How To Submit the 2024–25 FAFSA® Form if Your Contributor Doesn't Have an SSN

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When the 2024–25 Free Application for Federal Student Aid (FAFSA®) form first became available, a technical issue prevented contributors without a Social Security number (SSN) from starting or accessing the form. This issue has been resolved. Students are now able to submit a fully completed FAFSA form that includes contributor information.

Provided below are instructions to help students and their contributors successfully navigate the form. This includes answers to frequently asked questions and help with issues that might impact the user experience.

Issues that may impact user experience include the following:

- All contributors without an SSN, including those with an Individual Taxpayer Identification Number (ITIN), will need to manually enter their financial information. We still encourage all impacted users to enter an ITIN, if they have one. At a later date, the U.S. Department of Education will work to retrieve federal tax information via the direct data exchange with the IRS and will reprocess the form, as necessary, to reflect any changes. There is no timeline for resolution of this issue.

- Parent contributors from the Freely Associated States are not able to start a FAFSA form on behalf of dependent students. Until this issue is resolved, students should start their own form and invite their required parent contributor(s) to participate.

Step-by-Step Instructions for Completing the Form

To start an online FAFSA form in situations where a contributor does not have an SSN, follow the steps below. Completing these steps will help you avoid encountering errors.

Step 1: Get a StudentAid.gov account before filling out the FAFSA® form.

As you prepare to fill out the form, make sure you and your contributor(s) each create a StudentAid.gov account. We strongly recommend that you and your contributor(s) each create a StudentAid.gov account before you start your form. If you’re an independent student, and you didn’t file taxes jointly with your spouse, your spouse may be a required contributor. If you’re a dependent student, your parent(s) may be required contributors. To find out if your parent(s) will be a contributor on your FAFSA form, check out the Is My Parent a Contributor When I Fill Out My FAFSA® Form? infographic.
IMPORTANT: We recommend printing a copy—or taking a screenshot—of the information your contributor enters on the “Personal Information” page when they create their StudentAid.gov account. You will need to enter this same information exactly as entered when inviting the contributor to your FAFSA form. Differences as small as using “Road” in the invitation to the contributor, versus the contributor using the abbreviation “Rd” when creating their StudentAid.gov account address, can potentially lead to errors that will prevent the contributor from entering the FAFSA form.

Contributors without an SSN who create a StudentAid.gov account will need to complete an identity validation process after they create the account. The U.S. Department of Education has made temporary adjustments so that contributors who do not have an SSN can still contribute to the 2024–25 FAFSA form while they are completing the identity validation process. Once they create an account, they’ll immediately be able to access and complete the FAFSA form by logging in with their StudentAid.gov account username and password. They’ll have access to the form while they complete the mandatory identity validation process. See How do I verify my identity if I create an account and don’t have a Social Security number (SSN)? for more information.

Step 2: Start the 2024–25 FAFSA® form at fafsa.gov.

Be prepared so you can complete your form in one session. You might need the following documents as you fill out the 2024–25 form:

- 2022 tax returns
- Records of child support received
- Current balances of cash, savings, and checking accounts
- Net worth of investments, businesses, and farms

Learn more about what you need to fill out your FAFSA form. If you gather these things in advance, you’ll be able to complete and submit your form quickly. Any contributors you invite to your form will need to provide the same information for themselves.

Step 3: Invite all required contributors to participate in the form.

Follow the prompts in the online form to identify and invite your contributors. Then, complete the entire student section of the form. To invite contributors to your FAFSA form, you’ll be asked to provide their

- first and last name;
- SSN (if they have one);
- date of birth;
- email address; and
- mailing address.
Invite Parent(s) to This FAFSA® Form

We Need Information for the Parent You Previously Identified
Based on your answers in the previous section, the parent you identified will need to contribute to your FAFSA® form. This does not make them financially responsible for your education.

Enter information about your parents identified on the prior page, and we’ll send an email on your behalf.

If they already have a StudentAid.gov account username and password (FSA ID), the information entered here must exactly match that account.

IMPORTANT: If your contributor doesn’t have a Social Security number (SSN), you may encounter an issue that impacts your ability to add them to your form. If you receive this error, review this guidance and recommended workaround and try again.

Only the email address does not need to match the email associated with their StudentAid.gov account. Please use the email address that you know is most likely to reach your contributor.

To avoid issues with your FAFSA form, list contributor information exactly as it appears on the contributor’s legal identification such as their birth certificate, U.S. driver’s license, or foreign passport. Also, if they already have a StudentAid.gov account, make sure the personal information you enter exactly matches the information they provided when creating their account.

Differences as small as using “Road” in the invitation to the contributor, versus the contributor using the abbreviation “Rd” when creating their StudentAid.gov account, can potentially lead to errors that will prevent the contributor from entering the FAFSA form. Leave the SSN portion blank only for those contributors that do not have one. For additional tips on successfully completing your 2024–25 FAFSA form, read our Pro Tips resource.

You may receive the following error message if you enter inaccurate information on a contributor’s invitation or if you send multiple invitations to the same contributor: “If you entered a Social Security number (SSN), it is already associated with a StudentAid.gov account. Except for email address, all information entered on this page must match that existing account. Please confirm this information with the person you are adding to your form to ensure accuracy. If you did not enter an SSN, review this guidance and recommended workaround and try again.”

If you receive this error message, you must wait until the next day and then try to invite your contributor again.

Step 4: Sign your section of the form after selecting schools.
After adding your school(s) to your form, review your information, sign your form, and then continue to the “section complete” page.

Step 5: Have your contributor(s) accept their invitation and log in to the form to provide their information.

Your contributor(s) will need to manually enter their income and tax information including their adjusted gross income and income taxes paid. They will need a copy of their 2022 tax return to complete this section.

All contributors without an SSN, including those with an Individual Taxpayer Identification Number (ITIN), will need to manually enter their financial information. We still encourage all impacted users to enter an ITIN, if they have one. At a later date, we’ll attempt to retrieve federal tax information via the direct data exchange with the IRS and will reprocess the form, as necessary, to reflect any changes.

Step 6: Submit the form.

If you successfully completed your section, and your contributors successfully complete their section, your form should be submitted.

Step 7: Watch for your confirmation email.

You will receive a confirmation email showing your submission date and your estimated aid eligibility.

Note: This process is different when the student does not have an SSN. Undocumented students, including Deferred Action for Childhood Arrivals (DACA) recipients, are not eligible for federal student aid but may still be eligible for other types of financial aid (state aid, college or career/trade school aid, or private scholarships). These students should check with their high school counselor or college’s or career school’s financial aid office to see whether completing the FAFSA form is the appropriate way to apply for state and school student aid. Get more details and tips for DACA recipients filling out the FAFSA form.

Frequently Asked Questions

What happens if my contributor can’t complete the identity validation process through TransUnion?

All contributors must complete an identity validation process to create a StudentAid.gov account without an SSN. When creating the account username and password online, they will be required to answer additional questions to verify their identity. These questions are generated by TransUnion, a credit reporting company.

- If They Aren’t Presented Questions:
  If identity validation questions couldn’t be generated for your contributor, a yellow banner will display. They can continue creating their account and then will be required to complete a manual validation process, which is detailed below.

- Manual Validation Process:
  If your contributor wasn’t presented with identity validation questions while creating their account or they answered them incorrectly, they will be notified on the account creation confirmation page that they need to take additional steps to verify their identity. The contributor will receive a “Verify Your Identity” email from us with additional steps and the required document(s) that must be
submitted. Your contributor must respond to the email address that is provided and attach a copy of the required documents from the list below, plus a completed and signed attestation form.

One of the following identity documents:

- Driver’s license
- State or city identification card
- Foreign passport

OR

One of the following pairs of identity documents:

- Municipal identification card and utility bill
- Community ID card and utility bill
- Consular identification card (Matricula Consular) and utility bill

Note: The U.S. Department of Education has made adjustments so that contributors without an SSN no longer need to complete this identity validation process before they can contribute to a FAFSA form. While they must still complete the steps to verify their identity, they can now log in and complete their section of the FAFSA form immediately after creating their account.

**If my contributor previously created an account and is waiting to complete the manual identity validation process, can they access and complete the FAFSA® form?**

Yes, your contributor can now log in with their account username and password. They’ll have access to the 2024–25 FAFSA form while they complete the mandatory identity validation process. The U.S. Department of Education will also send an email notifying them that they can now access the FAFSA form.

**How is the data that students and their contributors enter on the FAFSA® form, including personally identifiable information (PII), used and protected?**

The U.S. Department of Education (ED) follows all applicable laws and regulations to handle your information responsibly. ED requires personal information for identity validation, to determine a student’s eligibility for federal student aid, and to prevent fraud. ED may also share personal information from the FAFSA with other federal agencies. For example, ED will share information with the Social Security Administration to verify an SSN (critical for obtaining tax information from the IRS), citizenship (for students who are applying for aid), or to ensure the individual has not passed away. ED will only share information on the applicant (the student), not any of their contributors, with the Department of Homeland Security to confirm citizenship and eligibility for federal student aid.

Any federal agency that receives this information from ED can only use the data for the explicitly authorized purposes. This does not include any immigration or enforcement actions.

For those individuals without an SSN that go through an identity validation process through TransUnion,
TransUnion:

- can only use the data it receives from ED for the purpose of verifying someone’s identity;
- cannot keep the data; and
- cannot share the data with or sell the data to any other entities.

You may review how all collected information is used and shared by accessing Federal Student Aid’s privacy statements at studentaid.gov/notices/privacy.

If I submitted a paper form but it was not for the purpose of meeting an application deadline, can I also file an online form now?

You may still submit an online version of the FAFSA form. When your online form is processed, your paper form will be marked as a duplicate application and returned to you. Because the online form will be processed before the paper form, the date that the online version was submitted will be the recorded submission date of your FAFSA form (even if you submitted a paper form at an earlier date).

*Note: If you filed a paper form to meet an application deadline in January or February, you should not fill out a duplicate online form, as it will override your earlier paper application date.*

What can I use to show proof of my FAFSA® form submission if my school, state, or scholarship provider requests it?

If you submitted the online form, provide a copy of your confirmation email as proof of your submission. Alternatively, take a screenshot of your confirmation screen once you’ve submitted your form, or select your submission from the “My Activity” section of your StudentAid.gov account Dashboard to take a screenshot of your submission details.

If you’re not sure the provider requesting proof of your submission is legitimate, check out our resource about how to identify and avoid student aid scams.

Will online and paper forms be processed at the same time when processing begins in the first half of March?

Online forms will be processed first, followed by paper forms in the weeks that follow. Therefore, it’s highly recommended that all applicants apply via the online form, whenever possible, to prevent further delays. Because the online form will be processed before the paper form, the date that the online version was submitted will be the recorded submission date of your FAFSA form (even if you submitted a paper form at an earlier date).

*Note: If you filed a paper form to meet an application deadline in January or February, you should not fill out a duplicate online form, as it will override your earlier paper application date.*

I submitted an incomplete FAFSA® form as instructed by the U.S. Department of Education to meet a critical aid deadline. When can I update the form with my contributor’s information?

You can make a correction to your form now. Learn more about how to make FAFSA corrections.
What should I do if I’ve invited a contributor to my FAFSA® form but they still don’t see the form after logging in to StudentAid.gov?

First, review the steps in the section above, Step-by-Step Instructions for Completing the Form. Pay close attention to Step 3, which provides instructions for inviting required contributors to participate in your FAFSA form. The personal information you enter when inviting your contributor must exactly match the information they provided when they created their StudentAid.gov account. If you think you made a mistake when you entered your contributor’s personal information, we recommend that you take a screenshot or print a copy of the personal information on your contributor’s account and then send a new invite using the correct information.

If you followed the instructions and your contributor still can’t access your form, there may be an issue with the personal information attached to their StudentAid.gov account. Common mistakes that can lead to access issues include entering an ITIN in place of an SSN, entering an incorrect date of birth, or creating multiple accounts for the same individual. To correct their account information, the contributor must invalidate their current account and then create a new one.

To invalidate their current account, your contributor must complete the following steps:

1. Log in to StudentAid.gov and navigate to “Settings.”
2. On the Personal Information page, delete their last name. Select “Apply Changes” and then select “Yes” from the warning message about continuing with a blank last name.
3. On the Contact Information page, update the information so they reuse it when creating a new account.
   - Replace the email address with another valid address. We recommend entering an address the contributor does not intend to use for StudentAid.gov. The same email address cannot be used on both the current account and the new account that will be created.
   - Uncheck “Yes, I would like to use my mobile phone for account recovery” if already selected and delete the mobile phone number.
   - Check the box to agree to the terms and conditions, then select “Apply Changes”.
   - On the next screen, follow the prompts to verify the new email address. Click “Continue” to complete the changes.

Note: Once the account is invalidated, it will no longer be associated with any FAFSA form and may be subject to deletion at a future date.

After invalidating their account, your contributor must create a new StudentAid.gov account using the correct personal information. They may have previously received guidance to enter an incorrect date of birth and then correct it after creating their account. This step is no longer necessary. Also, if your contributor has a foreign mailing address, they will need to take additional steps in order for you to invite them to your form. See What should I do if my contributor doesn’t have a U.S. mailing address? below.

Once the new account is created, the contributor may immediately log in with their account username and password. If they must complete the manual identity validation process, they’ll have access to the 2024–25 FAFSA form while they complete that process.
**Note:** If your contributor still can’t see your form, reinvite them using the personal information that they entered when creating their new account.

**What should I do if my contributor doesn’t have a U.S. mailing address?**

If the contributor does not yet have a StudentAid.gov account, they should complete the account creation process for individuals without an SSN and also enter their foreign mailing address. Once the contributor has created an account, they should log in to StudentAid.gov, navigate to their account settings menu, and update their mailing address information to any temporary placeholder U.S. address on the Contact Information page.

When you invite the contributor to participate in your FAFSA form, you should enter the U.S. address that the contributor temporarily entered in their account settings (not the contributor’s actual foreign address). The address information must match precisely (for example, if the street address in their account settings ends in "Dr." instead of "Drive," you must enter "Dr."). After you invite the contributor to your FAFSA form, they can update their address in the account settings to their actual foreign address. When the contributor enters the FAFSA form, it should display their updated foreign address.

**Note:** Every time any user logs in to StudentAid.gov, they will be prompted to confirm their settings. If the user has a foreign address, they will not be able to move past the confirm settings page. To continue, they will need to change their address to a U.S. address. Once they are logged in, they will need to navigate back to the “Settings” menu to update the mailing address on the Contact Information page.