23-24 FAFSA & FSA ID Updates

What do you need to know?

9/23/2022

NATIONAL COLLEGE ATTAINMENT NETWORK

FAFSA TRENDS

- **Class of 2022 filing rate is <u>4.4% higher</u> than Class of 2021**

- **Largest gains were made in low-income and high minority high schools-8% or more**

- **Large gain in high schools in "city" locations**

- **Hats off to the access field for increasing the rates for our primary audiences**

- **Still not back to the rate for the Class of 2019**

- **Lots of work to still be done**

FSA ID UPDATE

- Effective 7/10/22 – Department of Education added a Multi-Factor Authentication process for any FSA IDs created on or after this date

- The process is being referred to as a "two-step verification" process on studentaid.gov website

- NCAN has suggested to FSA that the name not include the word "verification" since there is another process related to the FAFSA called "verification"

- Students and parents who had an FSA ID prior to July 10, 2022 should not initially experience this process until FSA rolls it out to ALL FSA ID owners starting in November

- The authentication process will be required when logging in to any section of the studentaid.gov website

- NCAN strongly encourages you to have students and parents review and update emails and phone numbers associated with the FSA ID, if necessary, to facilitate the authentication process.

- Modify your FSA ID "cheat sheet" documents to include a line for the FSA ID backup code

NCAN

FSA ID RESOURCES

Multi-Factor Announcement:

https://fsapartners.ed.gov/knowledge-center/library/electronic-announcements/2022-07-11/studentaidgov-enhancements-and-modifications-starting-july-2022

Setting Up FSA ID:

https://studentaid.gov/fsa-id/create-account/launch

- **How do I set up an authenticator app for my two-step verification?**
- **Why do I have to set up two-step verification for my FSA ID?**
- **What do I do if I forgot my two-step verification backup code?**
- **How can I find my one-use backup code for two-step verification for my FSA ID?**
- **Do I have to choose between an authenticator app, SMS text, or email for two-step verification with my FSA ID (username and password)?**
- **Can I use an app I already have on my phone for two-step verification?**
- **Why should I add my mobile phone number to my FSA ID?**
- **What is an authenticator app?**

FSA MULTI-FACTOR AUTHENTICATION (MFA) PHASE 1
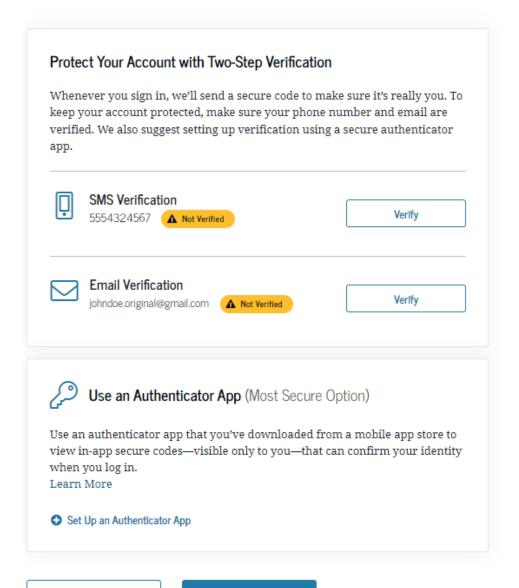
User Experience Screenshots

08/05/2022

Federal **Student Aid**
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ENABLING MFA – NEW USERS (MANDATORY)

Create an Account (FSA ID)

Enable Two-Step Verification

Protect Your Account with Two-Step Verification

Whenever you sign in, we'll send a secure code to make sure it's really you. To keep your account protected, make sure your phone number and email are verified. We also suggest setting up verification using a secure authenticator app.

SMS Verification
5554324567   ⚠ Not Verified

Verify

Email Verification
johndoe.original@gmail.com   ⚠ Not Verified

Verify

🔑 Use an Authenticator App (Most Secure Option)

Use an authenticator app that you've downloaded from a mobile app store to view in-app secure codes—visible only to you—that can confirm your identity when you log in.
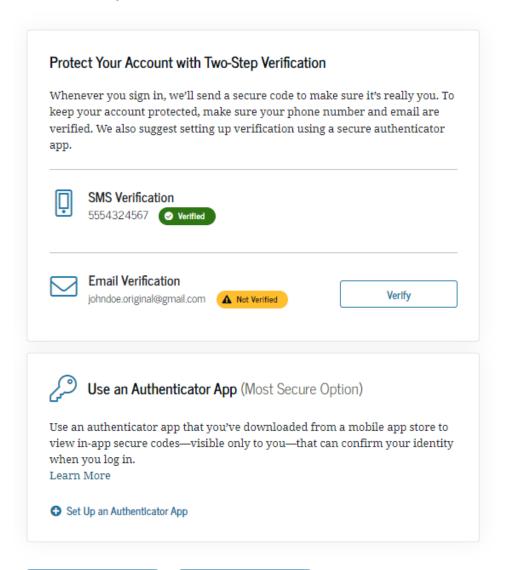Learn More

⊕ Set Up an Authenticator App

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Continue

Create an Account (FSA ID)

Enable Two-Step Verification

Protect Your Account with Two-Step Verification

Whenever you sign in, we'll send a secure code to make sure it's really you. To keep your account protected, make sure your phone number and email are verified. We also suggest setting up verification using a secure authenticator app.

📱 **SMS Verificat**
5554324567

✉️ **Email Verifica**
johndoe.original@

🔑 **Use an Auth**

Use an authenticator
view in-app secure codes—visible only to you—that can confirm your identity when you log in.
Learn More

⊕ Set Up an Authenticator App

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Secure Code Sent

Enter the secure code we sent to your phone number: 5554324567.

Enter the secure code below

[   ]

Resend code

| Cancel | Continue |

Previous   Continue

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Create an Account (FSA ID)

Step 7 of 7

Enable Two-Step Verification

Protect Your Account with Two-Step Verification

Whenever you sign in, we'll send a secure code to make sure it's really you. To keep your account protected, make sure your phone number and email are verified. We also suggest setting up verification using a secure authenticator app.

📱 **SMS Verification**
5554324567 ✓ Verified

✉️ **Email Verification**
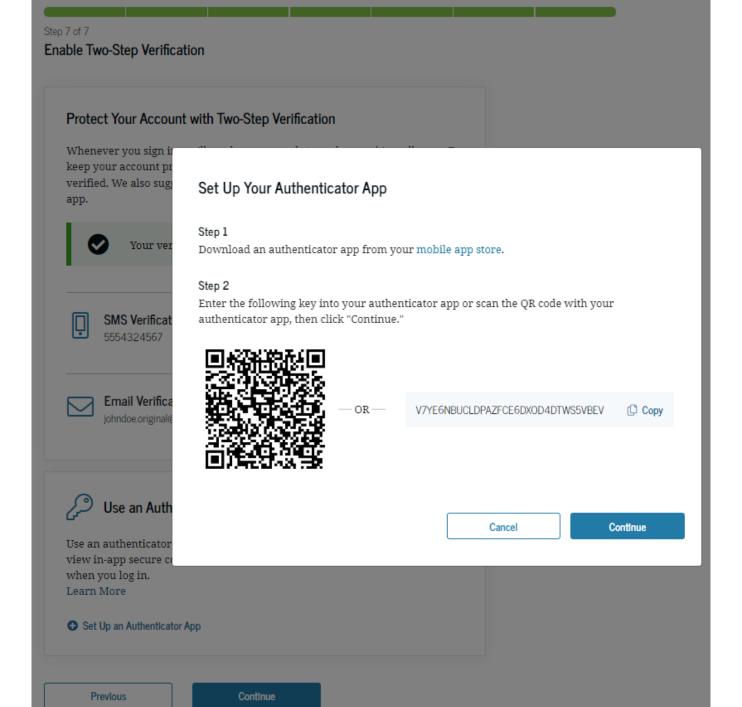johndoe.original@gmail.com   ⚠ Not Verified   [Verify]

🔑 Use an Authenticator App (Most Secure Option)

Use an authenticator app that you've downloaded from a mobile app store to view in-app secure codes—visible only to you—that can confirm your identity when you log in.
Learn More

⊕ Set Up an Authenticator App

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[Previous]   [Continue]

Create an Account (FSA ID)

Step 7 of 7
Enable Two-Step Verification

Protect Your Account with Two-Step Verification

Whenever you sign in, we'll send a secure code to make sure it's really you. To keep your account protected, make sure your phone number and email are verified. We also suggest setting up verification using a secure authenti

SMS Ver
5554324

Email Ve
johndoe.or

Verify

Secure Code Sent

Enter the secure code we sent to your email: johndoe.original@gmail.com.

Enter the secure code below

Resend code

Cancel   Continue

Use an

Use an authenticator app that you've downloaded from a mobile app store to view in-app secure codes—visible only to you—that can confirm your identity when you log in.
Learn More

⊕ Set Up an Authenticator App

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Enable Two-Step Verification

Protect Your Account with Two-Step Verification

Whenever you sign in, we'll send a secure code to make sure it's really you. To keep your account protected, make sure your phone number and email are verified. We also suggest setting up verification using a secure authenticator app.

✓ Your verified method(s) can now be used to log in.

SMS Verification
5554324567 ✓ Verified

Email Verification
johndoe.original@gmail.com ✓ Verified

Use an Authenticator App (Most Secure Option)

Use an authenticator app that you've downloaded from a mobile app store to view in-app secure codes—visible only to you—that can confirm your identity when you log in.
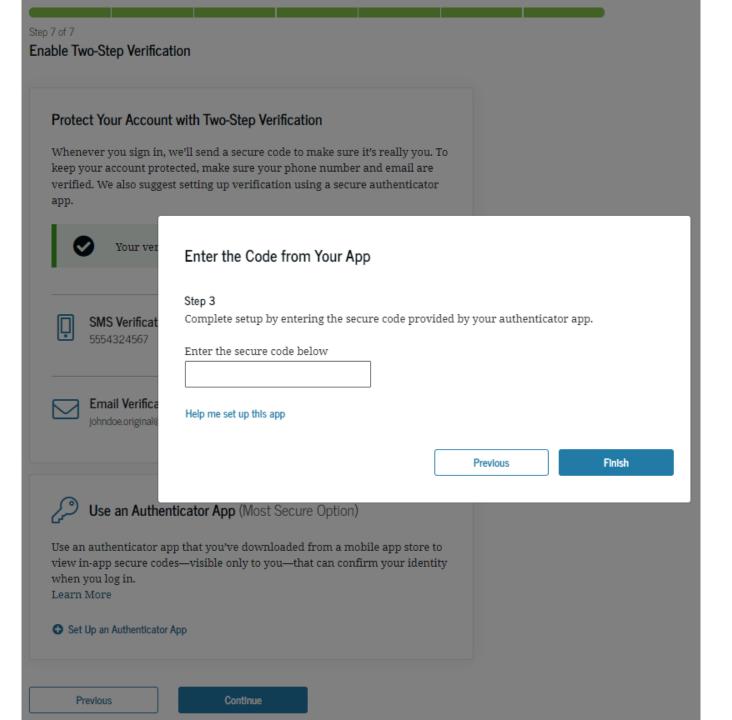Learn More

⊕ Set Up an Authenticator App

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Previous   Continue

Enable Two-Step Verification

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Protect Your Account with Two-Step Verification

Whenever you sign i[...]ll[...]keep your account pr[...]verified. We also sug[...]app.

✓ Your ver[...]

📱 SMS Verificat[...]
5554324567

✉️ Email Verifica[...]
johndoe.original@[...]

🔑 Use an Auth[...]

Use an authenticator[...]
view in-app secure c[...]
when you log in.
Learn More

⊕ Set Up an Authenticator App

Set Up Your Authenticator App

Step 1
Download an authenticator app from your mobile app store.

Step 2
Enter the following key into your authenticator app or scan the QR code with your authenticator app, then click "Continue."

— OR —   V7YE6NBUCLDPAZFCE6DXOD4DTWS5VBEV   📋 Copy

Cancel   Continue

Note: Setting up an Authenticator App is OPTIONAL

Previous   Continue

Enable Two-Step Verification

Protect Your Account with Two-Step Verification

Whenever you sign in, we'll send a secure code to make sure it's really you. To keep your account protected, make sure your phone number and email are verified. We also suggest setting up verification using a secure authenticator app.

✓   Your ver

📱 SMS Verificat
5554324567

✉ Email Verifica
johndoe.original@

Enter the Code from Your App

Step 3
Complete setup by entering the secure code provided by your authenticator app.

Enter the secure code below

[   ]

Help me set up this app

[Previous]   [**Finish**]

🔑 Use an Authenticator App (Most Secure Option)

Use an authenticator app that you've downloaded from a mobile app store to view in-app secure codes—visible only to you—that can confirm your identity when you log in.
Learn More

⊕ Set Up an Authenticator App

Note: Setting up an Authenticator App is OPTIONAL

[Previous]   [Continue]

Enable Two-Step Verification

Federal **StudentAid**
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Protect Your Account with Two-Step Verification

Whenever you sign in, we'll send a secure code to make sure it's really you. To keep your account protected, make sure your phone number and email are verified. We also suggest setting up verification using a secure authenticator app.

✓ Your verified method(s) can now be used to log in.

SMS Verification
5554324567 ✓ Verified

Email Verification
johndoe.original@gmail.com ✓ Verified

Authenticator App

✓ Verified

✓ Your authenticator app can now be used to log in.

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Previous   Continue

Create an Account (FSA ID)

Enable Two-Step Verification: Backup Code

> ℹ️ We recommend storing your backup code in a safe place.

Your backup code is a special code that lets you access your account in the event that you cannot use any other two-step verification method.

Your Backup Code Is:

CK3H1SM5MRET

☐ I have stored this backup code somewhere safe.

Previous   Continue

Your Account Was Successfully Created — What's Next?

Before we can grant full account access, we must confirm that your name, Social Security number, and date of birth all match what is on record with the Social Security Administration (SSA). This process takes one to three days. If you verified your email address, you'll receive an email once your information is matched with the SSA.

You can still use your account while your information is being verified with the SSA.

💡 Remember to Save Your Backup Code

Your backup code lets you access your account in the event that you cannot use any other two-step verification method.

Your Backup Code Is:

> CK3H1SM5MRET

What You Can Do Now

- Complete and electronically sign an original (first-time) *Free Application for Federal Student Aid* (FAFSA®) form.

- Check the SSA match status of your account information in Account Settings.

- View your account dashboard, which includes checklists and other info.

- Explore this website to learn about applying for aid and repaying federal loans.

- Use the Help Center to get answers to common questions.

What You Can Do After You've Been Matched

- Fill out a FAFSA renewal form.

- Complete and sign forms such as the Income-Driven Repayment Plan Request and Direct Consolidation Loan Application.

- View your personalized dashboard, your aid information in Aid Summary, and notifications and alerts about your account and financial aid.

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Return to Login

LOGGING IN WITH MFA

Log In ⇥

FSA ID Username, Email, or Phone

testuser001 ⑦

Forgot My Username

Password

•••••••• Show Password ⑦

Forgot My Password

Log In

or

Create an Account

(No changes to the log in screen)

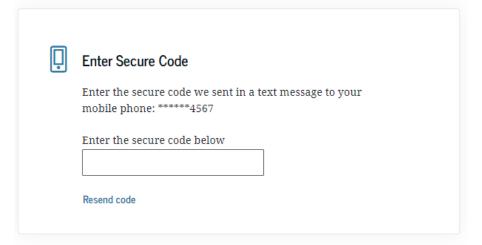# Two-Step Verification

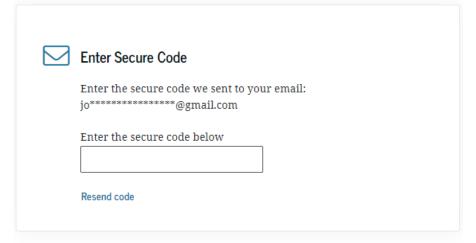You have the following two-step verification methods enabled. Select one to finish logging in.

Authenticator App (Most Secure)

Use the authenticator app you set up to use with your account to get a secure code.

[Enter Code]

SMS Verification

******4567

[Send Code]

Email Verification

jo***************@gmail.com

[Send Code]

Help me access my account

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Two-Step Verification

Enter Secure Code

Enter the secure code we sent in a text message to your mobile phone: ******4567

Enter the secure code below

Resend code

Having Trouble? Try a different method.

Submit

or

Two-Step Verification

Enter Secure Code

Enter the secure code we sent to your email: jo***************@gmail.com

Enter the secure code below

Resend code

Having Trouble? Try a different method.

Submit

or

Two-Step Verification

Enter Secure Code

Open the authenticator app installed on your device to generate a secure code.

Enter the secure code below

Having Trouble? Try a different method.

Submit

Please Read Before Continuing

You are accessing a U.S. Federal Government computer system intended to be solely accessed by individual users expressly authorized to access the system by the U.S. Department of Education. Usage may be monitored, recorded, and/or subject to audit. For security purposes and in order to ensure that the system remains available to all expressly authorized users, the U.S. Department of Education monitors the system to identify unauthorized users. Anyone using this system expressly consents to such monitoring and recording. Unauthorized use of this information system is prohibited and subject to criminal and civil penalties. Except as expressly authorized by the U.S. Department of Education, unauthorized attempts to access, obtain, upload, modify, change, and/or delete information on this system are strictly prohibited and are subject to criminal prosecution under 18 U.S.C. § 1030, and other applicable statutes, which may result in fines and imprisonment. For purposes of this system, unauthorized access includes, but is not limited to:

- any access by an employee or agent of a commercial entity, or other third party, who is not the individual user, for purposes of commercial advantage or private financial gain (regardless of whether the commercial entity or third party is providing a service to an authorized user of the system); and
- any access in furtherance of any criminal or tortious act in violation of the Constitution or laws of the United States or any State.
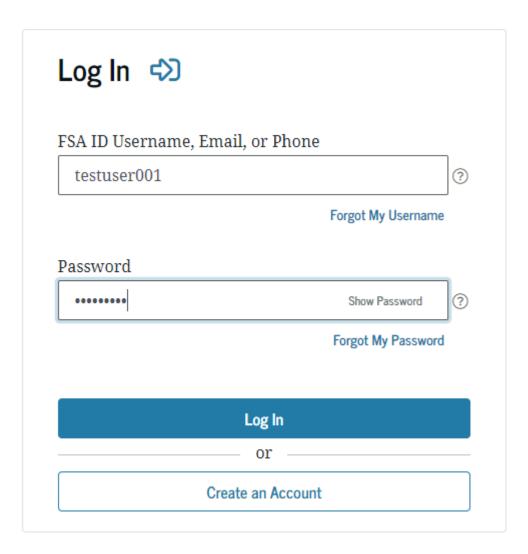
If system monitoring reveals information indicating possible criminal activity, such evidence may be provided to law enforcement personnel.

Accept   Decline

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LOGGING IN WITH MFA BACKUP CODE

Log In ⇥

FSA ID Username, Email, or Phone

testuser001 ⑦

Forgot My Username

Password

•••••••• Show Password ⑦

Forgot My Password

Log In
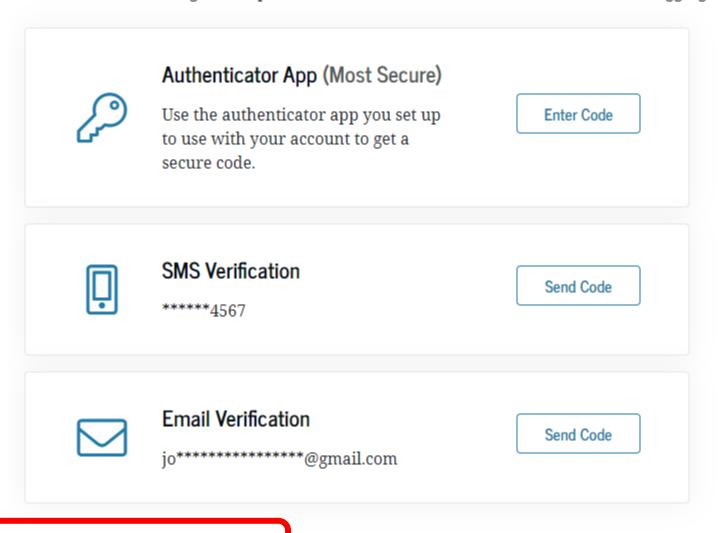
or

Create an Account

(No changes to the log in screen)

Two-Step Verification

You have the following two-step verification methods enabled. Select one to finish logging in.

Authenticator App (Most Secure)

Use the authenticator app you set up to use with your account to get a secure code.

Enter Code

SMS Verification

******4567

Send Code

Email Verification

jo***************@gmail.com

Send Code

Help me access my account

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Sign In a Different Way

If you lose your phone or didn't receive the secure codes sent via text, email, or an authenticator app, use one of the methods below to access your account.

ℹ Entering your backup code or contacting the help desk for account access will result in two-step verification being disabled. Two-step verification can be re-enabled in your account settings.

🔒 Backup Code & Challenge Questions

Enter your twelve-character backup code followed by answers to your challenge questions to log in.

[Enter Code]

or

📞 Get Help

Contact the Federal Student Aid Information Center for help getting into your account.

Note: The contact center can discuss account-related issues only with the account owner.

If you no longer have access to your email, phone, or the backup code that was generated when you set up two-step verification, you may need to provide identity verification in order to get back into your account.

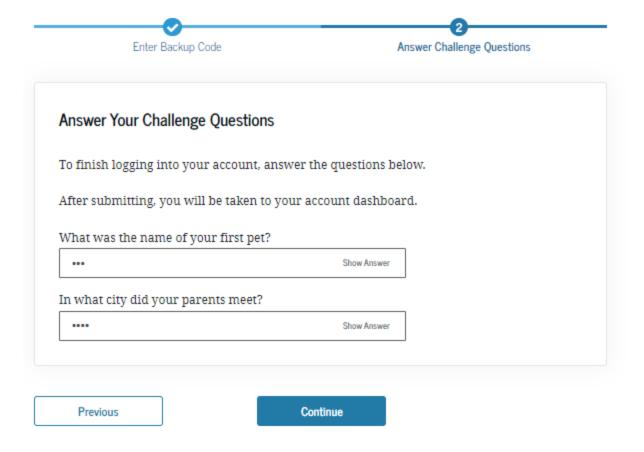📞 **1-800-433-3243**

💬 Live Chat currently unavailable

✉ Email

Hours of Operation ⌄

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Sign In a Different Way

① Enter Backup Code ——————— **②** Answer Challenge Questions

🔒 **Enter Backup Code**

Enter the twelve-character backup code that was generated when you created your account or enabled two-step verification.

After entering your backup code and answering a series of challenge questions, you will be logged in to your account.

Enter your backup code

| CK3H1SM5MRET | ⑦

ℹ️ Once you use your backup code to log in, it will automatically become inactive and two-step verification will be disabled. To re-enable two-step verification, visit your account settings after logging in.

Cancel   **Continue**

Sign In a Different Way

✓ ────────────── ②
Enter Backup Code   Answer Challenge Questions

Answer Your Challenge Questions

To finish logging into your account, answer the questions below.

After submitting, you will be taken to your account dashboard.

What was the name of your first pet?

•••	Show Answer

In what city did your parents meet?

••••	Show Answer

Previous   **Continue**

Please Read Before Continuing

You are accessing a U.S. Federal Government computer system intended to be solely accessed by individual users expressly authorized to access the system by the U.S. Department of Education. Usage may be monitored, recorded, and/or subject to audit. For security purposes and in order to ensure that the system remains available to all expressly authorized users, the U.S. Department of Education monitors the system to identify unauthorized users. Anyone using this system expressly consents to such monitoring and recording. Unauthorized use of this information system is prohibited and subject to criminal and civil penalties. Except as expressly authorized by the U.S. Department of Education, unauthorized attempts to access, obtain, upload, modify, change, and/or delete information on this system are strictly prohibited and are subject to criminal prosecution under 18 U.S.C. § 1030, and other applicable statutes, which may result in fines and imprisonment. For purposes of this system, unauthorized access includes, but is not limited to:

- any access by an employee or agent of a commercial entity, or other third party, who is not the individual user, for purposes of commercial advantage or private financial gain (regardless of whether the commercial entity or third party is providing a service to an authorized user of the system); and
- any access in furtherance of any criminal or tortious act in violation of the Constitution or laws of the United States or any State.

If system monitoring reveals information indicating possible criminal activity, such evidence may be provided to law enforcement personnel.

Accept   Decline

2023-2024 FAFSA UPDATES

- One more year with the FAFSA we know and love

- Minimal changes to the form

- Drug Conviction, Selective Service and gender questions removed. Male students still required by law to register. Some state have SS requirements for state aid and in-state tuition. Colleges will likely be required to gather the documentation.

- Homeless questions become renewable questions

- FAFSA Demo site became available on 9/25/22

- New paper FAFSA titled "Incarcerated Applicant Form" – identical to standard form other than title at the top and different PO Box for mailing

- Minor wording changes/clarifications to income related questions

- New student survey questions required for gender, race and ethnicity – to be used for research purposes only

FAFSA® Form Landing Page

SURVEY QUESTIONS

- Appear prior to the signing process of the form- can't get to the sign and submit button without answering the questions

- Each question has a "decline to answer" option

- Students can choose any answer option

- It is noted that these questions are not tied to aid eligibility

- Results to be used for FAFSA research only – answers are not being sent to colleges

- Questions move back into FAFSA form for 2024-2025

- Please assure students there are no punitive actions related to the answers they provide

Demographic Survey

SIGN & SUBMIT

Before you sign and submit, please answer a few questions about the student.

ℹ **These questions don't affect aid eligibility.**
Your answers to questions in this survey will not affect your eligibility for federal student aid and will not be used in any aid calculations.

What is your gender?

○ Male

◉ Female

○ Nonbinary

○ Decline to answer

Are you transgender?

○ Yes

◉ No

○ Decline to answer

What is your ethnicity? *Choose all that apply.*

☐ Not Hispanic nor Latino origin

☐ Cuban descent

☐ Mexican, Mexican-American, or Chicano descent

☑ Puerto Rican descent

☐ Other Spanish, Hispanic, or Latino origin

☐ Decline to answer

What is your race? *Choose all that apply.*

☐ White

☐ Black or African American

☑ Asian

☐ Chinese

☐ Filipino

☐ Asian Indian

☐ Vietnamese

☐ Korean

☐ Japanese

☐ Other Asian origin

☐ American Indian or Alaska Native

☐ Native Hawaiian or Other Pacific Islander

☐ Decline to answer

Previous   **Continue**

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CAUTION!!!!

LOAN FORGIVENESS APPLICATION IS SLATED TO OPEN EARLY OCTOBER

CHECK AVAILABILITY OF FSA WEBSITE ON OPENING DAY+ WHEN HOLDING FAFSA WORKSHOPS

FAFSA RESOURCES

- 2023-2024 FAFSA SLIDES FROM FSA & APPLICATION UPDATE DOCUMENT: https://financialaidtoolkit.ed.gov/tk/resources.jsp

- NCAN FAFSA RESOURCE LIBRARY: https://www.ncan.org/page/FAFSA_Resource_Library

- FAFSA DEMO SITE: https://fafsademo.test.ed.gov/webdemo.htm

- FEDERAL STUDENT AID ESTIMATOR: https://studentaid.gov/aid-estimator/

- FORMYOURFUTURE FAFSA TRACKER: https://formyourfuture.org/fafsa-tracker/

- NCAN ELEARNING FAFSA UNITS: https://www.ncan.org/page/eLearning

- DRAFT FAFSA & SAR DOCUMENTS: https://www.regulations.gov/document/ED-2022-SCC-0024-0003

QUESTIONS?

FAFSA CHALLENGES DURING THE YEAR?

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KELLERM@NCAN.ORG