the need for individuals to call FSAIC to initiate the process. The Department continues to explore ways to improve the manual identity validation process. The Department has also added more than 700 new call center agents since January 2024 and we will continue to surge staffing and expand hours of operation to support callers going forward.

Help text and TransUnion instructions

Comment: Commenters have also asked the Department to provide more clear messaging, including help text on the create account webpage, for individuals to better understand the identity verification process. Two commenters called for more clear directions when the TransUnion knowledge-based process has limited to no information on file. One public

commenter stated, "Unfortunately, when TransUnion does not have enough information on file with which to generate identity verification questions, individuals are routed directly to instructions for completing the manual identity verification process without explanation. Because these individuals have been told they will receive questions from Transunion, the process is causing confusion, and they often believe the system to be broken. We recommend adding language clarifying that if TransUnion does not have information on file about them, they will immediately receive instructions on how to verify their identity manually."

Another commenter explained, "when a parent contributor does not pass the knowledge-based process, individuals are routed to instructions for completing the manual identity verification process without explanation. This causes confusion for families who had expected to complete the knowledge-based process. Clearer explanations would be useful here."

A commenter also requested the Department create a "checklist" for contributors without an SSN.

Response: Since launching the 24–25 FAFSA, the Department has taken steps to make information resources available to support student completion. As the Department works to implement the 25–26 FAFSA, we will continue to identify areas to improve help text and resources including webinars, trainings, and video and other communications resources.

Translation and interpretation services
Comment: Commenters also asked that the form be translated in multiple languages and offer the translation support for the identity verification form that is currently offered to support filling out the FAFSA form. Commenters also requested multilingual phone lines and chat support so that individuals who speak different languages can get support to fill out the form when calling the help center.

Response: The current identity Attestation and Validation of Identity form is available in Spanish on FSA's website (https://studentaid.gov/sites/default/files/attestation-and-validation-of-identity-es.pdf). The Department recognizes that there is a need to support individuals who speak additional languages. The Federal Student Aid Information Center (FSAIC) is available to assist individuals in English or Spanish. Individuals who need an interpreter for another language (Cantonese, Mandarin, Tagalog, Vietnamese, French, Korean, German, Arabic, Russian, and French Creole) can also request an interpreter (https://studentaid.gov/apply-for-aid/fafsa/filling-out/request-interpreter). The Department is working to ensure that these translation services are easier to find and access through the call center menus. In addition, we will be translating materials into these most common language spoken in the U.S. to ensure that students and families have an easier time completing the form.

Use of ITIN for identity verification
Comments: Public comments requested the Department permit the use of an individual taxpayer identification number (ITIN) for purposes of identity validation. Commenters reported that many individuals with ITINs initially entered their ITIN instead of an SSN when trying to set up an FSA ID. These individuals encounter barriers when trying to remove the ITIN or sign up for a

new account. The commenters recommended the Department allow FSA ID staff to have the authority to delete or update information and for individuals to update or correct information without having to create a new account.

Response: The Department made changes to our systems in May to prevent individuals from using an ITIN to create their FSA ID account. When this change was made, we emailed those that had attempted to do so to make them aware that we proactively archived their account and they were now able to recreate their account without the ITIN.

Burden statement

Comments: Commenters noted that the Department's estimates of burden do not accurately reflect the burden experienced by the non-SSN population completing the FAFSA. One commenter observed that the Department's estimate of 3,500 individuals who would undergo the non-SSN process for creating an FSA ID significantly undercounts the possible population of mixed status families. Another commenter noted that the estimate of 20 additional minutes for the identity verification process was inaccurate given individuals experiencing long FSAIC call center wait times, difficulty uploading identification forms over email, and access to technology.

Response: As detailed in the supporting statement, the Department increased the burden estimate to an estimated annual average of 168,667 individuals submitting the form. An accurate estimate of the number of contributors without an SSN for the 2024-25 cycle was difficult due to the lack of comparable data from prior years. The Fostering Undergraduate Talent by Unlocking Resources for Education (FUTURE) Act requires all applicants and contributors to the form to consent to have their tax data pulled directly from the Internal Revenue Service (IRS).   An implication of this requirement is that all applicants and contributors must then have their identity validated prior to sharing personally identifiable information and tax data between the Department of Education and the IRS. As of August, approximately 340,000 applicants received have a contributor without a social security number. Individuals only need their identity validated one time to obtain an FSA ID and submit a FAFSA form. In FAFSA cycles going forward, the identity validation process will only be for those who do not have this FSA ID, so it is possible this number would decrease in subsequent award cycles when returning students and contributors file subsequent FAFSA forms.

Changes: The Department has updated its burden statement as found in revisions to the supporting statement for this ICR.