



# Supporting Students

Solutions & Resources for Common FAFSA Issues



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## Federal Student Aid Account

ISFAA 2026 Conference

- ▶ **Unique to each person/contributor**
  - Student
  - Parent 1
  - Parent 2 (if applicable)
- ▶ **Required to sign in & complete the FAFSA due to the consent requirement**
- ▶ **Real-time match with Social Security Administration**
  - Can immediately provide consent, sign & submit the FAFSA

### Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to manage the student loan journey.

[Get Started](#)

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

#### What You Can Use Your Account For

- Filling out the *Free Application for Federal Student Aid (FAFSA®)* form
- Signing your *Master Promissory Note (MPN)*
- Applying for repayment plans
- Completing loan counseling
- Using the *Public Service Loan Forgiveness Help Tool*

#### What You'll Need

- Social Security number
- Your own mobile phone number and/or email address



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## FSA Account – NO SSN

- ▶ Parent contributor must still create an account
  - Select the option “What if I don’t have a Social Security Number” and check the box
  - Will get a warning box to confirm no SSN
  - Finish account creation
- ▶ Can immediately complete their contributor section of the FAFSA

### Note:

- ▶ Students without an SSN still can’t file the FAFSA

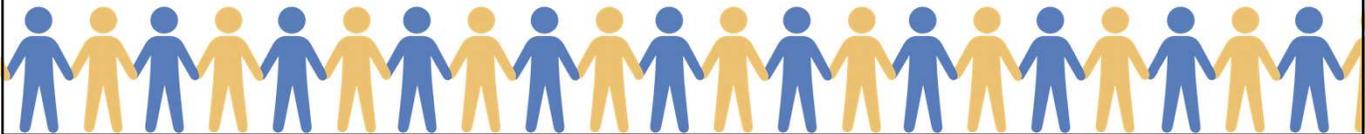


**Warning: You must enter an SSN if you have one**

If you create an account without a Social Security number (SSN) when you actually have one, you can be prevented from completing or contributing to a FAFSA form. You can also experience delays in verifying your identity and be prevented from contributing to other applications on StudentAid.gov.

You should only continue creating an account without an SSN if you do not have an SSN and one of the following statements is true for you:

- I am a citizen of the [Freely Associated States](#) and need to complete the FAFSA® form online.
- I am a parent or spouse of a student who is applying for aid, and I do not have an SSN.



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## FSA Account Errors

- ▶ SSN already in use
  - Try forgot username account recovery (email or text)
  - May need to reset password
- ▶ Unknown error
  - Try a different device
  - Clear cache
  - Switch browsers



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# Dependent or Independent?

## ▶ Common Statements

- Parent(s) don't claim me on their taxes
- I'm paying for college on my own

## ▶ Dependency criteria hasn't changed & determined by:

- Birthday
- Marital status
- Answers to personal circumstance questions

**Student Personal Circumstances**  
Select all that apply or "None of these apply."

The student is currently serving on active duty in the U.S. armed forces for purposes other than training.

The student is a veteran of the U.S. armed forces.

The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 2026 and June 30, 2027.

At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).

At any time since the student turned 13, they were a ward of the court.

At any time since the student turned 13, they were in foster care.

The student is or was a legally emancipated minor, as determined by a court in their state of residence.

The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.

None of these apply.



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# Homeless & Unusual Circumstances

## ▶ Unaccompanied youth at risk of being homeless

- High school or school district McKinney-Vento liaison is most common option
- Encourage student to have documentation ready for schools

## ▶ Unusual Circumstances

- Situations that pose risk to student in contacting parent(s)
- Documentation is key for each school to determine status

**Student Homelessness**

At any time on or after July 1, 2025, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?

Yes  No

Did any of the following determine the student was homeless or at risk of becoming homeless?  
Select all that apply or "None of these apply."

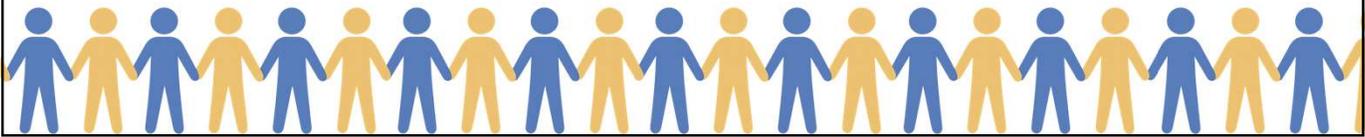
Director or designee of an emergency or transitional shelter, street outreach program, homeless youth drop-in center, or other program serving those experiencing homelessness

The student's high school or school district homeless liaison or designee

Director or designee of a project supported by a federal TRIO or GEAR UP program grant

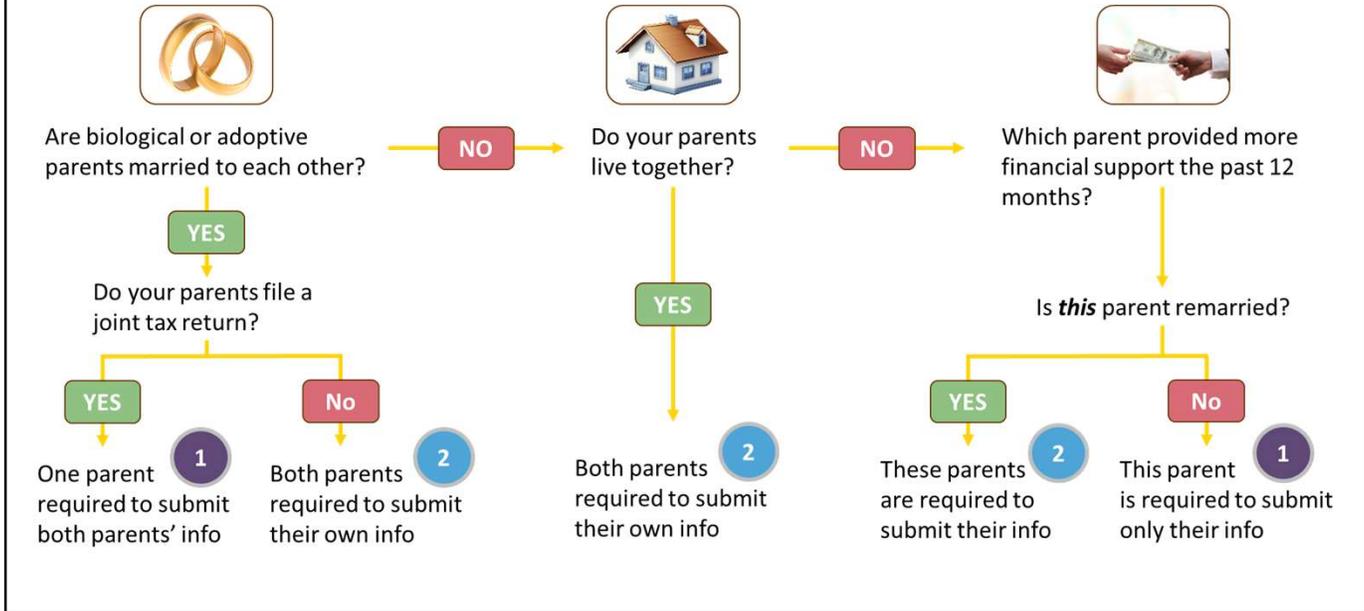
Financial aid administrator

None of these apply.



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# Parent Contributor Selection



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# Inviting Contributors

### Invite Your Parent to This FAFSA® Form

To determine your federal student aid eligibility, we need more information on your household financial situation. You'll need to invite a contributor to provide this information.

*As a dependent student, you need to invite a legal parent as a contributor. You only need to invite one parent.*

[Who counts as a parent on the FAFSA form?](#)

Parent

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**Invite a Parent Contributor**

Email

[Send Invite](#)

### Parent Contributor

Once your parent accepts the invitation, they can complete the parent section of this FAFSA form. You can check the status of contributor invitations from the "My Activity" page.

Parent

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mom@parent.com

Invite Sent

Other ways to send the invite ^

Copy and Send the Invite Link

www.fafsa.gov/invite/7BR4U7T [Copy Link](#)

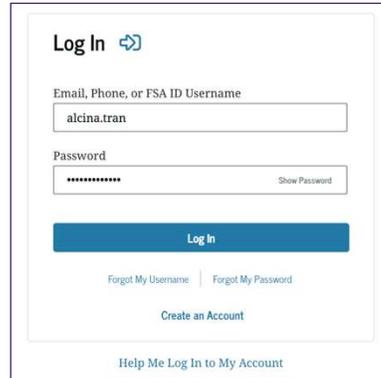
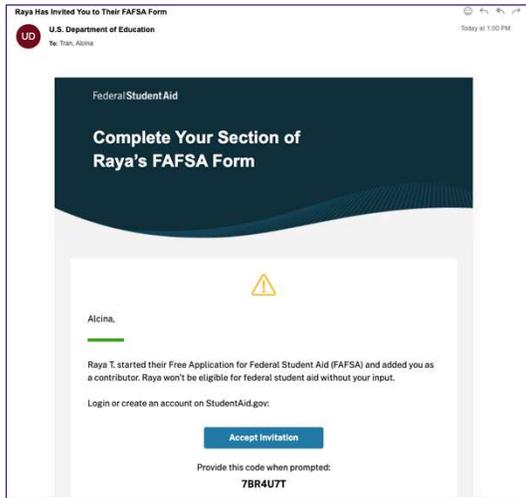
You can also have them go to [www.fafsa.gov/invite](http://www.fafsa.gov/invite) and enter code: 7BR4U7T

[Cancel Invite](#)



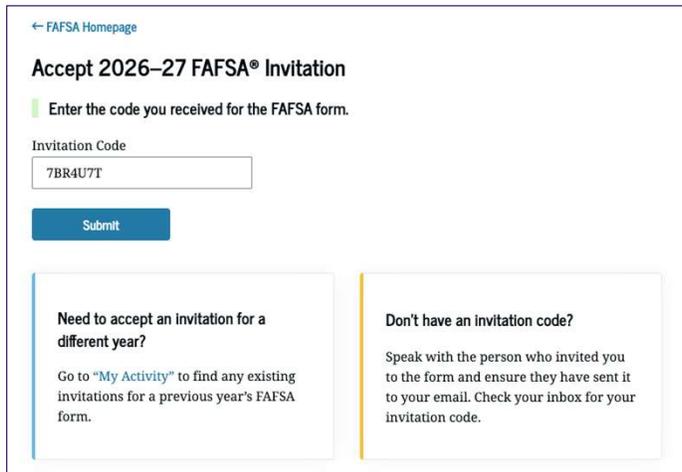
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# Accepting Invitation



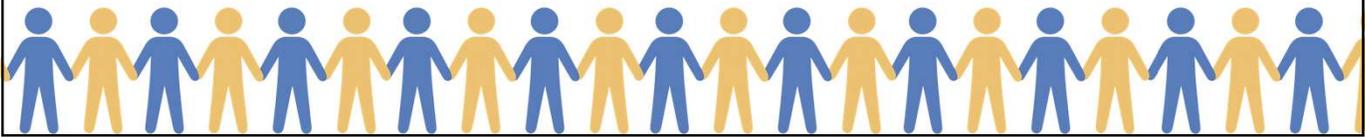
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# Accepting Invitation



## ► Code already used message

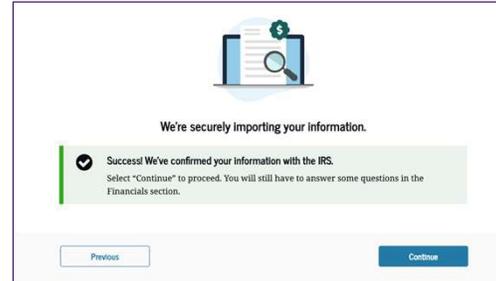
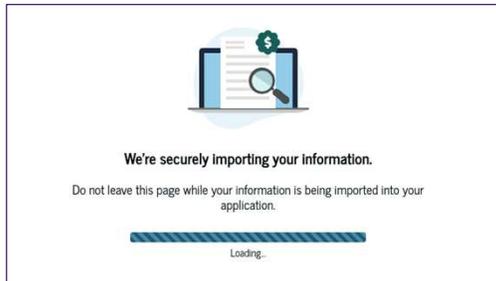
- Confirm code first
- Check "My Activity" page
- Last resort – student cancels contributor invite, adds new email, new code received.



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## Future Act Direct Data Exchange (FADDX)

- ▶ The reason all contributors must provide consent
- ▶ Required for both:
  - Students & parent/spouse contributors
  - Tax filers & non-tax filers



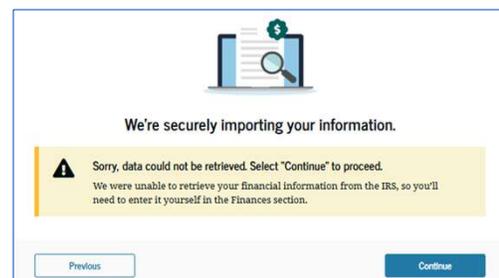
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## FADDX – Didn't Transfer Tax Data

- ▶ Common reasons why FADDX didn't transfer taxes:
  - Student or parent(s) didn't file taxes
  - Marital status didn't equal tax filing status
  - Taxes filed using ITIN

### Note:

- ▶ If contributor filed jointly in FAFSA tax year – they need to manually enter only their portion of the taxes on the FAFSA.
- ▶ Ability to transfer taxes using ITIN is coming soon per US. Dept Ed



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## Common FAFSA Errors - Eligibility

- ▶ Student marks “Yes” on unsubsidized loan question
  - Impacts aid eligibility in a big way
- ▶ Checked dependency boxes in error
  - Legal custody is **NOT** the same as legal guardianship
  - Reserves participation **NOT** the same as active duty unless called up and deployed

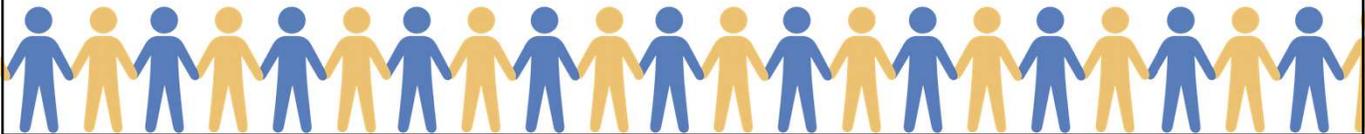
**Your Dependency Status**

**Dependent Student**  
Based on your answers, you're a dependent student. This means you must provide parent information on your FAFSA® form. This information helps determine how much federal student aid you're eligible to receive.

**Direct Unsubsidized Loan Only**

Are the student's parents refusing to provide their information on this FAFSA® form?  
*This response must be "No" for the student to be considered for Federal Pell Grant eligibility and most other types of federal student aid.*

Yes
  No



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## Common FAFSA Errors - Assets

- ▶ Net investments do **NOT** include:
  - Retirement accounts
  - Home equity for primary residence
  - 529 Plan values except for the FAFSA student
- ▶ Business & farm **exclusions**
  - Family-owned business with 100 or fewer full-time equivalent employees
  - Farm on which the family resides
  - Commercial fishing business

**Annual Child Support Received**  
*Enter the total amount of child support the parent received for the last complete calendar year.*

\$  .00

**Parent Assets**

**Current Total of Cash, Savings, and Checking Accounts**  
*Don't include student aid, retirement accounts, or investments.*

\$  .00

**Current Net Worth of Investments, Including Real Estate**  
*Don't include the home the parent lives in. Net worth is the value of the investments minus any debts owed against them.*

\$  .00

**Current Net Worth of Businesses and Investment Farms**  
*Enter the net worth of the parent's businesses and income-producing farms. Net worth is the value of the businesses and farms minus any debts owed against them. Don't include a family business with 100 or fewer full-time employees, farms where the family resides, or a commercial fishing business and related expenses.*

\$  .00



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## Common FAFSA Errors - Misc

- ▶ **Divorced/Separated contributor tax information**
  - Contributor filed joint return, but not currently married – should only list their portion of tax information & assets
- ▶ **Not signing the FAFSA**
  - Student submits the FAFSA without signing & then contributor signs & submits.
  - FAFSA rejects for lack of signature

**Terms & Conditions**

View the terms and conditions of the FAFSA® form, then confirm that you completed your section of the form accurately and to the best of your ability.

[View Terms & Conditions](#) ⚠ Not Viewed

**Sign the Student Section of the FAFSA® Form** ⓘ

I, Ian Line, agree to the terms.

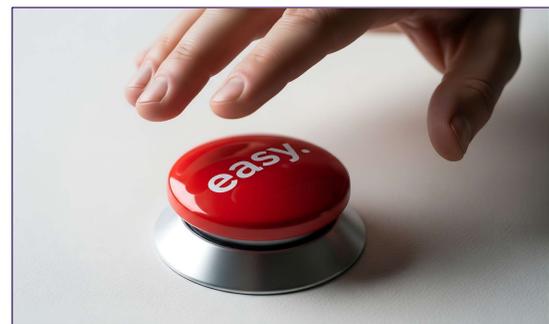
[Previous](#) [Submit FAFSA® Form](#)



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## Did I Miss Something?

- ▶ **FAFSA completion may be just that easy**
  - FADDX – transfers taxes – minimal financial questions
  - Depending on AGI – assets may be excluded
- ▶ **Average combined completion time for student & contributor: 33 min**



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# FAFSA Follow-Up Is Important

► Still important for student & family to:

- Track FAFSA status
- Review the FAFSA Submission Summary

### Application Status

- II **Processed**
- ! **In Progress**
- ! **In Review**
- ⚠ **Action Needed**

**Status Tracker**

- ✔ FAFSA® Form Started  
Started on Sep 26, 2025
- ✔ FAFSA® Form Submitted  
Submitted on Sep 26, 2025
- ✔ FAFSA® Form Processed  
Processed on Sep 29, 2025

**My Activity** [View All Activity >](#)

2026–27 FAFSA® Form

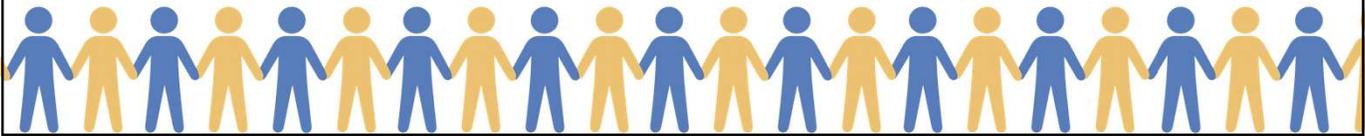
✔ **Processed** Processed on: 09/29/2025

Congratulations! Your FAFSA® form has been processed successfully! Select the FAFSA Submission Summary button to view your federal aid eligibility. We also recommend that you download a copy for your records.

**Your FAFSA Submission Summary is ready!**

Your FAFSA Submission Summary gives you information about your eligibility for federal student aid and lists your answers to the questions.

[FAFSA Submission Summary](#)



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# No SAI & Weird Errors

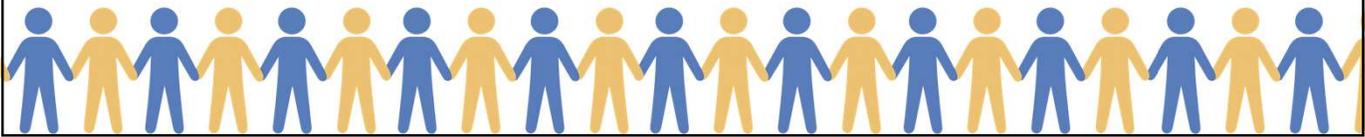
► Check questions impact dependency

- May have unusual circumstances or simply responded incorrectly

► FAFSA rejected & student can't correct

- Review on FAFAS Partner Portal (FPP)
- Adjust assets by \$1 or mark "Resend Record to Matches" as Yes

FAA Information		
Eligibility Indicators		
Field	Original Value	Corrected Value
Children of Fallen Heroes Indicator		-Select an option-
Iraq Afghanistan Service Grant Indicator		-Select an option-
Dependency Override Code		-Select an option-
Professional Judgment		-Select an option- <input type="checkbox"/> Correct to blank
Incarcerated Applicant Flag		-Select an option-
Resend Record to Matches		1-Yes <input type="checkbox"/> Correct to blank



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# Questions?



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**Thank you!**



**Annual Conference  
March 11 - 13, 2026**

**Stronger Together:  
Resilience Through Community**

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