

## Subject: FSA ID/PIN Replacement - FSA ID Must Only Be Created by FSA ID Owner

This is an important reminder that the creation of an FSA ID must only be accomplished by the individual who owns the FSA ID and only that person may use the FSA ID.

The FSA ID, implemented on May 10, 2015 as a replacement to the Federal Student Aid PIN, is now being successfully used by millions of students, parents, and borrowers to access personal financial aid information online and to electronically sign and submit certain documents. The FSA ID was designed to provide greater security than the Federal Student Aid PIN, and is a critical enhancement for the protection of our users and important federal student aid data. To date, there have been more than 29 million successful FSA ID authentications (users logging in) on FAFSA on the Web, NSLDS Student Access, StudentLoans.gov, StudentAid.gov, and the TEACH Grant website.

While the vast majority of users have created an FSA ID successfully and are using their FSA ID without issue, our contact centers continue to receive a high number of calls and Web chats from users unable to log in with their FSA ID. Many of these inquiries are from users unable to remember their FSA ID username or password or who cannot reset their username or password, as well as from users who have had their FSA ID account locked after entering incorrect login information too many times.

Our analysis indicates that a large percentage of the individuals experiencing difficulty logging in with their FSA ID are individuals who had their FSA ID created by someone else, such as a parent creating an FSA ID for a child, or vice versa. In addition to this being contrary to the legal certifications provided by the person creating the FSA ID, when an individual's FSA ID is created by someone else, it is likely that the FSA ID owner will not know the information necessary to log in.

As an important reminder, only the FSA ID owner should create and use an FSA ID. Just as was the case with the Federal Student Aid PIN, the FSA ID is the legal signature that can be used to electronically sign important federal student aid documents, including the Free Application for Federal Student Aid (FAFSA®) and Direct Loan promissory notes. The FSA ID also allows online access to private and confidential information, including data from a student's FAFSA and loan information from the National Student Loan Data System (NSLDS®). For these reasons, maintaining the security of the FSA ID is critical to the integrity of student aid information and systems.

To ensure that an FSA ID owner protects their information and does not lose access to their account, it is important that every FSA ID owner:

Create their own FSA ID by selecting their own username and password;

Provide their own challenge questions and responses; and

Have access to the e-mail account associated with the FSA ID account. The e-mail address associated with one FSA ID account cannot be used by another FSA ID account.

If a user does not know their username and password, does not know the answers to the challenge questions, and does not know and have access to the e-mail address on the account, the user will not be able to access or log in with the FSA ID. The user must contact the Federal Student Aid Information Center (FSAIC) using the contact information below. The FSAIC customer service representative will confirm that the user does not have access to the account and will escalate the issue to a specialist for resolution.

Note: The majority of cases in which an FSA ID account was created by someone other than the FSA ID owner involve parents and children. However, we are also aware that some FSA ID accounts are being created for students by schools and for borrowers by third-party entities such as loan consolidators or financial advisors. While these actions may be well-intended, a third-party (an FSA ID non-owner) is prohibited from creating or soliciting an FSA ID for or from another person. Using someone else's FSA ID is also prohibited. These prohibitions are in effect regardless of whether the FSA ID owner has been informed of the activity or voluntarily agrees to the third-party's establishment or use of the owner's

FSA ID. We continue to monitor this situation and will determine if legal action is needed to ensure that the security and integrity of the FSA ID process is not compromised by any party.