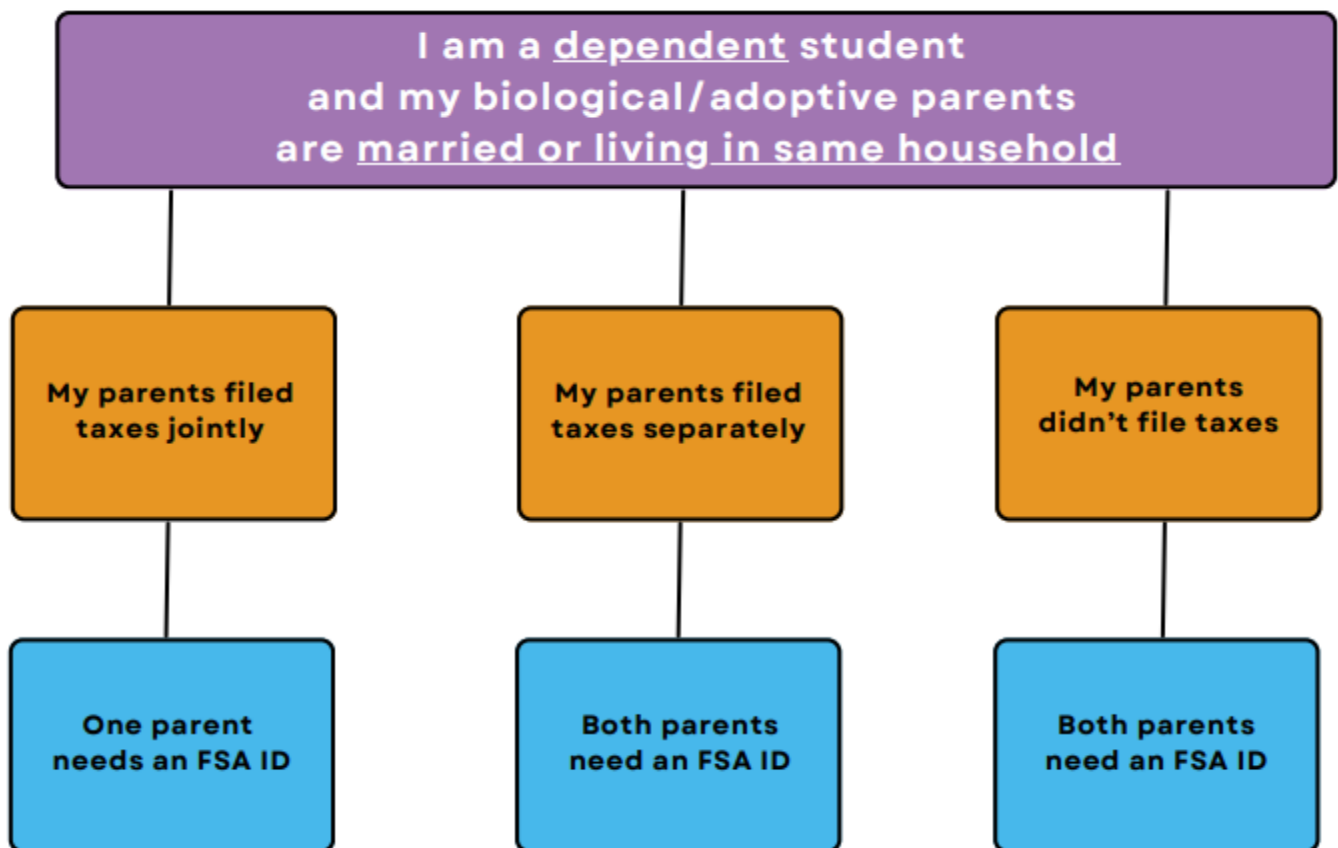


Who Needs an FSA ID?

Completing the FAFSA this year? You'll first need to set up an FSA ID for the student applicant, and one or two parents for dependent students, at least a few days before you start the FAFSA.

The FSA ID is important but simple, made up of a username and password and used to access a handful of federal financial aid websites, including fafsa.gov. You can't complete the FAFSA online, and therefore receive financial aid, without one.

Setting up an FSA ID is straightforward, but it does require a few steps. These flow charts will help you determine who in your family needs to create an FSA ID.



I am a dependent student and my biological/adoptive parents are divorced or separated

One parent provided more financial support in the past year

Both parents provided equal financial support in the past year

Neither parent provided financial support in the past year

The parent who provided more financial support is your parent of record

Whichever parent has greater income or assets is your parent of record

Whichever parent provided more financial support in the most recent year support was provided is your parent of record

Your parent of record is the parent that appears on the FAFSA. Is your parent of record remarried?

No, my parent of record is not remarried

Yes, and my parent of record and my parent's spouse file taxes jointly

Yes, and my parent of record and my parent's spouse file taxes separately

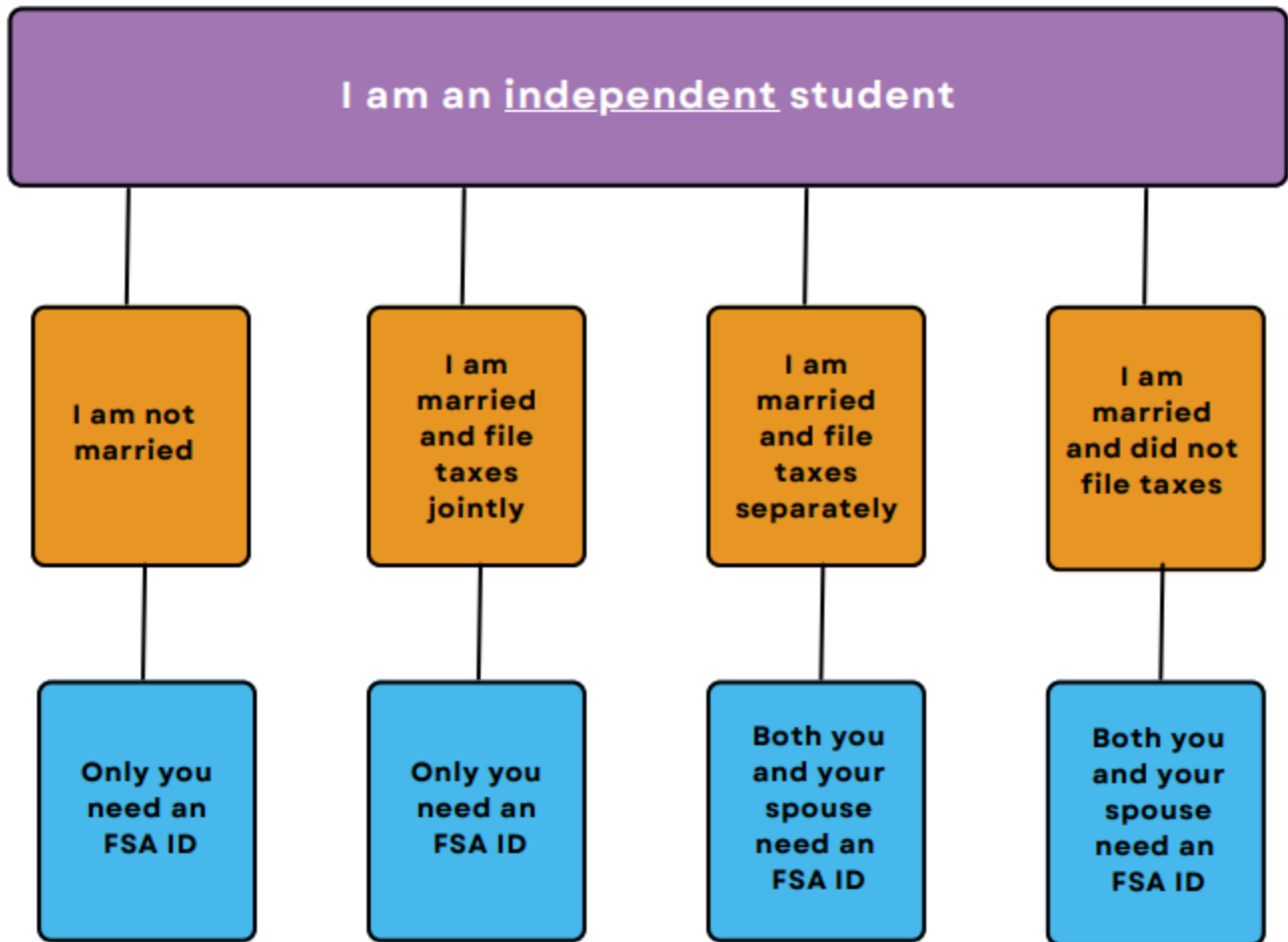
Yes, and my parent of record and my parent's spouse do not file taxes

Only your parent of record needs an FSA ID

Only your parent of record or your parent's spouse needs an FSA ID

Both your parent of record and your parent's spouse need an FSA ID

Both your parent of record and your parent's spouse need an FSA ID



Are You Independent?

Federal Student Aid has a short list of criteria that automatically classifies a college student as independent. Any student who falls into at least one of these categories qualifies:

- Older than 23
- Married
- Working on a graduate degree
- Has children and provides more than half of their support
- Has live-in dependents and provides more than half of their support
- Serving in the U.S. armed forces
- A Veteran
- An emancipated minor
- An unaccompanied youth who is homeless or at risk of being homeless
- Since turning 13, has been an orphan, in foster care, or a dependent/ward of the court

Students who do not automatically qualify as independent but cannot complete the FAFSA with parent information may file the FAFSA alone and assume provisional independent status until a college has an opportunity to review the details and grant official independent status.