

StudentAid.gov Account Creation Process for Users without an SSN

Webinar Transcript

November 2, 2023

TABLE OF CONTENTS

Presentation Transcript.....	1
Q&A Transcript.....	7

Presentation Transcript

Hello, all, and welcome to the continuation of the Better FAFSA Better Future Series. Today's webinar is the StudentAid.gov account creation process for users without an SSN. My name is Casey, and I'm your technical producer for this event. Portions of today's presentation have been pre-recorded. However, the Q&A portion of this event will be live. Because this is a demonstration of the StudentAid.gov account creation online process, there are no slides for today's webinar. Additionally, I would like to remind you that in the upper right corner of your screen, there is an icon to show Q&A. After selecting this icon, you have access to the live event Q&A section of your screen. There, you can ask questions as well as review the featured announcements, which contain important information regarding this webinar.

This is the 13th presentation in our Better FAFSA Better Future Series. If you missed any of the previous presentations and would like to view them, they are posted to the FSA Training Center. We also recently released a microlearning series on trending topics in FAFSA Simplification, which can also be found on the FSA Training Center. Now, it is time for our demonstration. Today's presenter works for FSA as the StudentAid.gov authentication and login product owner. Please welcome Ken Bandy.

Good afternoon, everybody. Today, I'll be doing a demonstration for creating a StudentAid.gov account for someone without a Social Security number. The path that we'll be taking first is for a student from the Marshall Islands, a Freely Associated State, without a Social Security number. I will then demonstrate creating an account as a parent within the U.S. without a Social Security number. I do want to point out that much of this website you'll be seeing here is still a work in progress, so the text that you will see is still subject to change. But for the most part, what you see here is very much what you'll be seeing when we launch this functionality in December. Let's start on the StudentAid.gov homepage. From here, I would select Create Account.

On the create an account page, you'll notice we have updated the What You'll Need section to add "if applicable" next to Social Security number, indicating that you only need to provide your Social Security number if you actually have one.

I'll select Get Started to begin the process. The first step is to provide my personal information. After providing my name and date of birth, I reach the Social Security number field. Beneath this field is a new option, a checkbox indicating that I don't have a Social Security number. If I select this checkbox, it disables the SSN field. If I had anything entered into the field, it will clear it out. If I uncheck the box, it will reenable the field. In this case, since I do not have a Social Security number, I will check the box and select Continue. I am now presented with a warning informing me that without a Social Security number, my StudentAid.gov account will have limited functionality and that I should only be creating an account without a Social Security number if I'm a parent or spouse of a student who is applying for aid and I do not have a Social Security number, or if I'm a citizen of the Freely Associated States and need to complete the FAFSA form online. There's also a note stating that any previously completed FAFSA forms won't be linked to the StudentAid.gov account. However, I can still access information from on the 23/24 FAFSA form by using my identifiers on the FAFSA roles page. Since I am a citizen of Freely Associated States, I will select Continue without SSN.

In step two, I am asked to provide a username, email, and password. One change that will be implemented in December is that email address will now be a required field. All individuals creating a StudentAid.gov account will need to provide and verify an email address. The email should be the email address of the account holder and not of a

parent or child. An email address can only be associated with a single account. Once I enter my account information, I will select Continue.

Now, I've reached the contact information page. For anyone with a Social Security number, providing mailing address is optional. However, mailing address is required for anyone without a Social Security number, the reason being that mailing address is one of the elements needed to verify the identity of individuals without Social Security numbers. As you see, if I attempt to continue without providing my address, I receive an error message telling me I need to provide my address in order to continue. I will go ahead and enter my address so I can proceed. One note regarding mobile phone, we still do not accept foreign phone numbers. Country codes are not accepted in the phone number field. So, individuals from Freely Associated States with a non-U.S. phone number will need to leave this field blank.

We have now reached the communication preferences page. There are no changes to this page. I will go ahead and click continue to move on to step five, Challenge Questions.

I will go ahead and add my challenge questions and answers, which can be used in the instance that I cannot remember my username or password.

In step six, we are now presented with the information we have provided to this point. You'll notice that under Personal Information, none is displayed under Social Security number. If I see anything that needs to be changed, I can click edit and update accordingly. Once I've verified all my information, I need to agree to the FSA Terms and Conditions before proceeding.

I am now required to enable two-step verification. I can click verify to verify the email address I provided. I will receive a secure code at the email address provided, and I will enter that code here. Now, my email address has been verified. While not required, FSA strongly recommends setting up an authenticator app. Authenticator apps such as Google Authenticator or Microsoft Authenticator are free to download and use. In addition to being the most secure two-step verification option, authenticator apps are not reliant on cell or internet service, so they are not impacted by delays or outages. To set up an authenticator app, select the link provided. Here, I am instructed to download an authenticator app if I haven't already and use that app to scan the QR code provided here. Once I do, my authenticator app will display a verification code, which I enter here.

Once I click finish, I am done and can use that authenticator app as my two-step verification method when I log in.

Once I've set up my two-step verification methods, I receive my backup code. This is the code I can use to log in if I no longer have access to any of the two-step verification methods I just set up. Once I acknowledge that I have stored my backup code in a safe place, I can continue.

For anyone with a Social Security number, that was the final step of the create account process. Because I do not have a Social Security number, I am required to complete one additional step. I must answer knowledge-based verification questions to verify my identity. These questions are derived based on personal identifiers provided in the previous steps. While these questions are generated by a credit bureau, no credit check is performed, and a credit history is not required for questions to be generated. The questions displayed here are examples of the type of questions that are asked. The actual questions will differ depending on the individual. Between one to four questions will be generated, and all questions must be answered to proceed. I will answer these questions and select Submit.

I have now reached the end of the create account process. Unlike individuals with Social Security numbers who have to wait one to three days for the Social Security Administration to process their information, those without Social Security numbers will be instantly provided the result of their identity verification. In this case, my identity has been verified and I can log in and start filling out the FAFSA form.

I've just walked you through a demonstration of someone from a Freely Associated State without a Social Security number creating a StudentAid.gov account and getting instantly verified. I will now go through a different use case. In this next demonstration, I will take you through a different scenario, a parent without a Social Security number creating a StudentAid.gov account and not getting immediately verified. We will start once again on the StudentAid.gov homepage.

And from here, I will select Create Account and then Get Started to begin the process.

Here, we see the personal information page. Whereas someone without a Social Security number, I am able to indicate such by using the new checkbox. Select Continue. And here, we see the warning that we saw earlier. This is really meant to discourage anyone who actually does have a Social Security number from leaving the

field blank. In this case, I fall under one of these two scenarios. I am a parent or spouse of a student who is applying for aid, and I do not have an SSN, so I will click continue without SSN.

In this next step, I will provide my username, email and password and select Continue.

We have now reached the contact information page. I'll use this as an opportunity to repeat what I mentioned earlier. Mailing address is required for anyone without a Social Security number to create a StudentAid.gov account. So, I will provide my address here. And in this instance, since I reside in the United States and have a U.S.-based mobile phone number, I will provide that here. Select Continue.

I will then select my communication preferences and continue.

Now, I have an opportunity to select challenge questions and provide the correct answers and move on to the next step.

Here's where I get a chance to review the information I have provided and make changes as needed. If everything looks good to go, then I will agree to FSA's Terms and Conditions and select Continue.

I am now required to verify the contact methods I provided in order to enable two-step verification. Two-step verification is a requirement every time you log in, and each method that I verify becomes an option that I can use when I log in. So, I will go ahead and verify the mobile phone number I provided. I'll check my phone for the secure code that was just sent and enter it here and continue. I'll do the same with email. I'll check my email for the code that was just sent and enter it here and continue. And once more, I will use this as an opportunity to strongly encourage everyone to set up an authenticator app as an additional two-step verification method. It takes just about an extra minute here. But in a situation where you are not receiving a text or an email and you're trying to log in, it's really beneficial to have authenticator app as an option to log in in addition to email and SMS. So, all my methods are verified. I will click continue.

We'll also use this as an opportunity to encourage everyone to actually store your backup code somewhere safe. This is a last resort option for anyone that is unable to access their phone or their email anymore or is unable to log in with two-step verification. Backup code is that last resort option in case all else fails. So, I have stored this somewhere safe, and I will continue.

And as we saw before, since I do not have a Social Security number, I am presented with knowledge-based verification questions. I will answer the questions. But in this case, maybe I can't remember the answers, or I mistakenly put in a wrong answer. But whatever the case, I will get one or more of these questions wrong when I submit.

So, if I click submit and I've gotten a question wrong, on this final screen I'm shown that my account was created, but that I need to contact FSA. I'm given instructions to call FSAIC to verify my identity. An email will also be sent to me providing the same information. Note that the account was still created but will be in a state where I will not be able to complete or contribute to a FAFSA until my identity is verified. If I were to log in to StudentAid.gov, I would see a banner informing me that I need to call FSAIC to verify my identity.

Let me now discuss the process for verifying your identity with Federal Student Aid. I will stress that the process I will describe only applies to individuals without Social Security numbers who were unable to be verified during the create account process. So, for those individuals, they would start by contacting FSAIC at the number shown. A customer service representative will then look up their account and initiate the ID account recovery process. This is a process that is extremely similar to an existing process we have, the ID account recovery process for individuals that lose access to their account and are unable to log in. In this identity verification process, once the customer service representative initiates the identity verification process, a case is created, and the customer will then receive an email with a case number and instructions for providing the proper documentation for us to verify their identity. The customer will then submit the required documentation to FSA via email. And within one to three days, FSA will respond with an email confirming that your identity has been verified.

Let's now talk about the documents required for completing the identity verification process. Firstly, we will need a completed attestation form. There will be a link to this form in the email that customers receive once their identity verification case has been created, and there'll be a link to this on StudentAid.gov. Additionally, customers will need to provide proof of identity. They can do this by providing one of the following forms of ID, a driver's license, a state or city identification card, or a foreign passport. Or if those options are not available, they may provide a utility bill plus one of the following forms of ID, a municipal identification card, a community ID, or a consular identification

card. Again, those last three forms of ID would be in combination with a utility bill that has the address that matches their account, as well as, of course, the name that matches their account as any of these identity documents would have to have, would be provided for us to verify their identity.

Thank you, Ken, for that informative demonstration. Before our Q&A session, I would like to share some important information with you. Be sure to visit FAFSA Simplification Topics page on the Knowledge Center. Every Dear Colleague Letter and Electronic Announcement that has been issued on this topic are linked here, so one-stop shopping. And be sure to subscribe to the Knowledge Center so you'll get notified when the EAs and DCLs I've alluded to here are released.

And now, here's where you can submit your policy-related questions for resolution. Use this form when you are unable to find the answer on your own through normal means. The FAFSA Handbook, regulations, EAs and DCLs, a Knowledge Center subscription, FSA Training Center trainings and videos, etc. When you submit your question, please be sure to include a full explanation of the issue, as well as the specific resources you used in researching it. Tell us the context so that we can start out on the same page as you and get you an answer that much more quickly.

We have covered a lot of information here. And now, it is almost time for our Q&A portion. But before the Q&A, I want to take a moment to ask that you complete our two-minute survey on today's session. Your feedback is very important to us. Please whip out your smartphone cameras and use the QR code here or you can use the link below. Your input helps ensure quality training, informs FAFSA of areas of improvement, and serves as an effective tool for listening to our school partners. Now, please welcome our Q&A host.

Hi, Casey. It's Cynthia Hammond. And I'm going to be the Q&A host for this event. We have gotten a lot of great questions in. So, I just want to remind you all to put your questions in the Q&A tab at the top. We will get to as many as we can today. Also, know that this presentation, the video and a transcript, will be available early next week. So, let's get started.

Q&A Transcript

Q1. Will students be required to provide more than their contributor's name and email to invite them to fill out the FAFSA? I've heard rumors that they will also need a Social Security number and birth date.

A1. Actually, we're not requiring students to provide any more information about a parent contributor than they have in the past. So, in the past, they were required to provide the parent's name, Social Security number, and date of birth, and then an email address for at least one of the parents when they were providing information for two parents. The purpose of the email address is so that we can actually send an invitation to the parent so that they know to come into the FAFSA form. The rest of the information, the name, Social Security number, and date of birth, is to allow us to match that parent contributor up with the application so that we know they actually belong there. Also, what's new is the addition of the spouse contributors, and the rules will hold true for those as well. Name, Social Security number, date of birth, and email address will be required.

Q2. If someone has their identity stolen and their SSN is compromised, how do they create an FSA ID?

A2. So, a compromised SSN should really not prevent someone from creating an FSA ID or account. In some ways, maybe that's scary that if your SSN is stolen, people can do a lot of things with it. That's why you're always advised to protect it. But anyway, folks should be able to still complete a StudentAid.gov account. The only exception that I could see there would be if they were in the process of requesting a new Social Security number with the Social Security Administration because they were aware that their identity had been compromised. But otherwise, they should still be able to match as long as they enter their identifiers correctly.

Q3. Will TransUnion have information on students from Freely Associated States who are under 18 years old?

A3. I saw several questions about who TransUnion will and will not have data on. You know, there is a broad spectrum of customers who will be using this functionality of creating an account without a Social Security number. We have students from the

Freely Associated States. We have parents that are living abroad. We have undocumented parents within the U.S. Given all this, we're not going to making claims about the projected success rate for this population. Our expectation is that most individuals without an SSN that require a StudentAid.gov account will be able to have knowledge-based verification questions generated, and that is something that we will be tracking closely and working with TransUnion to track those type of metrics and refine the process as we go along.

Q4. How soon can contributors without an SSN create an account?

A4. This functionality we saw here today will be implemented simultaneously with the new FAFSA release.

Q5. Okay. And if someone who has an SSN incorrectly checks that they do not have one, is it possible to correct that and then add their Social Security number at a later point?

A5. Yes. And there are measures in place to prevent this. As you all saw, the first line of defense is the warning message that appears when they check the box. We all know that many people will blow right past that. The next line of defense is when we send the person's information to TransUnion. If the person found to be associated with that information is known to actually have a Social Security number, we will actually note that and direct them to enter the Social Security number before proceeding. So, in the vast majority of cases, this would be caught and they'd be given the opportunity to add the Social Security number. We also saw that if someone in the confirm and verify, step six, reviews their information and sees that the Social Security number was left blank, they have the opportunity to add it there as well. And if they get through all of that and still are able to create the account without a Social Security number, they are able to add it in settings. And at that point, they would go through the normal Social Security Administration check to verify their information.

Q6. Do people without a Social Security number still need to input nine zeroes at any point on the FAFSA or for the FSA ID process?

A6. When filling out a paper FAFSA form, you would still need to enter all zeros in order to indicate that you don't have a Social Security number, and those instructions will be on the paper form, but paper is the only place where you would be doing that. As you saw in the demo that Ken did, once you indicate you don't have a Social Security number, the field is grayed out and you can't enter anything there, and the online FAFSA form works that same way. So, if you're inviting somebody to be a contributor and they don't have a Social Security number, you're going to check the box to indicate they don't have a Social Security number, the Social Security number field will be grayed out, and the address fields will display, very much like what you saw in the FSA ID process. So, there's no way to be entering all zeros there. If you're the one that doesn't have a Social Security number and you've gotten your FSA ID with no Social Security number and you use it to log into the FAFSA, then the Social Security number field will just be -- there will just be nothing there. Any information that you're pulling in with you from your FSA ID account as part of your identity or contact information is going to be pre-filled based on what was in your FSA ID account. So, if the SSN was blank in your FSA ID account, then it will also be blank in the FAFSA form. So, long way of saying on paper, yes, online, never.

Q7. Can a student or a parent create an email and then that same day use the email to verify their email address?

A7. Right. So, as mentioned in the demo, now we are requiring email address. Not just entering an email, but also verifying the email when creating a StudentAid.gov account. So, as long as that email address was created prior to when you begin this create account process or I guess prior to when we send you the verification email to receive that secure code, then there's no issue with creating it that same day.

Q8. When will the transition process for existing FSA ID accounts with an email address that is duplicated in another account? What is that transition process?

A8. Right. So, I saw that question and wanted to point out that a verified email address will be required for all StudentAid.gov accounts, not just new ones. So, someone who hadn't verified an email address prior to now, after we deploy in December, if they were to log in, we would be asking them to verify their email address. So, it also applies to

existing users. If someone else has verified an email address already, another customer or another borrower is not able to then verify it. So, once it's been verified, unless someone goes in and proactively changes it to something else or -- well, yes, they'd have to essentially change it to a different email and then verify that different email -- no one else will be able to claim and verify that email address.

Q9. Parents will have to get separate email addresses starting now. What if the person's home address is outside of the United States?

A9. Right. That is not a problem. They are able to enter that foreign address during create account, and there's no restriction there.

Q10. Can a username be identical to an email address?

A10. It cannot. We do restrict the format of the username to prevent it from being the exact same as the email address. However, I will point out that you can use the email address in lieu of the username to log in. So, now that we know that all emails will be verified, any email address that is associated on your StudentAid.gov account, that can be used to log in, as well as a verified mobile phone number, as well as the username.

Q11. What if the parent does not have a phone number? What if they only have a landline number?

A11. Phone number is not a required field, and it is not one of the fields that is sent to TransUnion. So, other than having to receive communications via other methods, there's no restriction or no issue with not providing a mobile phone number.

Q12. There's a phrase on there that said, "Emails must be associated with one account." If the parents have multiple students, can they use a single login for all of their students?

A12. So, just a reminder that an account is associated with a person and represents the person. So, if I as a person have an FSA ID account with my email address in it, then I can be a parent contributor, I can be a spouse contributor, or I can be a student on the

FAFSA form. If I as the parent have two children, I will use my FSA ID account with my email address in it when I am contributing to their FAFSA form. They each have to have their own FSA ID accounts and use their own email addresses in their FSA ID accounts. So, there wouldn't be any duplication between the email addresses and the accounts.

Q13. If a parent has a P.O. Box for mail, do they have to use the physical address when getting their FSA ID?

A13. Right. I saw several questions about preferred address. So, the reason we're requiring address is because it is one of the identifiers that's sent to TransUnion to identify the person who is creating the account to be able to generate the knowledge-based verification questions. We don't have a restriction on the type of address they provide. However, if it's an address they have history with or been in for a while versus a P.O. box, I think the address that there's been a history with or that would probably be more known I guess you could say would be the preferred option. So, again, no actual restriction. However, the recommendation would be to provide an address that is associated to you where you receive bills where maybe is on a loan or whatever it may be in order to have your best chance of being able to have knowledge-based verification questions generated for you.

Q14. Okay. How many days will it take to verify an FSA ID for students or parents without an SSN?

A14. So, the verification is immediate. Once the questions are answered and someone clicks submit, we immediately notify them there on the confirmation page that the account has been created and that they have been verified. So, that is immediate. And then, they can log in and they can go to the FAFSA and they're good to go. For folks that get to that confirmation page and it says they have not been verified, they will complete the identity verification process, and our expectation is that that process would take between one to three days.

Q15. Can parents that live outside of the United States create an FSA ID

A15. Yep. No limitation to where someone resides. And again, we accept foreign

addresses, so no problem there.

Q16. Okay. Does the mailing address have to match the tax return address if the parent without a Social Security number files U.S. taxes?

A16. No, it does not. I'm assuming that this question is based on the fact that previous usage of the IRS DRT required a match between the address provided on the authentication page and what was on file at the IRS, but we're not doing that sort of a match anymore, so the answer is no.

Q17. You mentioned a verification app. Is that required? Does it make it easier when someone forgets their username and password?

A17. Yes. Well, sorry. It is not required. So, no, it is not required. Yes, it does make it easier. One thing that I didn't even realize until I started doing some tests here was that an authenticator app will work when you don't have internet and don't have cell service. And I know there are situations where people have difficulty getting service or there's an outage or whatever it may be. The authenticator app still works in those situations, and I've gotten used to using it, and honestly it's faster than waiting for an email or even a text. Just pull up the app on your phone the same way you would pull up a text on your phone and get that code.

Q18. Can an ITIN be entered in place of a Social Security number?

A18. No. Only a Social Security number can be entered in the Social Security number field.

Q19. Okay. What if you get the identification questions wrong? How many attempts do you have to get those questions correct?

A19. Right. So, as you saw, the questions are multiple choice. So, allowing multiple attempts at the questions would be problematic and would be susceptible to a bad actor going in and just kind of brute force answering different combinations of responses. So, for that reason, there is one chance to answer those questions. If they are answered

incorrectly, the user is again notified on the confirmation page of the next steps they can take to verify their identity, which includes calling the help desk to initiate an ID verification case and providing their identity documents to FSA to verify.

Q20. Okay. In the popup box that was on the screen after you selected "I don't have an SSN," the two choices did not include one for other eligible non-citizens. How do folks in these groups create an FSA ID?

A20. Sure. So, great question. So, as a basic eligibility condition -- well, I should really say conditions. Basic eligibility for federal student aid states that all student applicants -- so, just the students -- are required to have both a Social Security number and be an eligible U.S. citizen or non-citizen. The only exception to that is if the student is a citizen from the Freely Associated States as they are not always assigned Social Security numbers. So, therefore, most student applicants who are eligible to apply for federal student aid -- again, due to their eligible citizen or eligible non-citizen status -- will be able to apply for an FSA ID by entering their Social Security number just as they have in years before. I will also note even though this is outside of the account creation process, but in case folks aren't familiar with this, as in previous years, when the FAFSA form is actually processed, the Department of Education will attempt to verify the student's eligible citizen or non-citizen status with the relevant government agencies through an electronic process. So, if their citizenship status cannot be confirmed, their FAFSA will be in a rejected status until that student resolves the issue. Usually, they do that either by contacting the Social Security Administration or by providing proof of their eligibility directly to their school's financial aid office. So, I just wanted to remind folks that's why the Social Security number is required for a student. It's required for eligibility for aid.

Q21. Does a credit freeze impact the ability to retrieve the identity verification questions?

A21. I know this is a question that a lot of people have because we are using a credit bureau. We do not perform a credit check, and a credit history is not required in order to generate the knowledge-based verification questions. So, whether someone has bad credit, credit freeze, whatever it may be, that has no impact whatsoever on their ability to create an FSA ID or to generate the knowledge-based verification questions.

Q22. Will there be any check that the individual actually does not have an SSN? What if later we discover or FSA discovers that there is an SSN for the individual?

A22. Right. So, we have several checks in place, firstly through TransUnion when they're looking up the information the person provided, in which case we would intervene and direct the person to enter the SSN. That should catch the vast majority of folks that try to attempt to create an account without an SSN. The rest have the ability to add an SSN via settings later after they have the account. If they [are a student and] create an account without one and they're not a resident of the Freely Associated States, they would not be able to submit the FAFSA. So, it would certainly not be beneficial to create an account without a Social Security number.

Q23. If someone did not add an SSN, would it recognize you actually have one and make you go back and add it?

A23. Yep. So, I think that's more or less the same situation. During the create account process, our expectation is we'll be catching the vast majority of these instances. And if not, then users are able to make updates in their account settings.

Q24. If this option with no SSN is offered in December for the FSA ID, I'm assuming this is good for the students/parents to use, even for the current aid year of 23/24. Is that correct?

A24. Actually, that is not correct. The 24/25 year is the first year where the online FAFSA requires you to log in with an FSA ID. The 23/24 FAFSA still has that option for you to start the FAFSA using the personally identifiable information: the name, Social Security number, and date of birth. So, for the remainder of the 23/24 application, the students who don't have a Social Security number will continue to use that option that allows them to start without the FSA ID. And currently for that year, we don't have logging in by anybody except for the student. So, for 24/25, that's when the FSA ID without a Social Security number can be used and going forward.

Q25. I think we did touch on this one, but I'll ask it here. If a student does not have

an SSN but is not from one of the Freely Associated States, are they still able to create an account this way?

A25. Yes, and I know we answered this, but just to make it super clear, there is nothing that prevents anybody without a Social Security number from obtaining an FSA ID. The restriction is on the FAFSA side. So, if somebody without an SSN and also not from a Freely Associated State gets their FSA ID and then uses that to create a FAFSA form, we will stop them at the point we see a conflict between them not having a Social Security number and them also not being from a Freely Associated State. So, we would not allow them to continue at that point.

Q26. What do parents select if they do not have an SSN but they do have a ITIN and do they list the ITIN under SSN or indicate they don't have one?

A26. So, Ken answered the question about whether somebody can enter an ITIN in place of a Social Security number. So, that is from the FSA ID perspective where either a Social Security number or an indication that there is no Social Security number is what's done and there's nothing at all related to an ITIN that applies to the FSA ID. The purpose of the ITIN is for filing taxes, so that comes into play on the FAFSA side, and the ITIN would be needed in order for us to make the request based on receiving consent and approval to make the request from the IRS for tax information associated with that person. So, somebody without a Social Security number would log in to the FAFSA form, and they would see an additional entry field, which would collect ITIN. They would leave it blank if they don't have one. They enter it if they do have one. If they do enter it and they provide their consent and approval, that's what allows us to check with the IRS to see if there's tax data on file.

Q27. I see. Okay. Will an SSN be visible on confirm and verify if provided so that the user can make corrections if typed incorrectly?

A27. Yes, and that's current functionality in that confirm and verify step. You could see if you click edit and then in the SSN field there's a show/hide button you can press to show the Social Security number so you can verify that you entered it correctly.

28. Okay. And this one is for you as well. Do all students and parents get a backup code?

A28. Yes. That comes with every StudentAid.gov account. The backup code is generated for every account.

Q29. Okay. What happens if you lose the backup code and you can't get in via the other methods

A29. So, if you lose the backup code and are proactive about it, you do have an opportunity to create a new one in settings. So, if someone realizes that they have forgotten it or someone reminds them that they should always have their backup code ready and they just have lost it, they are able to log in to request a new one in settings. However, if they have lost it and also have lost access to their other methods of logging in, at that point they would call the help desk and open what is called an ID account recovery case whereby they would be required to provide forms of identification in order to regain access to their account.

Q30. What is the procedure when you get a message that states that phone number is in use, yet it really is their number?

A30. Yes, and this is one we are aware of because phone numbers turn over. There are situations where someone wants to add a phone number to their account, but because it's on someone else's account, they're unable to. We are putting in an enhancement that'll be deployed in December along with the no SSN functionality, which is we realized that there was a situation where folks have put in phone numbers, but never verified them, but that was essentially squatting that phone number or essentially preventing anyone else who actually has the phone number or who now has the phone number from being able to verify it. So, if there's an account with a phone number that has not been verified yet, they will no longer be able to prevent someone else from going in to try to verify that phone number. So, that is a change that we are putting in to help with that. It won't solve all of the cases because if the phone number is verified on a different account, we can't allow someone else to claim it. It would have to be changed on the other account or removed in order for someone else to be able to claim

it, but there should be a reduction in the number of times that folks are prevented from claiming their actual phone number once we deploy this enhancement.

Q31. Okay, we have time for a couple more questions here. Does the foreign passport need to be valid or can it be expired?

A31. Right, I think there was several questions about expired IDs. So, same answer for all of them. It has to be an active non-expired ID.

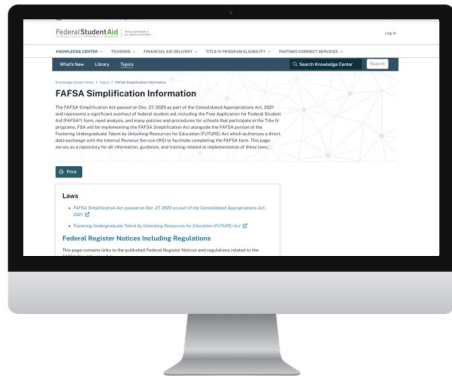
Q32. Okay, and here's one of about backup codes, but it seems they keep changing. So, this is a little different. So, for backup codes, Ken, it seems they keep changing after one tries to access FSA again. Will only the most recent backup code be usable?

A32. Yes. So, if someone does actually go through the ID account recovery process, once they log in for the first time afterwards, they would be giving a new backup code, and that would be their one and only backup code going forward. Likewise, if someone proactively goes into settings to request a new backup code, that disables or deactivates any previous backup codes they had, and that newly requested one becomes the one and only backup code.

Q33. Okay, great. And we'll just do one final question here. Are FSAIC staff available in languages other than English? There were many questions about this in the chat in the Q&A.

A33. Yes. Yes, they are. We offer interpretation services through the call center, and we will be adding some information to the StudentAid.gov website to explain to anybody who needs to avail themselves of those services exactly how they would go about identifying themselves when they first make the call to the call center. Those services are available in many, many languages. So, beyond just English and Spanish. So, we will be including a list of the most common languages, but services are available in languages beyond those as well.

Thank you so much. So, we are at the end of our time. I want to thank our staff who has answered many of your questions. We had so many questions today, and I do apologize that we can't get to all of them. But hopefully, more of these will be answered at the FSATC and down the road for you. Please, please, please do take the feedback survey. We use this to improve our trainings, which are for you, so we would appreciate that. And thank you for the time you spent with us today.



FAFSA Simplification Information

Get the most up-to-date information on FAFSA Simplification implementation in the Knowledge Center “Topics” section!