How to Get an FSA ID for Individuals Without a Social Security Number

The FSA ID, also known as a studentaid.gov account, is generally required to complete the Free Application for Federal Student Aid (FAFSA) online as a student applicant or as a contributor (parent/stepparent or spouse of a student applicant). While in the past, a Social Security Number (SSN) was required to obtain an FSA ID, students' spouses, parents, and stepparents who do not have an SSN can obtain an FSA ID as of December, 2023.

What you need before you apply for an FSA ID:
- Your own email address

Creating the FSA ID
Start at studentaid.gov and select "Create Account" from the top right corner of the page

Click "Get Started"

Enter Personal Information (Step 1 of 7)

- Check "I don't have a Social Security number" and click "Continue"
- A warning will appear; click "I do NOT have an SSN"

Account Information (Step 2 of 7)

- Follow instructions to create a username and password and click "Continue"
  - *Note: Email address is required and the email address cannot be associated with another FSA ID account (for example, you cannot use the same email address for child and parent, or for both parents)*

Contact Information (Step 3 of 7)

- Enter address information and click "Continue"
  - Note: mailing address is required for anyone without an SSN
  - Foreign phone numbers are not accepted, so leave this field blank if you have a foreign phone number

Communication Preferences (Step 4 of 7)

- Follow instructions and click "Continue"

Challenge Questions (Step 5 of 7)

- Follow instructions to choose challenge questions you will be asked to answer if you forget your username or password and click "Continue"

Confirm & Verify (Step 6 of 7)

- Review information, edit incorrect information if necessary
- Check the box indicating you agree to FSA's Terms and Conditions, then click "Continue"

Enable Two Step Verification (Step 7 of 7)

- Follow instructions and click "Continue"

Identity Verification (Step 7 of 7, continued)

- Answer knowledge-based identity validation questions and click "Submit"
  - You are ready to complete the FAFSA!!
    - *If any identity validation questions are answered incorrectly, you'll still immediately be able to access the FAFSA. You will attest to the information provided being complete and correct during the account creation process. No additional steps are needed.*
    - *If identity validation questions cannot be generated for you, a yellow banner will display. You'll still be able to create your account. No additional steps are needed.*

**Note: this document is based on information provided by the Department of Education in a November 2, 2023 webinar and updated based on information provided in the December 6, 2024 Electronic Announcement GENERAL-24-140. The information is subject to change.