

ABOUT THE FEDERAL STUDENT AID ID

WHAT IS AN FSA ID?

The FSA ID – a username & password – has replaced the Federal Student Aid PIN.

HOW IS THE FSA ID USED?

The FSA ID is used to log into certain U.S. Department of Education websites. Your FSA ID confirms your identity when you access your financial aid information and electronically sign Federal Student Aid documents.

HOW DO I GET AN FSA ID?

You can create an FSA ID here: <https://fsaid.ed.gov>

STEPS TO CREATE AN FSA ID:

1. Log on to the website & click the tab to create an FSA ID.
2. Create a username and password and enter your personal email address.
3. Enter your name, date of birth, Social Security number, contact information and challenge questions and answers. **WRITE ALL THIS INFORMATION DOWN & STORE IN A SAFE PLACE.** You will need to access it every year you are in college.
4. If you have a Federal Student Aid PIN, you will be able to enter it and link it to your FSA ID. You can still create a FSA ID if you have forgotten or do not have your PIN.
5. Review your information. Read & accept the terms & conditions.
6. Confirm your email address using the secure code which will be sent to the email address you entered above. Once you verify your email address, you can use it instead of the username to log into the website.

NOTE:

You can use your FSA ID to sign in and fill out your FAFSA form right away.

FOR HELP:

Visit StudentAid.gov/fsad

YOUR FAFSA ACCOUNT LOGIN INFO

PARENT'S USERNAME: _____

PASSWORD: _____

EMAIL: _____



VERIFIED CELL PHONE



VERIFIED EMAIL

Security questions are case sensitive. Record them here with exact capitalization.

SECURITY QUESTION 1: _____

ANSWER: _____

SECURITY QUESTION 2: _____

ANSWER: _____

SECURITY QUESTION 3: _____

ANSWER: _____

SECURITY QUESTION 4: _____

ANSWER: _____

BACK UP CODE _____

NOTES: _____

HERE'S WHAT YOU'LL NEED TO COMPLETE THE 2027-2028 FAFSA

Use the lists below to complete the 2027-2028 Free Application for Federal Student Aid (FAFSA).

Information is subject to change as new information becomes available from the U.S. Department of Education.

HELPFUL HINTS FSA ID

The FSA ID will need to be set up for student and parent(s) prior to completing the FAFSA application at www.studentaid.gov. The FSA ID is a username and password you will create to confirm your identity when accessing and electronically signing the FAFSA. When setting up an FSA ID account or logging into the FAFSA, you must have access to your cell phone and personal email address. You will be asked to verify your cell phone and email address by entering a verification code sent by text and email.

In some cases, both parents of a dependent student, or a student's spouse will also need to create an FSA ID. If a student's parents or spouse filed taxes in 2025 as "Married Filing Separately" or taxes were not filed jointly.

WHEN DO I FILE?

The 2027-2028 FAFSA form will be available beginning October 2026. Each college has a priority deadline for the FAFSA. You should check with each college for deadlines and file the FAFSA as soon as possible.

IRS DIRECT DATA EXCHANGE

To complete the FAFSA, the student and any contributors are required to consent and approve to have 2025 federal tax information pulled onto the FAFSA form. You may still be asked additional questions about your taxes and will still need to have a copy of your 2025 taxes available for reference.

STUDENTS:

- A studentaid.gov FSA ID account (*see helpful hints*)
- Social security number, name as it is printed on social security card, date of birth and a personal email address
- Permanent resident card and alien registration number, if not a U.S. citizen
- 2025 federal and state tax returns (1040) and W-2s
- Child support received in the past year

→ Current asset information including:

- Current balance of cash, checking and savings
- Net worth of investments
- Net worth of any farm or business

• (*See back side for more information*)

→ List of federal benefits received in 2025 or 2026

including: • Earned income tax credit

- Federal housing assistance
- Free or reduced priced school lunches
- Medicaid
- QHP, SNAP, SSI, TANF or WIC

→ State of legal residence and when you became a resident

→ Parent legal name, date of birth, social security number and email address (used to send FAFSA invitation to parent if you are a dependent student)

PARENT(S):

→ A studentaid.gov FSA ID account (*see helpful hints*)

→ Social security number, name as it is printed on social security card, date of birth and a personal email address

→ 2025 federal and state tax returns (1040) and W-2s

→ Child support received in the past year

→ Current asset information including:

- Current balance of cash, checking and savings
- Net worth of investments
- Net worth of any farm or business

• (*See back side for more information*)

→ List of federal benefits received in 2025 or 2026

including: • Earned income tax credit

- Federal housing assistance
- Free or reduced priced school lunches
- Medicaid
- QHP, SNAP, SSI, TANF or WIC

→ State of legal residence and when you became a resident

FAFSA FILING TIPS & INFORMATION

ARE YOU A DEPENDENT OR INDEPENDENT STUDENT?

Not living with your parents or not being claimed by them on tax forms does not make you an independent student on the FAFSA. If you answer "yes" to any of these questions you are an independent student on the FAFSA.

If you answer "no" to all these questions you are a dependent student and will be required to use your parent(s) information on the FAFSA.

- ➔ Were you born prior to January 1, 2004?
- ➔ As of today, are you married? (Answer "yes" if you are separated, but not divorced)
- ➔ At the beginning of the 2027-2028 school year, will you be working on a graduate program?
- ➔ Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training or are you a veteran of the U.S. Armed Forces?
- ➔ Do you have children or dependents who live with you and will receive more than half of their support from you now and between July 1, 2027 and June 30, 2028?
- ➔ At any time since you turned 13, were both of your parents deceased, were you in foster care or were you a dependent or ward of the court?
- ➔ As determined by a court in your state of legal residence, are you or were you an emancipated minor or in legal guardianship?
- ➔ At any time on or after July 1, 2026, were you homeless or at risk of being homeless?
- ➔ Are there any other unusual circumstances that prevent you from contacting your parents or contacting your parents would pose a risk to you?

WHO IS CONSIDERED A PARENT ON THE FAFSA?

Please refer to:

<https://studentaid.gov/apply-for-aid/fafsa/filling-out/parent-info>

- ➔ If your parents are married to each other, then report information for both parents on the FAFSA.
- ➔ If your parent was never married and does not live with your other legal parent, or if your parent is widowed or not remarried, answer the questions about that parent.
- ➔ If your widowed parent is remarried as of today, answer the questions about that parent and your stepparent.
- ➔ If your parents are divorced or separated, answer the questions about the parent who provides the most financial support. If this parent is remarried as of today, answer the questions about that parent and your stepparent.
- ➔ If your legal parents (biological or adoptive, or as determined by the state) are not married to each other and live together, select "Unmarried and both parents living together" and provide information about both regardless of their gender.

FARMS/BUSINESS ON THE FAFSA

- ➔ The net worth of any farm or business will need to be reported on the FAFSA. Refer to your personal records or contact your accountant. For the net worth of a farm, you will need your most up-to-date balance sheet with the current net worth. You can request a balance sheet from your accountant

INVESTMENTS INCLUDE:

- ➔ Real estate or rental property (do not include the home you live in)
- ➔ Trust funds
- ➔ UGMA/UTMA accounts (student asset)
- ➔ Money market funds
- ➔ Mutual funds
- ➔ CDs – certificates of deposit ➔ Stocks
- ➔ Stock options
- ➔ Bonds
- ➔ Other securities
- ➔ Installment and land sales ➔ Commodities
- ➔ Educational savings accounts including 529 plans, Coverdell and educational IRAs (list as parent asset if owned by the parent. If owned by someone other than the parent, it is not listed as an asset on the FAFSA).

DO NOT INCLUDE:

- ➔ The home that you live in/ or your personal vehicles
- ➔ Life insurance values
- ➔ Retirement accounts/ 401K or IPERS
- ➔ Pension funds
- ➔ Annuities
- ➔ Roth or non-education IRAs
- ➔ Keogh plans
- ➔ UGMA/UTMA accounts for which you are a custodian, but not the owner

FAFSA help is available. If you have questions, please contact **Hannah Cavanaugh** at hannah.cavanaugh@vbcwarriors.org, text her at 641-680-8580, or schedule an appointment at <https://indianhillsscheduler.as.me/hannah>

VBC High School will be having a FAFSA Completion Night to meet with families to complete FAFSA information. This event will be happening on Tuesday, 10/13/2026 at VBC High School from 2-7 PM

Watch Parent Square for announcements and the link to sign up for a FAFSA appointment.