

# How do I create an FSA ID?

<https://fsaid.ed.gov/npas/index.htm>

The FSA ID process consists of three main steps:

## 1. Enter your log-in information.

- Provide your e-mail address, a unique username, and password, and verify that you are at least 13 years old.

## 2. Enter your personal information.

- Provide your Social Security number, name, and date of birth.
- Include your mailing address, e-mail address, telephone number, and language preference.
- For security purposes, provide answers to five challenge questions.
- If you already have a PIN, link it to your FSA ID.

## 3. Submit your FSA ID information.

- Agree to the terms and conditions.
- Verify your e-mail address. (This is optional, but helpful. By verifying your e-mail address, you can use your e-mail address as your username when logging into certain ED websites. This verification also allows you to retrieve your username or reset your password without answering challenge questions.)

## Do parents need FSA IDs?

Yes, a dependent student will need to have one of his or her legal parents sign the student's FAFSA, so the parent needs an FSA ID as well. It's important to understand that the student and the parent may not share an FSA ID: Your FSA ID is your signature, so it has to be unique to you.

## Can I create an FSA ID for my child, parent, or spouse?

No. Only the owner of an FSA ID should create or use the account. Here's why:

- The FSA ID serves as a legal signature and should not be shared with anyone, including family, school personnel, loan servicers, or contact center agents.
- By creating your own FSA ID, you're more likely to remember your username, password, and the answers to your challenge questions. Without these, you can lose access to your account and be unable to log in to Federal Student Aid websites.
- An e-mail address cannot be used with more than one FSA ID. If you forget your username or password, you can request that a secure code be e-mailed to you to allow you to reset your username or password. For security reasons, you don't want that code being sent to someone else.

So, as you can see, you'll need access to your (and only your) FSA ID and associated e-mail address.

## Can I use my new FSA ID right away?

If you already have a Federal Student Aid PIN, you can link your PIN to your FSA ID. This allows you to immediately use your FSA ID to access your personal information on any of the [ED websites that require an FSA ID](#).

If you are creating an FSA ID for the first time, or if you don't link your FSA ID to your PIN, you may use your FSA ID to sign an original FAFSA, but nothing else.

To start a Renewal FAFSA or to make corrections to an existing FAFSA (including adding a school or accessing the IRS Data Retrieval Tool), your information (name, Social Security number, and date of birth) will need to be confirmed with the Social Security Administration (SSA).

Once your information is verified with the SSA (one–three days from the date you apply), you will receive an e-mail indicating that the process is complete. At that time, you will be able to use your FSA ID to fully access your financial aid information.

## Does my FSA ID expire?

Your username does not expire, but your FSA ID password will expire every 18 months unless you change it.

## What if I forget my FSA ID username or password?

If you have forgotten your username or password, don't worry. On our log-in pages, you'll find links that give you the option of retrieving your username or password through your verified e-mail address or by successfully answering your challenge questions.

## What do I do if I get a message saying my FSA ID is locked?

An FSA ID is locked after three unsuccessful authentication attempts. There are two possible solutions. You can either have a secure code sent to your e-mail address or you can answer your challenge questions.

If you have received the message, "Your FSA ID is locked. To unlock it, use one of the following options," start with these two steps, and then choose one of the options described below.

1. Click on the black "Log In" button at the top of this page and select "Create or retrieve your FSA ID now."
2. Once you have attempted to log in, you will be taken to a page that says, "Your FSA ID is locked." You will be given two options to unlock your FSA ID—e-mail or challenge questions.

### Option 1: E-mail

You can unlock your FSA ID by following these steps:

1. Click the e-mail button.
2. You will be taken to a page that says "Unlock Your FSA ID – Using Email."
3. A secure code will be sent to your e-mail address that's on record with your FSA ID.
4. Once you receive the e-mail, **within 10 minutes** you must enter the secure code in the box that says "Secure Code" and click on the submit button. (The secure code expires after 10 minutes.)
5. You will then be taken to a page that says, "Success!"
6. **Once your FSA ID is unlocked, you will need to reset the password for your FSA ID. Select the "Forgot My Password" option on the "Edit My FSA ID" tab, and follow the instructions to reset your password.**

### Option 2: Challenge Questions

Your other option for unlocking your FSA ID is to use your challenge questions:

1. Click the "challenge questions" button.
2. You will be taken to a page that says "Unlock Your FSA ID – Using Challenge Questions."
3. You will be taken to a page that will ask you three of your five challenge questions.
4. You will need to answer all three questions and then click on the verify button.
5. If you answer your challenge questions correctly, you will be taken to a page that says, "Success!"
6. **Once your FSA ID is unlocked, you will need to reset the password for your FSA ID. Select the "Forgot My Password" option on the "Edit My FSA ID" tab, and follow the instructions to reset your password.**