

# StudentAid.gov Account Creation Process

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A resource for counselors, CBOs, and partners supporting students and contributors

## What to expect:

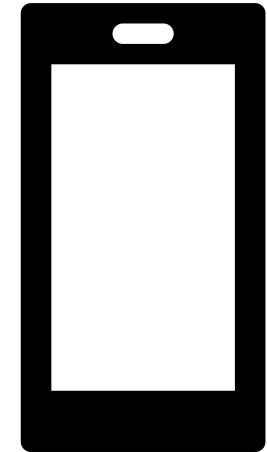
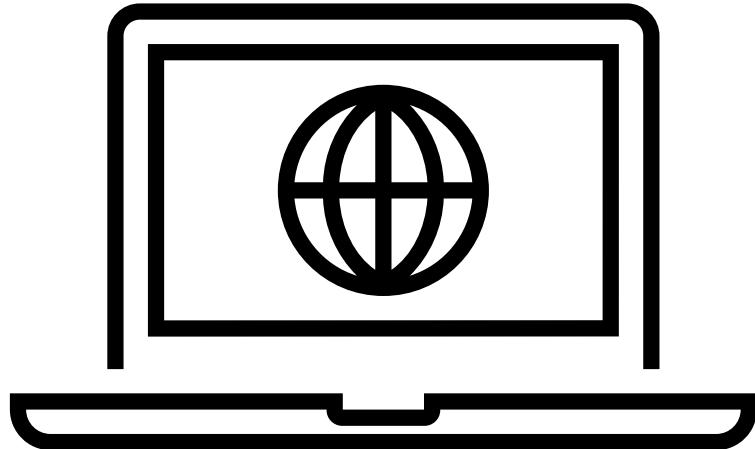
- There are 7 steps to StudentAid.gov account creation.
- The account creation process takes between 5–15 minutes for a student or contributor.
- You're welcome to use the email content and [explainer content](#) we have provided to help people understand what this is all about

## Create an Account



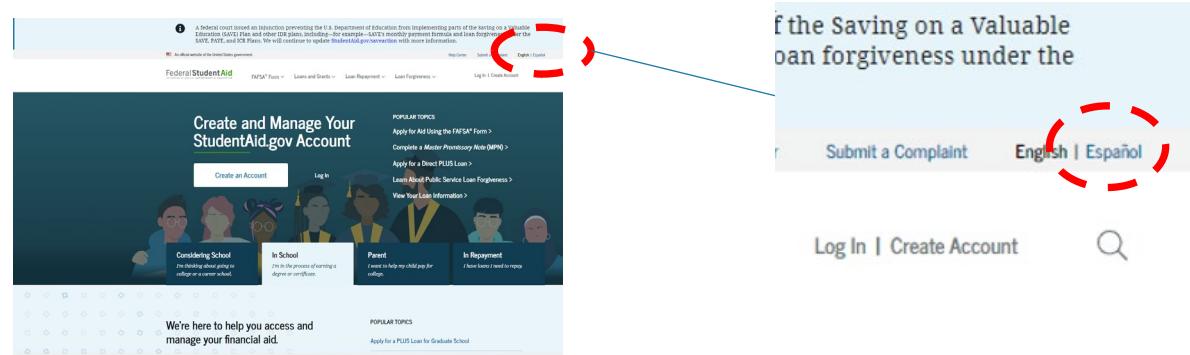
## Resource Needs:

- Make sure you're in a place with good WiFi and/or good cell phone service.
- Students and contributors will most likely need access to their cell phones.
- It's possible to create accounts on a variety of devices, but we sometimes hear of difficulty creating an account with Chromebooks.



## Translation/Interpretation:

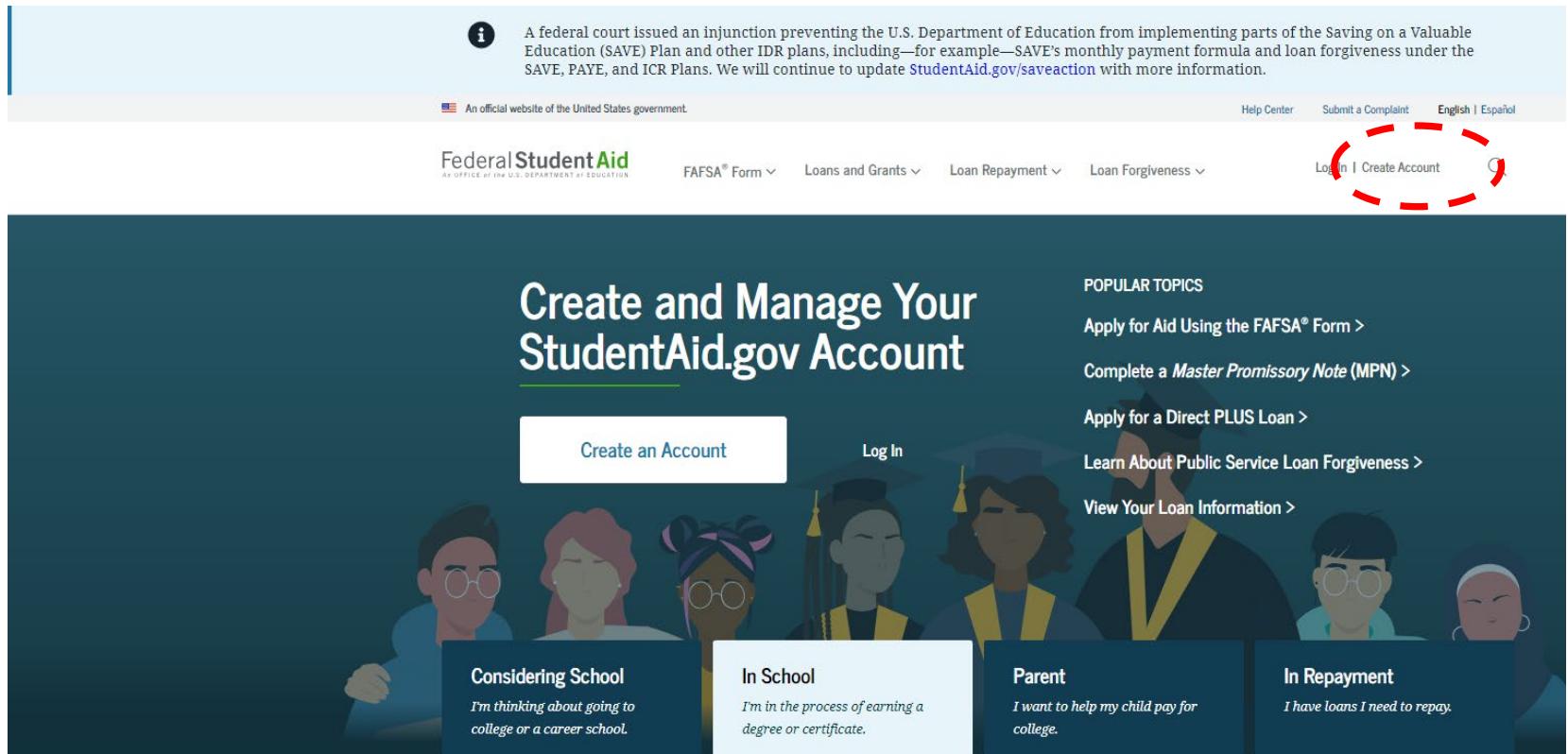
- If you need these account creation steps in Spanish, select "Español" in the upper right corner of the page.



- For other common translation needs, try this updated [page for interpretation](#) with written “Get Started” content in Mandarin, Cantonese, Tagalog, Vietnamese, French, Korean, German, Arabic, Russian, and Haitian Creole.
- While we only have written “Get Started” content in those 10 languages (plus Spanish and English), speakers of [+60 other languages](#) can call **833-610-2590 for verbal support**. **They should press “7”** and they will reach an agent. After reaching an agent, the caller (or person helping them) should say “Interpreter” followed by the name of the language they would like.

## Where to start:

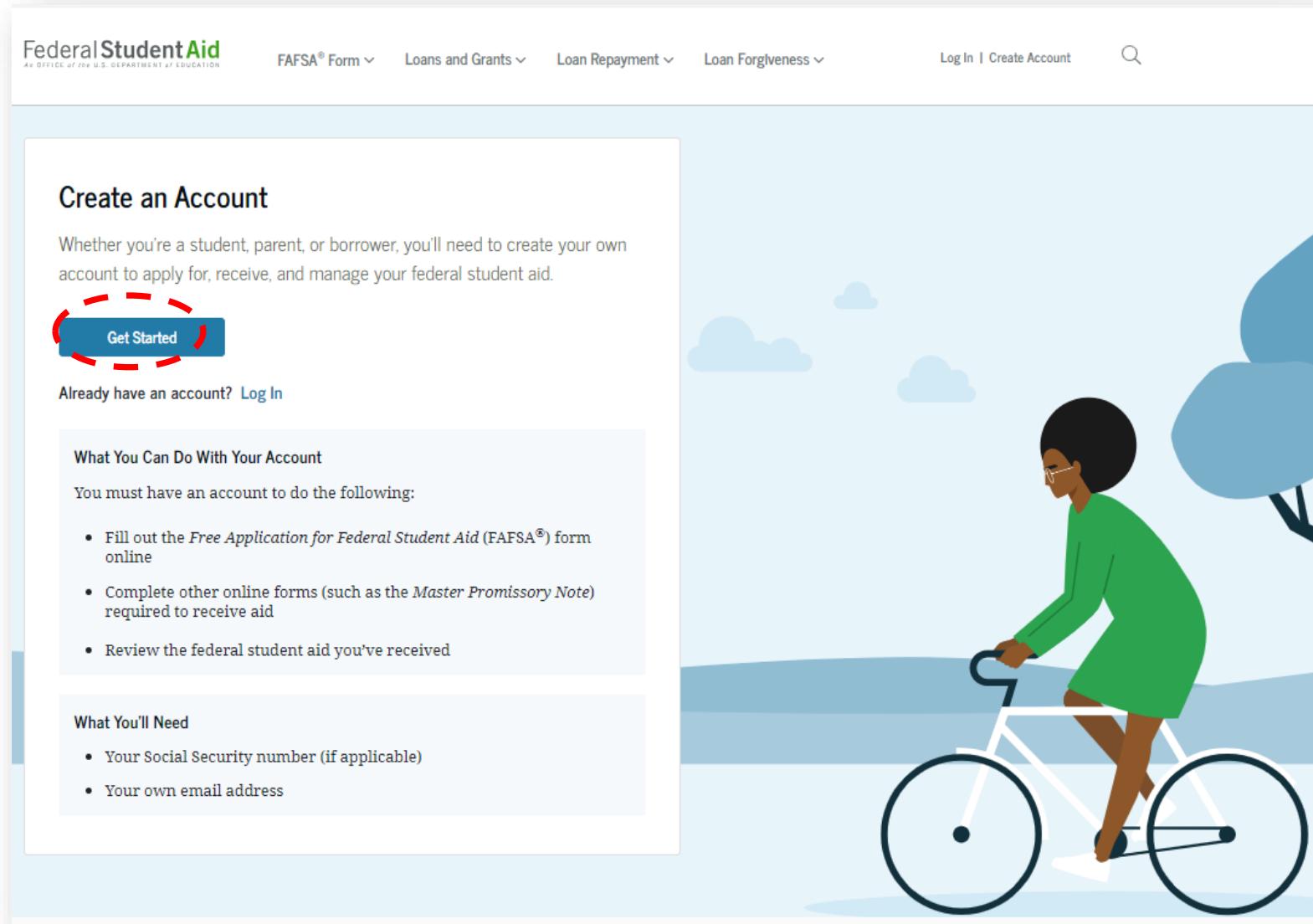
- Users can create an account from the main [StudentAid.gov](https://studentaid.gov) page, via the buttons circled below



A screenshot of the StudentAid.gov homepage. At the top, there is a blue banner with an information icon and text about a court injunction. Below the banner, the header includes the Federal Student Aid logo, a link to the FAFSA® Form, and navigation links for Loans and Grants, Loan Repayment, and Loan Forgiveness. On the right side of the header, there are links for Help Center, Submit a Complaint, and language options (English | Español). The main content area features a dark teal background with the text "Create and Manage Your StudentAid.gov Account". Below this, there are four buttons: "Create an Account" (highlighted with a red circle), "Log In", and two other buttons for "Considering School" and "In School". To the right, there is a section titled "POPULAR TOPICS" with links to "Apply for Aid Using the FAFSA® Form", "Complete a Master Promissory Note (MPN)", "Apply for a Direct PLUS Loan", "Learn About Public Service Loan Forgiveness", and "View Your Loan Information". At the bottom, there is a call-to-action message: "We're here to help you access and manage your financial aid." and a "POPULAR TOPICS" section with a link to "Apply for a PLUS Loan for Graduate School".

## Where to start:

- Select “Get Started”



**Federal Student Aid**  
An OFFICE of the U.S. DEPARTMENT OF EDUCATION

FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾

Log In | Create Account 🔍

### Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to apply for, receive, and manage your federal student aid.

[Get Started](#)

Already have an account? [Log In](#)

**What You Can Do With Your Account**

You must have an account to do the following:

- Fill out the *Free Application for Federal Student Aid (FAFSA®)* form online
- Complete other online forms (such as the *Master Promissory Note*) required to receive aid
- Review the federal student aid you've received

**What You'll Need**

- Your Social Security number (if applicable)
- Your own email address

A stylized illustration of a person with dark skin and short black hair, wearing a green long-sleeved shirt and white pants, riding a white bicycle. The background features a blue sky with white clouds and a large blue tree on the right.



## Step 1:

- Many users will have questions about name length. There is a 12 character limit for ***first names***, and a 16 character limit for ***last names***. Users should input as many characters as will fit.
- ***Middle names***. If multiple, choose the initial for one in your legal name.
- There will also be many questions about special characters. For help with all of those questions, use the hints and “user education” included (see in red)

**Create an Account**

1 Personal Information   2 Account Information   3 Contact Information   4 Communication Preferences   5 Challenge Questions   6 Confirm & Verify   7 Enable Two-Step Verification

**Personal Information**

I understand that I'll be required to certify that the information I provide to create an account 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  (7)

Middle Initial  (7)

Last Name  (7)

Date of Birth

Month  Day  Year  (7)

Social Security Number  SHOW SSN (7)

What if I don't have a Social Security number? ▾

**Cancel** **Continue**

### Common Error:

#### SSN Already in Use!

- If you receive this message, don't panic! You may already have an account.
- Check to make sure you correctly entered your own SSN.
- Verify that a parent did not already create an account for you, often for dual enrollment.
- You can call the main StudentAid.gov helpline 1-800-433-3243 to recover your account if needed.

## Step 2:

- Use your own PERSONAL email. This is an account you will have for life.
- THIS EMAIL CAN ONLY BE USED ONCE and must be unique to each user. Parents and students cannot share an email across two separate accounts.
- Make sure your inbox has room to receive emails!
- We strongly recommend avoiding work and school emails, which you are more likely to lose access to in the future.

Federal Student Aid

FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾

Log In | Create Account

Create an Account

1 Personal Information 2 Account Information 3 Contact Information 4 Communication Preferences 5 Challenge Questions 6 Confirm & Verify 7 Enable Two-Step Verification

**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 each create their own accounts.

Username

exampleuser99

Username is available.

Email Address

exampleuser99@demo.comx

Confirm Email Address

exampleuser99@demo.comx

Password

\*\*\*\*\*

Show Password

Uppercase  
Lowercase  
Number  
8+ characters

Confirm Password

\*\*\*\*\*

Show Password

Previous Continue

## Step 3:

- For homeless students, use an address where the student can receive mail.
- For multiple addresses, use an address where the student receives mail.

### Common Error: Phone Number Already in Use!

- If you receive this message, don't panic! The phone number may already be attached to an account for someone who had that phone number before you.
- If this happens, remember that phone number is optional, and you can skip it.

The screenshot shows the 'Create an Account' process on the Federal Student Aid website. The current step is 'Contact Information' (Step 3). The form includes fields for 'Mailing Address' (Address: 123 Main St., City: Springfield, State: (IL) Illinois, ZIP Code: 12345), 'Mobile Phone Account Access' (Mobile Phone: (555) 548-2333, Confirm Mobile Phone: (555) 548-2333), and a checkbox for 'Yes, I agree to use my mobile phone for account access.' A note states: 'We strongly recommend setting up your mobile phone for account access. This option helps you gain access to your account if you are locked out and allows your mobile phone to be used for two-step verification.' Below the note is a terms and conditions link. At the bottom, there is an 'Alternate Phone Number (Optional)' field and a 'Add Alternate Phone Number' link, along with 'Previous' and 'Continue' buttons.

## Step 4:

- Select your preferred methods, choose one required and up to 2 optional methods

**Create an Account**

Personal Information Account Information Contact Information **4 Communication Preferences** **5 Challenge Questions** **6 Confirm & Verify** **7 Enable Two-Step Verification**

**Communication Preferences**

**Required Communications**

There are certain types of communications the U.S. Department of Education and our servicers are required to provide to you in writing. This includes communications such as student loan disclosures and student loan interest statements. You can choose whether you would like to receive these by email or postal mail.

Email *Recommended*

**Info** 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](#).

Postal mail

**Optional Communications**

We want you to feel confident about the financial aid and federal student loan process. To help with this, we sometimes send information about available grants, student loan forgiveness programs, income-based repayment options, and more. You can choose whether you would like to receive these by email and/or text message.

Email

Text message

**Language Preference**

The language preference determines what language displays after you've logged in, as well as what language is used for forms and communications.

Language Preference  [?](#)

[Previous](#) [Continue](#)

## Step 5:

- These are for helping you recover your account if you're locked out. Choose questions you will remember the answer to years later.
- These fields will not accept answers with only 1 or 2 characters. Nor will they accept answers with more than 50 characters.

**Create an Account**

Personal Information   Account Information   Contact Information   Communication Preferences   **Challenge Questions**   Confirm & Verify   Enable Two-Step Verification

**Challenge Questions**

Challenge questions and answers are used to retrieve your username or password if you forget them, and also to unlock your account.

Note: Answers are not case-sensitive.

**Challenge Question 1**

Question: What was the name of your first pet?

Answer: \*\*\*\* [Show Answer](#) ⓘ

**Challenge Question 2**

Question: What color was your first car?

Answer: \*\*\*\* [Show Answer](#) ⓘ

**Challenge Question 3**

Question: What is your father's middle name?

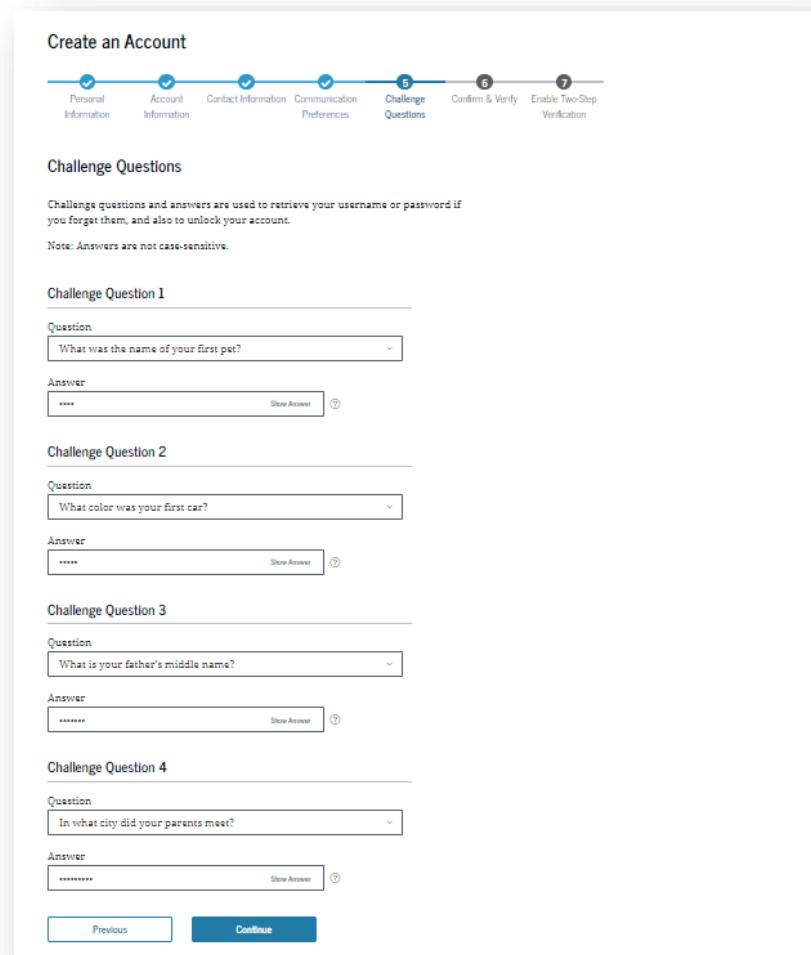
Answer: \*\*\*\*\* [Show Answer](#) ⓘ

**Challenge Question 4**

Question: In what city did your parents meet?

Answer: \*\*\*\*\* [Show Answer](#) ⓘ

[Previous](#) [Continue](#)



## Step 6:

- Confirm your previous responses

The screenshot shows the 'Create an Account' process on the Federal Student Aid website. The top navigation bar includes links for 'FAFSA® Form', 'Loans and Grants', 'Loan Repayment', and 'Loan Forgiveness'. The main title 'Create an Account' is displayed above a progress bar. The progress bar consists of seven steps: 'Personal Information' (checkmark), 'Account Information' (checkmark), 'Contact Information' (checkmark), 'Communication Preferences' (checkmark), 'Challenge Questions' (checkmark), 'Confirm & Verify' (step 6, highlighted in blue), and 'Enable Two-Step Verification' (step 7). The 'Confirm & Verify' section contains a sub-section titled 'Personal Information' with fields for NAME (Jane Doe), DATE OF BIRTH (01/01/2001), and SOCIAL SECURITY NUMBER (\*\*\*-\*\*-1234). Another sub-section titled 'Account Information' shows fields for USERNAME (exampleuser99), EMAIL ADDRESS (exampleuser99@demo.comx), and PASSWORD (\*\*\*\*\*). To the right, four additional sections are shown: 'Contact Information' (PERMANENT ADDRESS: 123 Main St, Springfield, IL 12345; MOBILE PHONE: (555) 548-2333; MOBILE PHONE ACCOUNT ACCESS: Yes), 'Communication Preferences' (REQUIRED COMMUNICATIONS: Email; LANGUAGE PREFERENCE: English), 'Challenge Questions' (CHALLENGE QUESTION 1: What was the name of your first pet? \*\*\*\*; CHALLENGE QUESTION 2: What color was your first car? \*\*\*\*\*; CHALLENGE QUESTION 3: What is your father's middle name? \*\*\*\*\*; CHALLENGE QUESTION 4: In what city did your parents meet? \*\*\*\*\*), and a checkbox for 'I agree to FSA's [terms and conditions](#)'. Navigation buttons 'Previous' and 'Continue' are at the bottom.

**Create an Account**

FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾

**Confirm & Verify**

Verify the information you provided for your account below. If there is an error, click "Edit" on the section where the error exists to correct the information.

**Personal Information** Edit

NAME  
Jane Doe

DATE OF BIRTH  
01/01/2001

SOCIAL SECURITY NUMBER  
\*\*\*-\*\*-1234

**Account Information** Edit

USERNAME  
exampleuser99

EMAIL ADDRESS  
exampleuser99@demo.comx

PASSWORD  
\*\*\*\*\*

**Contact Information** Edit

PERMANENT ADDRESS  
123 Main St.  
Springfield, IL 12345

MOBILE PHONE  
(555) 548-2333

MOBILE PHONE ACCOUNT ACCESS  
Yes

**Communication Preferences** Edit

REQUIRED COMMUNICATIONS  
Email

LANGUAGE PREFERENCE  
English

**Challenge Questions** Edit

CHALLENGE QUESTION 1  
What was the name of your first pet?  
\*\*\*\*

CHALLENGE QUESTION 2  
What color was your first car?  
\*\*\*\*\*

CHALLENGE QUESTION 3  
What is your father's middle name?  
\*\*\*\*\*

CHALLENGE QUESTION 4  
In what city did your parents meet?  
\*\*\*\*\*

I agree to FSA's [terms and conditions](#).

Previous Continue

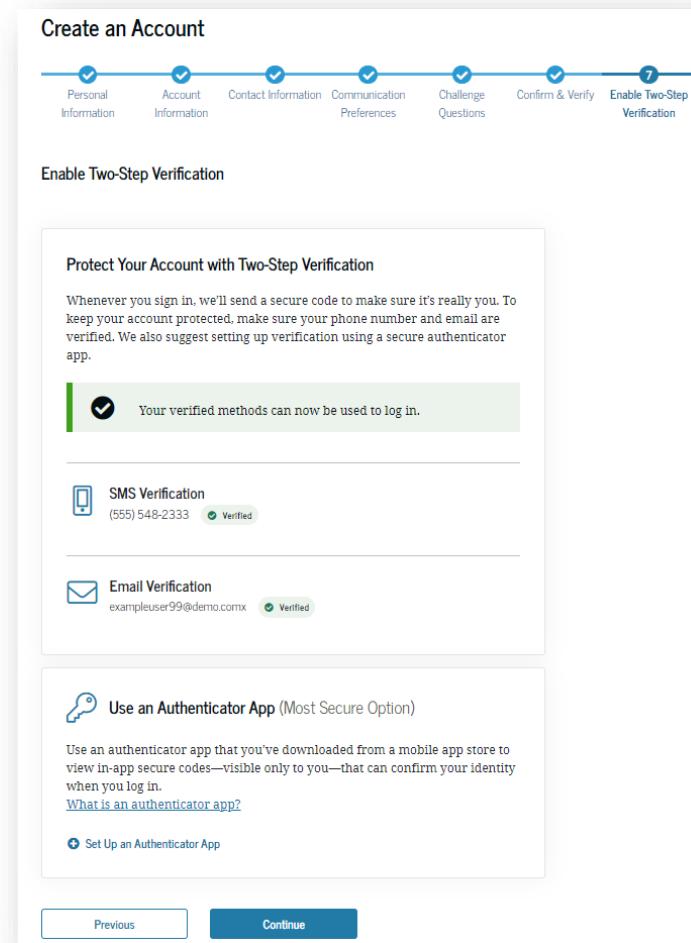
## Step 7:

- You do NOT need to set up an authenticator app!
  - (Though there are benefits of doing so, this particular step is generating some errors currently)
- You should do this in a place with good WiFi and/or good cell phone service, so that you can then receive a secure code via email or text for two-step verification.

### Common Error:

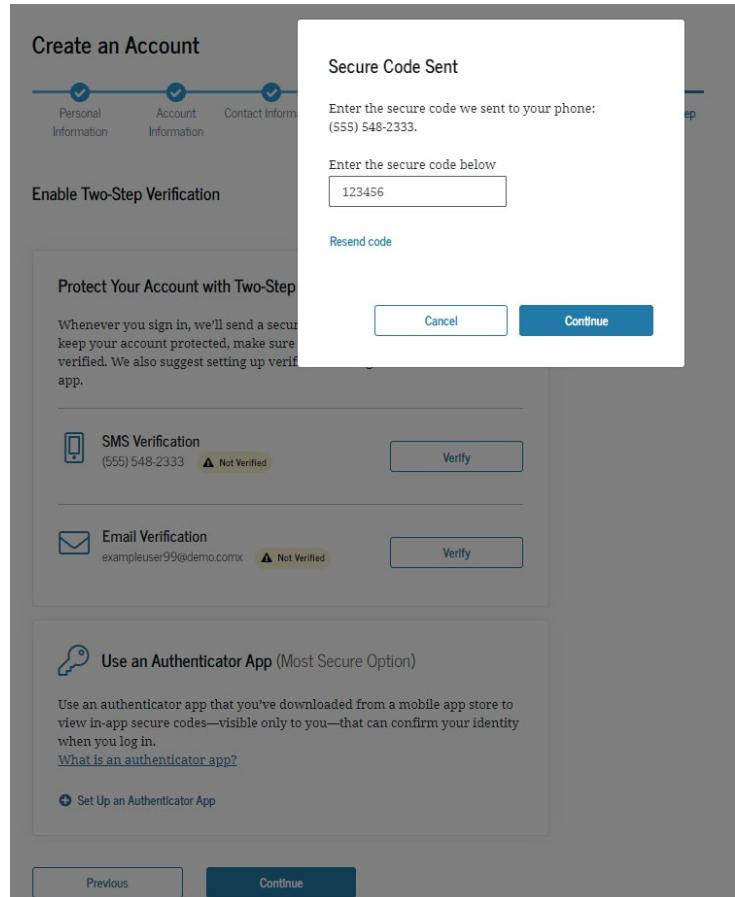
#### An Unknown Error Has Occurred

- This can happen at several points in the account creation process but is most common at this step.
- We are working to resolve this issue
- If this happens, wait a few minutes, see if you still receive an account creation “Success” email.
- If you do, please click on the success email and sign in to your account
- It may prompt you to re-enter some information that might be missing from your first attempt. Do this and resubmit.
- If you didn’t receive a “Success” email after 5-10 minutes, you might need to start over.



## Step 7:

- You should do this in a place with good WiFi and/or good cell phone service, so that you can then receive a secure code via email or text for your two-step verification code.
- You are required to verify your email address.
- Verifying your cell phone is optional. You can also do this later on.



## Step 7:

- Save this backup code for future reference!

### Common Error:

#### An Unknown Error Has Occurred

- This can happen at several points in the account creation process but is most common at this step.
- We are working to resolve this issue
- If this happens, wait a few minutes, see if you still receive an account creation “Success” email.
- If you do, please click on the success email and sign in to your account
- It may prompt you to re-enter some information that might be missing from your first attempt. Do this and resubmit.
- If you didn’t receive a “Success” email after 5-10 minutes, you might need to start over.

**Create an Account**

Personal Information    Account Information    Contact Information    Communication Preferences    Challenge Questions    Confirm & Verify    **7** Enable Two-Step Verification

**Enable Two-Step Verification: Backup Code**

**i** We recommend storing your backup code in a safe place.

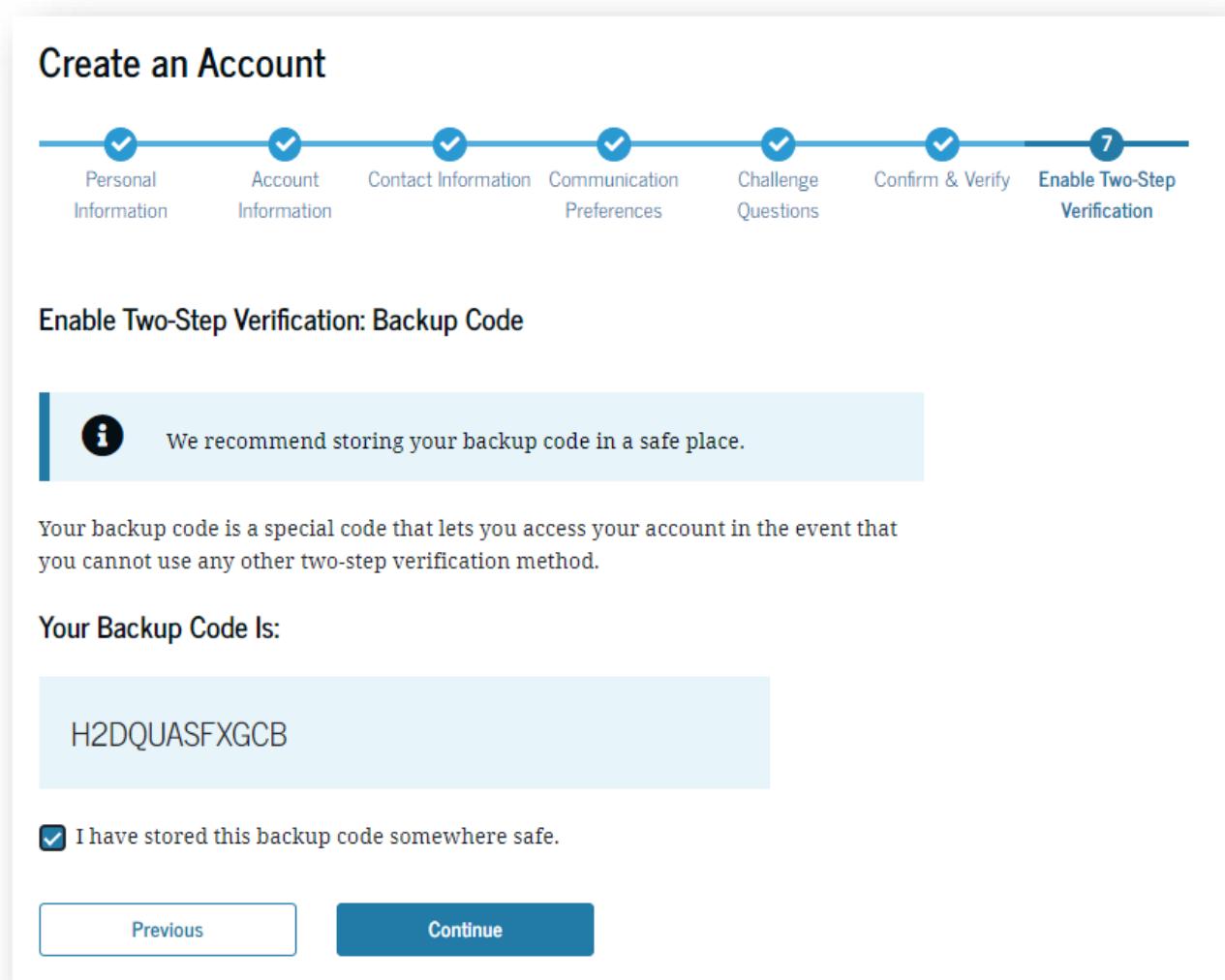
Your backup code is a special code that lets you access your account in the event that you cannot use any other two-step verification method.

**Your Backup Code Is:**

H2DQUASFXGCB

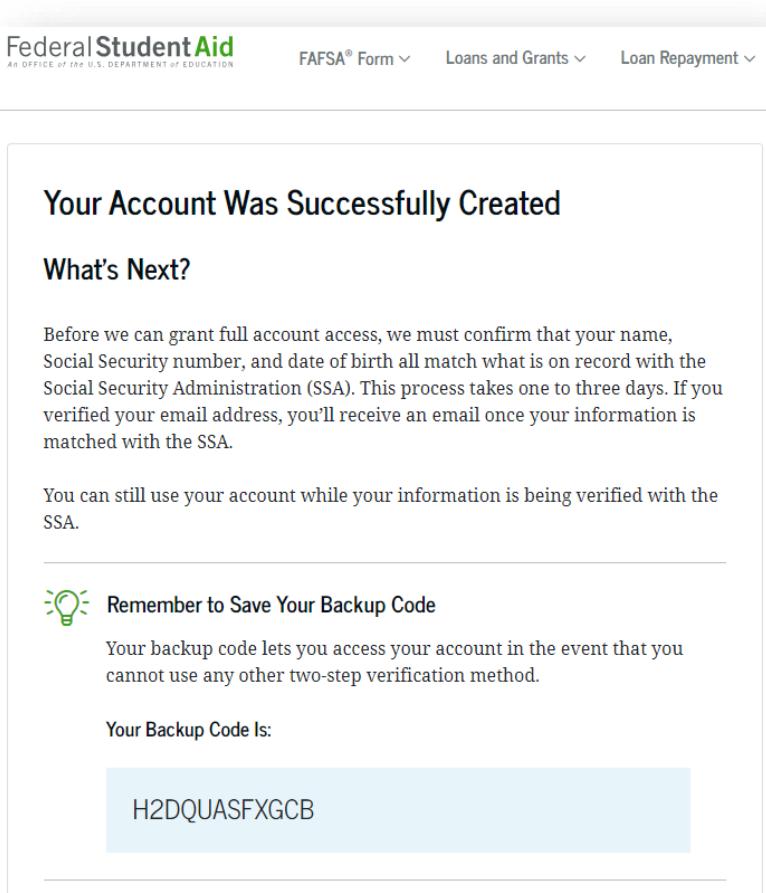
I have stored this backup code somewhere safe.

[Previous](#) [Continue](#)



## Success Screen:

- **You're not done yet.** Make sure that your contributor(s) also creates an account.
- If you aren't sure whether a contributor is needed, [read our explainer graphic](#).
- If you aren't sure which person is your contributor, use our "[Who counts as a parent on the FAFSA® form?](#)" tool.



The screenshot shows the Federal Student Aid website. The top navigation bar includes links for "FAFSA® Form", "Loans and Grants", and "Loan Repayment". The main content area features a success message: "Your Account Was Successfully Created". Below this, a section titled "What's Next?" provides information about account verification. It states: "Before we can grant full account access, we must confirm that your name, Social Security number, and date of birth all 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 notes: "You can still use your account while your information is being verified with the SSA." A "Remember to Save Your Backup Code" section includes a note: "Your backup code lets you access your account in the event that you cannot use any other two-step verification method." The backup code "H2DQUASFXGCB" is displayed in a large blue box. To the right, a sidebar titled "What You Can Do Now" lists six items, and another titled "What You Can Do After You've Been Matched" lists five items. A "Return to Log In" button is at the bottom of the sidebar.

**What You Can Do 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 in Account Settings.
- View your [account Dashboard](#), which includes checklists and other info.
- Use the [Help Center](#) to get answers to common questions.
- Use the [Help Center](#) to get answers to common questions.

**What You Can Do After You've Been Matched**

- Fill out a FAFSA® renewal form.
- Complete and sign forms such as the *Income-Driven Repayment (IDR) Plan Request* and Direct Consolidation Loan application.
- View your personalized dashboard, your aid information on the My Aid page, and notifications and alerts about your account and financial aid.

[Return to Log In](#)