



FAFSA FAQ

Though the FAFSA (Free Application for Federal Student Aid) experience is different for every student and family, there are common situations and scenarios which are often encountered, and this “frequently asked questions” resource is designed to help in addressing such reoccurrences.

Dependency and Contributors

- 1. The student lives with a relative (grandparents, aunt/uncle, sibling, etc.), so will the relative contribute to the student’s FAFSA?**

Typically, no. The FAFSA determines whose information is required based on the student's legal parent(s), regardless of who they live with.

A relative would only contribute if they have legally adopted the student (or appear on the birth certificate). Simply providing housing, financial support, or acting as a caregiver does not make someone a FAFSA contributor.

- 2. The student is in a legal guardianship; do they need parent info on their FAFSA?**

No, as students who were in a court-ordered legal guardianship at any time after turning age 13 are generally considered independent students for FAFSA purposes and do not provide parent information.

- a. What if a relative has legal custody, but not guardianship?**

Legal custody and legal guardianship are not always the same. If the arrangement is custody only, the student may still be required to provide parent information. The student should review any court documents carefully; if they are unsure whether they meet the FAFSA definition of legal guardianship, they should speak with their school's Financial Aid Office (FAO).

- 3. The student is not able to contact their parent/s; how do they add parent info?**

If the student is not able to contact their parent/s (parent is incarcerated, their whereabouts are unknown, or it is unsafe for student to have contact), then they would be considered to have “unusual circumstances,” and can indicate so on the appropriate screen on their FAFSA (though they cannot explain their circumstance on the form). Choosing this option would make them provisionally independent, and they would need to work with the FAO at each institution at which they are seeking admission to elaborate on and verify their situation.



4. The student's parents no longer claim them on their taxes; does the student still need them as contributors?

Yes, as dependency status for FAFSA is not determined by who claims the student on taxes. If the student is considered dependent under FAFSA dependency guidelines, parent information is generally still required even if the parents do not claim the student as a dependent on their tax return.

5. The student no longer lives at home/will be moving out, so will they still need parent info on their FAFSA?

Typically, yes. Living independently, paying one's own bills, or moving out does not automatically make a student independent for FAFSA purposes. Unless the student meets one of FAFSA's dependency exemptions, parent information is still required.

General FAFSA

1. If a student wants to take a summer course before their freshman Fall, which FAFSA would they need to complete?

A student hoping to take summer courses before their freshman Fall would need to complete BOTH available FAFSAs, as the earlier cycle would cover a Summer term, and the later cycle their freshman year.

For example, a senior in the Class of 2027 would need to complete the 27/28 FAFSA for their freshman year, but if taking classes in Summer 2027, they would also need to complete the 26/27 FAFSA, and inform their FAO of both forms.

2. If a student has already invited a parent, but wants a different parent to be the contributor, how can they address that?

The student would log in to their Federal Student Aid account, and in their "My Activity" section, they should select the appropriate FAFSA form. There, they can find a "Manage Contributor Information" link, where they can change the email address to which the invite was sent; FSA will send a new invite email with a new invitation code to the updated email address.

a. What if the other parent has already completed their section?

If a parent contributor has already completed their portion, but the student requires a different contributor's information be used, the initial contributor can delete their contribution to the student's FAFSA; the parent contributor would log into their FSA Dashboard, go to "My Activity," click on the relevant FAFSA form, and use the menu options to delete their contribution. The student would then need to invite a new contributor from their own FSA account.



3. If a parent has multiple children going to college at the same time, how does that work with the FAFSA?

For the form itself, each contributor (students and parent/s) will need their own unique FSA IDs, and each student will need to invite their parent contributor via their own FAFSA form; the parent contributor will receive a unique invitation code for each student, which will be used to complete their portion of each respective student's FAFSA. However, once the parent contributor has completed the first of their FAFSA forms, the system will pre-fill some of their information into subsequent contributor forms for the same academic year.

When continuing the financial aid process with FAOs, the student/parent should inform each FAO that there are multiple students in their household attending college at the same time, as this could count as a "special circumstance" and could lead to increased aid for each student.

4. What if the parent/s have lost their jobs, or have had a reduction in income since they filed prior year taxes?

If the household has experienced a negative change in their financial circumstances (lost or reduced employment or income; medical/dental costs not covered by insurance; primary/secondary school tuition, multiple children in college, etc.), then they can claim "special circumstances" on the student's FAFSA; these circumstances would then need to be explained and verified with the FAO at each school to which the student is submitting a FAFSA.

5. What if a student can't remember, or is locked out of their FSA ID?

They can attempt to recover their FSA ID by following the prompts to recover their log-in information/account. If they don't recognize the information, or have too many failed attempts, they can contact Federal Student Aid directly at 1-800-433-3243; they can also initiate the online account recovery process, which takes about 15 minutes and requires a state-issued ID and cell phone access.

6. If a student tries to create an FSA ID, but it indicates one has already been created, how can the student resolve this issue?

First, have the student visually confirm that the Social Security Number (SSN) they are typing on the screen matches the number shown on their SSN card; also have them ensure that they are entering their name EXACTLY as it appears on the SSN card. If the SSN was mis-keyed, they should be able to continue account creation; if no mistakes were made and the student is still not able to proceed with account creation, then the account will have to be recovered.

In this case, the student should attempt to "recover" their account themselves, as many students create FSA IDs in school but may not realize what they're creating. If they cannot recover their information using phone number or email (typically because it says information doesn't match), then they will need to initiate online account recovery. This process typically takes about 15 minutes and requires a state-issued ID and cell phone access. Alternatively, students can dial 1-800-4-FEDAID (1-800-433-3243) to speak with an FSA representative; in many cases, they will direct them to the same online account



recovery process as already mentioned. However, if that process doesn't work or is not available to the student, an email-based recovery process may be initiated, which can take 10-20 days for account recovery.

As an added precaution, students (and/or their parents) should take steps to safeguard the student's identity and SSN if their FSA ID had been created fraudulently. Please refer to the SBM NexGen document regarding fraud protection for further details and information.

7. Why didn't FAFSA ask for my tax information or income?

With the simplified FAFSA, most tax information is transferred directly from the IRS after consent is provided; because of this, some students and parents are surprised by how few income questions they actually see. However, in some cases, students and/or parents may be required to manually enter tax information, even if IRS consent was given; if so, there will be prompts given for each entry directing the contributor on where to find the required information on the relevant tax documents.

Undocumented Issues

1. Can undocumented parents contribute to a FAFSA form?

Yes, undocumented parents can still contribute to their students' FAFSA and should be invited just like all other parents. They can create an FSA ID using the "No SSN" option, and will input tax information manually in the parent contributor section.

2. Can eligible non-citizen students complete a FAFSA?

In most cases, students not born in the United States but who possess a SSN are able to complete a FAFSA form as an eligible non-citizen. They will need their USCIS-A Number, or Alien Registration Number, which is a unique 7, 8, or 9-digit identification number assigned to noncitizens by the Department of Homeland Security. It can be found on the following:

- Green Card (Permanent Resident Card): Listed on the front of the card (often labeled as "USCIS#" followed by a 9-digit sequence).
- Employment Authorization Document (EAD / Work Permit): Located on the front of the card, directly under the "USCIS#" label.
- Visa: Found in the middle/right section of your U.S. visa stamp.
- Approval/Receipt Notices (Forms I-797): Printed on the top left corner under "A-Number."