

Free Application for Federal Student Aid (FAFSA)

MYTHS

Myths

Facts

- ✗** It takes a long time to create a Federal Student Aid (FSA) ID.

✓ On average, it takes about seven minutes to create a FSA ID. Federal Student Aid has a variety of resources that walk you through each step of creating a FSA ID.
- ✗** Only students need to create a FSA ID.

✓ If you are a dependent student, thus requiring parent information on the FAFSA, then your parent will need their own FSA ID in order to sign the FAFSA electronically. Important: Your parent must create their own, separate FSA ID. Your parent shouldn't create your FSA ID and you shouldn't create a FSA ID for your parent.
- ✗** It is acceptable to let someone else create or use my FSA ID.

✓ Not acceptable. Each individual needs to create their own FSA ID. Each FSA ID is linked to a specific Social Security number (SSN) and the security questions to unlock your account will be unique to the individual the FSA ID is linked to.
- ✗** I need an email address or mobile phone number to create a FSA ID.

✓ You do NOT need an email address or mobile phone number to create a FSA ID. If you don't have an email address or mobile phone number, you can leave those fields blank. However, adding this information is strongly recommended.
- ✗** As a parent, I can use the same email address or mobile phone number for both my FSA ID and my child's FSA ID.

✓ An email address or mobile phone number cannot be used with more than one FSA ID. Your parent will need to include their own email address and/or mobile phone number when creating their FSA ID. If you don't have an email address or mobile phone number, you can leave those fields blank.
- ✗** I need a FSA ID to fill out the FAFSA.

✓ The fastest way to sign and submit your FAFSA is to apply online and use a FSA ID to sign the FAFSA. Students without access to a computer can receive FAFSA assistance from a wide range of college access organizations, such as the National College Access Network; a student can also visit a local library, use a computer at school, or get help from a school counselor to submit a signature page by mail.
- ✗** The Social Security Administration (SSA) has to verify my information before I can use my FSA ID.

✓ If you're filling out a FAFSA for the first time, you can use your newly created FSA ID to sign and submit your FAFSA right away. But, if you need to submit a renewal FAFSA or make corrections after you've submitted your FAFSA, you first have to wait for the SSA to verify your identity before you can use your new FSA ID. This process is for your protection, but may take 3-10 business days.
- ✗** Confirming my email address or mobile phone number can take up to 24 hours.

✓ You should receive your mobile phone verification code and email confirmation within three minutes. If you don't, your email account's spam filter could be the culprit. It's a good idea to add the FSA ID email address—FSA-ID@ed.gov—to your address book to make sure you get your confirmation.
- ✗** I forgot my password, and it's going to take 30 minutes to reset it.

✓ The easiest way to reset your password is by using your verified email address or verified mobile phone number. If you reset your password using one of these options, you can use your FSA ID immediately. You have to wait 30 minutes only if you reset your password using your challenge questions.
- ✗** Using the IRS's DRT option is hard.

✓ Using the IRS's DRT option is easy. Make sure you are using the exact address that you used on your tax return.