

# StudentAid.gov Account Creation Process

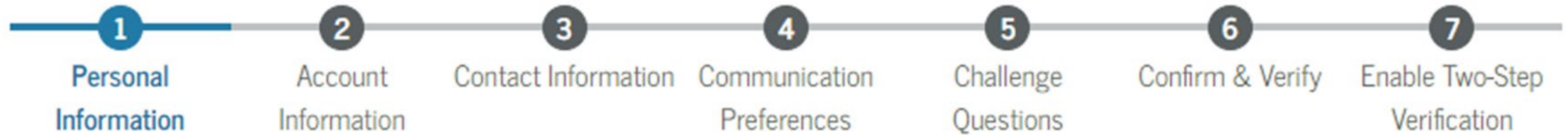
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A resource for counselors, CBOs, and partners supporting students and contributors

### What to expect:

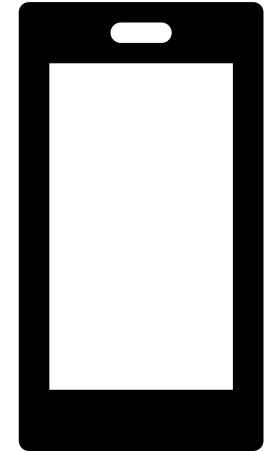
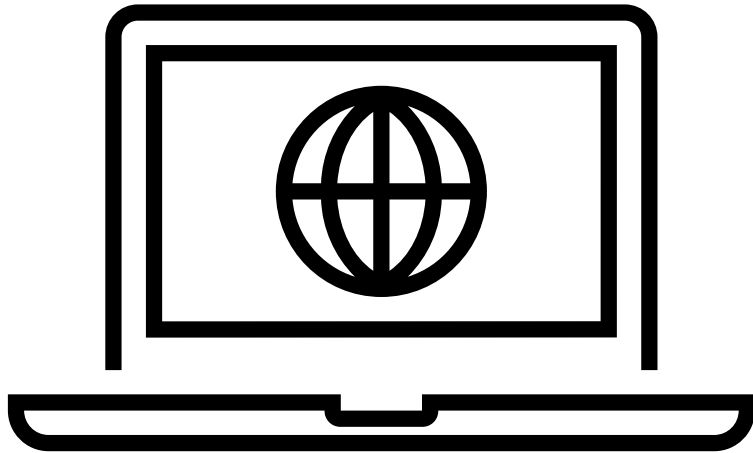
- There are 7 steps to StudentAid.gov account creation.
- The account creation process takes between 5–15 minutes for a student or contributor.
- You're welcome to use the email content and [explainer content](#) we have provided to help people understand what this is all about

## Create an Account



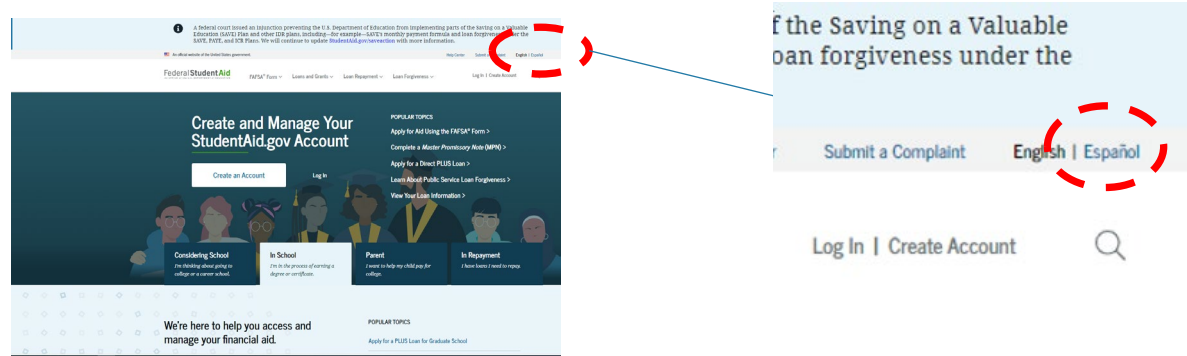
## Resource Needs:

- 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:

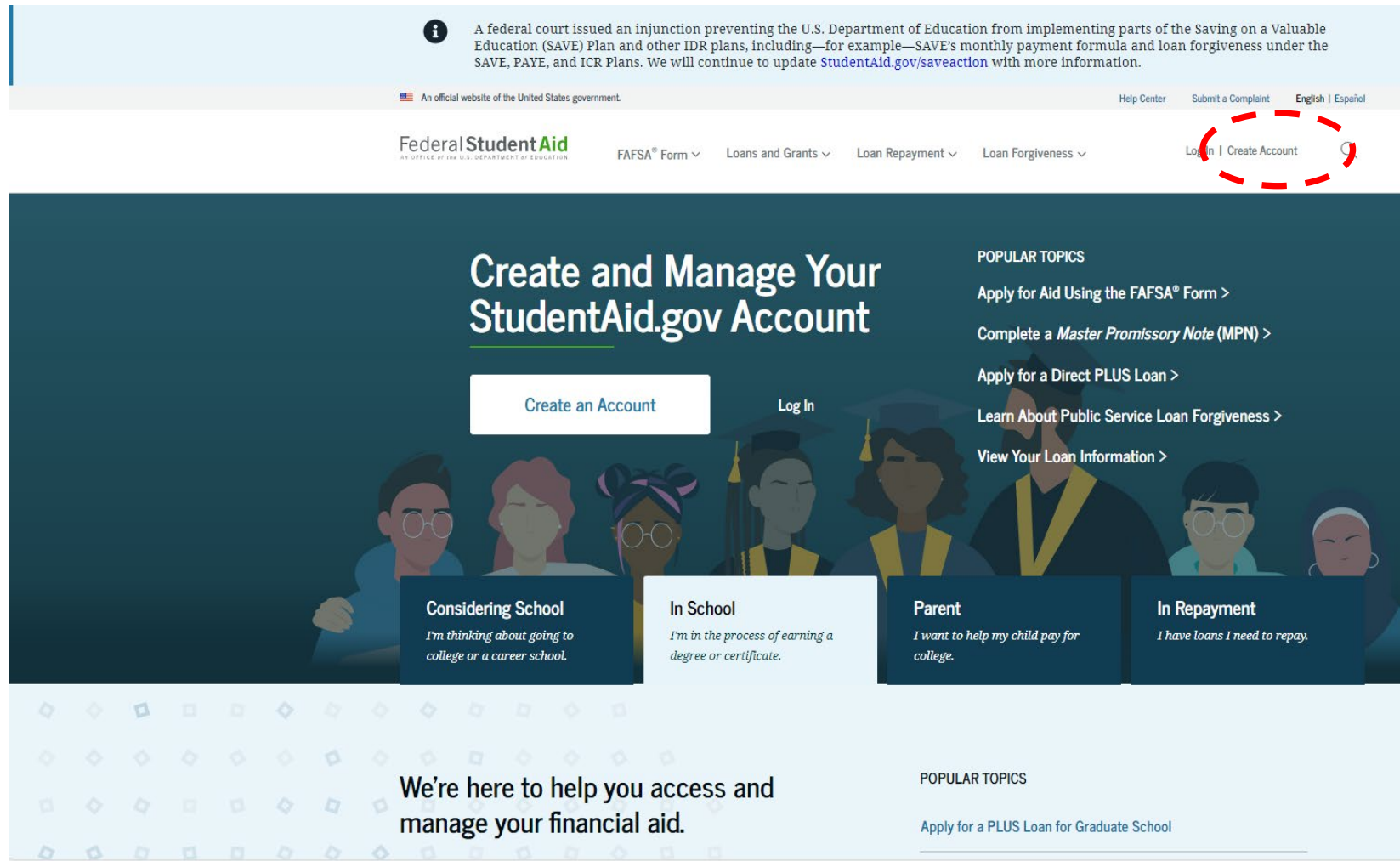
- If you need these account creation steps in Spanish, select "Español" in the upper right corner of the page.



- 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.

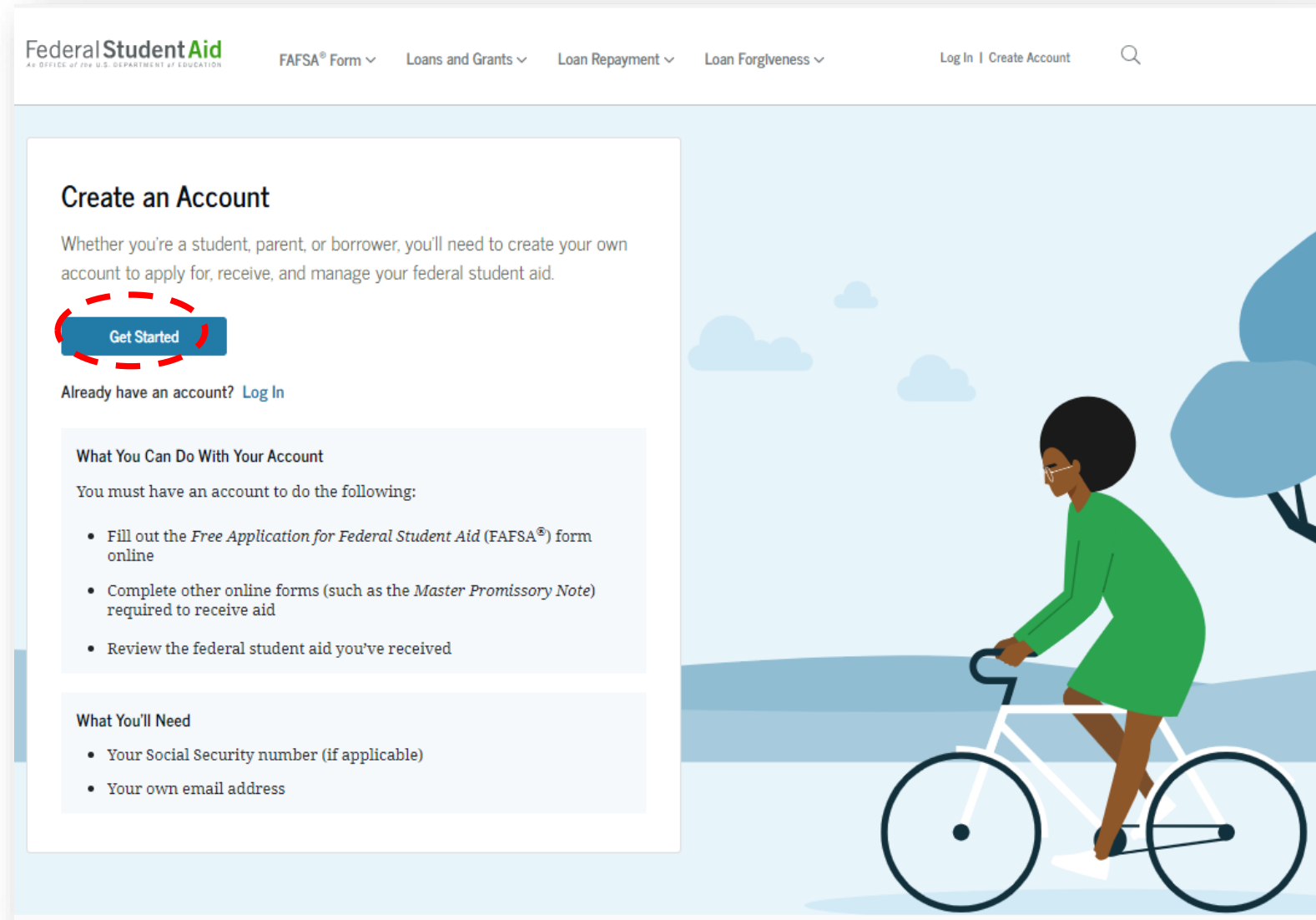
## Where to start:

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



## Where to start:

- Select “Get Started”



## 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)

### 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.

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  
Jane ?

Middle Initial  
 ?

Last Name  
Doe ?

Date of Birth  
Month Day Year  
01 01 2001 ?

Social Security Number  
...-..-1234 SHOW SSN ?

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

Cancel Continue

## 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.

The screenshot shows the 'Create an Account' page for Federal Student Aid. At the top, the Federal Student Aid logo is on the left, and navigation links for 'FAFSA® Form', 'Loans and Grants', 'Loan Repayment', and 'Loan Forgiveness' are in the center. On the right are links for 'Log In' and 'Create Account'. Below the header is a progress bar with seven steps: 1. Personal Information (completed), 2. Account Information (current step), 3. Contact Information, 4. Communication Preferences, 5. Challenge Questions, 6. Confirm & Verify, and 7. Enable Two-Step Verification.

**Create an Account**

**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.com ⓘ

**Confirm Email Address**  
exampleuser99@demo.com

**Password**  
\*\*\*\*\* ⓘ  
✔ Uppercase  
✔ Lowercase  
✔ Number  
✔ 8+ characters

**Confirm 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' page for Federal Student Aid, specifically Step 3: Contact Information. The progress bar at the top indicates the following steps: 1. Personal Information (completed), 2. Account Information (completed), 3. Contact Information (current step), 4. Communication Preferences, 5. Challenge Questions, 6. Confirm & Verify, and 7. Enable Two-Step Verification.

**Contact Information**

**Mailing Address**

Address: 123 Main St. ⓘ

City: Springfield ⓘ

State: (IL) Illinois ⓘ

ZIP Code: 12345 ⓘ

**Mobile Phone Account Access**

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.

Mobile Phone: (555) 548-2333 ⓘ

Confirm Mobile Phone: (555) 548-2333

☒ Yes, I agree to use my mobile phone for account access.

**Information:** By selecting this option, I agree to receive text messages on my mobile phone for two-step verification and account recovery. I have reviewed and agree to Federal Student Aid's [Terms and Conditions](#). Message and data rates may apply. Message frequency varies. Reply HELP for help or STOP to opt out.

**Alternate Phone Number (Optional)**

☐ Add Alternate Phone Number

Buttons: Previous, Continue

## Step 4:

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

### Create an Account

✓

✓

✓

4

5

6

7


Personal InformationAccount InformationContact InformationCommunication PreferencesChallenge QuestionsConfirm & VerifyEnable 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*



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

English

?

PreviousContinue

## 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.

The screenshot shows the 'Create an Account' process at Step 5, 'Challenge Questions'. A progress bar at the top indicates the following steps: Personal Information, Account Information, Contact Information, Communication Preferences, Challenge Questions (current step), Confirm & Verify, and Enable Two-Step Verification. Below the progress bar, the section is titled 'Challenge Questions'. A note states: '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.' There are four challenge questions, each with a 'Question' dropdown and an 'Answer' text field. The questions are: 1. 'What was the name of your first pet?', 2. 'What color was your first car?', 3. 'What is your father's middle name?', and 4. 'In what city did your parents meet?'. Each answer field has a 'Show Answer' link and a character count icon. At the bottom, there are 'Previous' and 'Continue' buttons.

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

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Create an Account

✓

✓

✓

✓

✓

6

7

Personal Information

Account Information

Contact Information

Communication Preferences

Challenge Questions

Confirm & Verify

Enable Two-Step Verification

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.

The screenshot shows the 'Create an Account' process at Step 7, 'Enable Two-Step Verification'. A progress bar at the top indicates the following steps: Personal Information, Account Information, Contact Information, Communication Preferences, Challenge Questions, Confirm & Verify, and Enable Two-Step Verification (the current step). The main heading is 'Enable Two-Step Verification'. Below it, a box titled 'Protect Your Account with Two-Step Verification' explains that a secure code will be sent upon login and suggests using an authenticator app. A green checkmark icon and text state: 'Your verified methods can now be used to log in.' Below this, two verification methods are listed: 'SMS Verification' with the number '(555) 548-2333' and a 'Verified' status, and 'Email Verification' with the address 'exampleuser99@demo.com' and a 'Verified' status. At the bottom of the page, there is a 'Previous' button and a 'Continue' button.

## 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.

Create an Account

Personal Information Account Information Contact Information

Enable Two-Step Verification

Protect Your Account with Two-Step Verification

Whenever you sign in, we'll send a secure code to your phone or email to keep your account protected, make sure you're who you say you are, and verify your identity. We also suggest setting up verification with an authenticator app.

SMS Verification (555) 548-2333 Not Verified Verify

Email Verification exampleuser99@demo.com Not Verified Verify

Use an Authenticator App (Most Secure Option)

Use an authenticator app that you've downloaded from a mobile app store to view in-app secure codes—visible only to you—that can confirm your identity when you log in.

[What is an authenticator app?](#)

Set Up an Authenticator App

Previous Continue

Secure Code Sent

Enter the secure code we sent to your phone: (555) 548-2333.

Enter the secure code below

123456

[Resend code](#)

Cancel Continue

## Step 7:

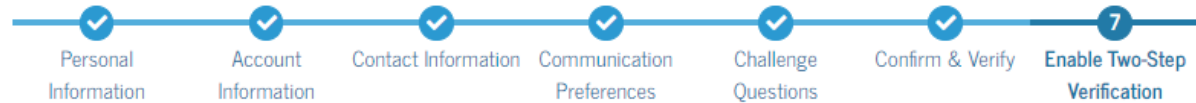
- Save this backup code for future reference!

### 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



### Enable Two-Step Verification: Backup Code



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.

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## Your Account Was Successfully Created

### What's Next?

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.

You can still use your account while your information is being verified with the SSA.

 **Remember to Save Your Backup Code**

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

Your Backup Code Is:

H2DQUASFXGCB

### 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](#)