

Tips and strategies for the 2025-26 FAFSA

2025–26 FAFSA® Form Now Available!

The 2025–26 FAFSA® form is now available for all students and contributors. Complete the form to apply for financial aid for college, career school, or graduate school.

Start a 2025–26 FAFSA® Form

[Log In To Start](#)

Edit a 2025–26 FAFSA® Form or Accept an Invitation

[Log In To Edit](#)



FSA ID Creation

Creating FSA ID accounts

Student



Parent



Student must have an SSN

- Name used for FSA ID must match name on Social Security card
- Email should not be school email

Parent with SSN

- Name used for FSA ID must match name on Social Security card
- Unique email (not the student's)

Identity verification with the IRS can take up to 3 business days.

Contributors should wait for this time until they complete the FAFSA.

Creating FSA ID accounts

Student



Student must have an SSN

- Name used for FSA ID must match name on Social Security card
- Email should not be school email

Parent



Parent without SSN

- Cannot use ITIN in place of the SSN.
- Enter your mailing address – take a screenshot of the address entered!
- You may be presented with verification questions, if not, you will receive an email to manually verify
- You can and should contribute to the form before verification is complete

Single, Separated or Divorced Parents

Only one parent completes the FAFSA, if parents do not live together

WHO?

The parent who provided the greater financial support during the 12 months prior to application.

You determine what constitutes greater financial support.

It has nothing to do with:

- which parent has greater legal custody
- which parent claims the student on their 2023 or 2024 tax return

If that parent is remarried, their spouse also completes the FAFSA.

Which parents need an FSA ID

Parent



When married, it depends on 2023 tax filing status

If both parents have SSNs and filed
2023 taxes "Married filing jointly"



Only one parent needs an FSA
ID and contributes.

If only one parent has an SSN and they
filed 2023 taxes "Married filing jointly"

OR

If parents filed any other status or did
not file 2023 taxes



Both parents need FSA IDs and
contribute.

Creating FSA ID accounts

Resources

uAspire: [FSA ID How to Guide](#)

FSA: [Creating Your StudentAid.gov Account](#)

College Money Method: [Guide to creating your FSA ID](#)

FSA: [Who counts as a parent on the FAFSA® form?](#)

Completing the FAFSA

Information needed to apply

- 2023 federal tax returns
- Financial statements for savings, investments, etc.. on filing date
(Print them out)
- Additional financial information: property value, mortgage



Download the list of financial documents

Completing the FAFSA

Student



All contributors **MUST** provide consent for IRS data sharing, regardless of US tax filing status.

Parent



Form
2025-26

Student Raya Tran

Save | FAFSA Menu

Provide Consent and Approval or You Won't Be Eligible for Federal Student Aid

i Demo Prototype
 Selecting "Approve" demonstrates importing Federal Tax Information (FTI).

Selecting "Decline" demonstrates when FTI isn't imported, tax information must be entered manually, and assumes tax filing status as Single.

Both scenarios make these assumptions:

- Filed U.S. taxes and did not participate in a federal benefits program.
- Must provide information on assets, IRA rollover, and pension rollover.

Summary

Your consent and approval are needed to retrieve and disclose federal tax information. With your consent and approval, we can obtain tax return information automatically from the IRS to help you complete the FAFSA® form. If you don't provide consent and approval, you will not be eligible for federal student aid, including grants and loans. You must provide consent and approval even if you didn't file a U.S. federal tax return or any tax return.

→ Get your 2023 tax return information for the 2025-26 FAFSA form.

→ Federal tax information is used to determine your eligibility for federal student aid.

→ Tax return information is required to complete the FAFSA form.

By accepting below, I consent to the disclosure of information about me, as described below, and further affirmatively approve of the receipt and use of my federal tax information and to the U.S. Department of Education (ED)'s redisclosure of my federal tax information, as described below. By accepting below, I consent to and affirmatively approve of, as applicable, the following:

Completing the FAFSA

Student



- 1 • Student starts FAFSA
• Invites Parent/s
• Completes Student sections
• Signs and submits



Parent



Completing the FAFSA

Student



1

- Student starts FAFSA
- Invites Parent/s

If Parents are separated or divorced and no longer live together, then...

Parent contributor is the parent who provided the greater financial support in the 12 months prior to FAFSA.

A screenshot of the FAFSA application interface. At the top, a progress bar shows five steps: 1. Personal Circumstances (highlighted), 2. Demographics, 3. Financials, 4. Colleges, and 5. Signature. The main heading is 'Tell Us About the Student's Parents'. Below it, a green box contains the text: 'On the FAFSA® form, the "parent" is the student's legal (biological or adoptive) parent.' There are four questions, each with radio button options for 'Yes' and 'No'.
1. 'Are the parents married to each other?' with 'No' selected.
2. 'Do the parents live together?' with 'No' selected.
3. 'Did one parent provide more financial support than the other parent over the past 12 months?' with a sub-note: 'If both parents provided an exact equal amount of financial support or if they don't support the student financially, select "No," and refer to the parent with the greater income and assets in the next question.' 'No' is selected.
4. 'Has the parent you identified in the previous question remarried?' with a sub-note: 'Remember, this applies to the parent with the greater income and assets.' Both 'Yes' and 'No' are unselected.
At the bottom, there are 'Previous' and 'Continue' buttons.

Completing the FAFSA

Student

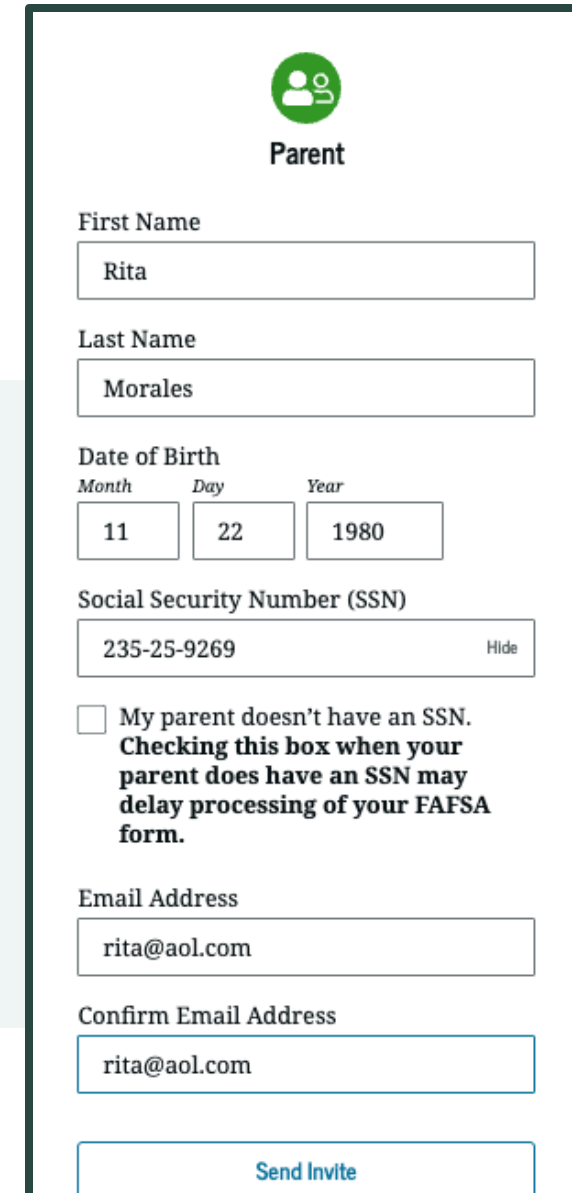
1

- Student starts FAFSA
- Invites Parent/s



Parent info entered must exactly match parent information on the FSA ID

- First Name
- Last Name
- Date of Birth
- Social Security Number



The screenshot shows a form for inviting a parent to the FAFSA. At the top, there is a green circular icon with a person silhouette and the word "Parent" below it. The form fields are as follows:

- First Name:** Rita
- Last Name:** Morales
- Date of Birth:** Month: 11, Day: 22, Year: 1980
- Social Security Number (SSN):** 235-25-9269 (with a "Hide" link)
- My parent doesn't have an SSN. **Checking this box when your parent does have an SSN may delay processing of your FAFSA form.**
- Email Address:** rita@aol.com
- Confirm Email Address:** rita@aol.com
- Send Invite** button

Completing the FAFSA

Student

1

- Student starts FAFSA
- Invites Parent/s



If Parent does not have an SSN, all info must exactly match parent info on the FSA ID

- First Name
- Last Name
- Date of Birth
- Mailing Address, e.g. "Road" vs "Rd"

Parent ITIN cannot be used in place of SSN

A screenshot of the FAFSA Parent Information form. At the top, there is a green circular icon with a person silhouette and the word "Parent" below it. The form fields are: First Name (Rita), Last Name (Morales), Date of Birth (Month: 11, Day: 22, Year: 1980), Social Security Number (SSN) (with a "Hide" button), a checkbox checked with the text "My parent doesn't have an SSN. Checking this box when your parent does have an SSN may delay processing of your FAFSA form.", Address (620 Banthom Rd), City (Framingham), State (Massachusetts (MA)), Zip Code (02156), and Country (UNITED STATES).

Parent

First Name
Rita

Last Name
Morales

Date of Birth
Month Day Year
11 22 1980

Social Security Number (SSN)
Hide

My parent doesn't have an SSN. Checking this box when your parent does have an SSN may delay processing of your FAFSA form.

Address
620 Banthom Rd

City
Framingham

State
Massachusetts (MA)

Zip Code
02156

Country
UNITED STATES

Completing the FAFSA

Student



- 1
 - Student starts FAFSA
 - Invites Parent/s
 - Completes Student sections
 - Signs and submits



Parent



- 2
 - Parent accepts invite
 - Completes Parent sections



Completing the FAFSA

If Parent does not have an SSN, all income info is manually entered even when having filed 2023 return with an ITIN.

Parent



2

- Parent accepts invite
- Completes Parent sections

Parent 2023 Tax Return Information

Refer to the parent's 2023 tax return to answer the following questions.

If the answer is zero or the question does not apply, enter 0.

Where to find this information on the tax form

Filing Status

Single

Head of household

Married filing jointly

Married filing separately

Qualifying surviving spouse

Income Earned From Work

\$.00

Tax Exempt Interest Income

\$.00

Untaxed Portions of IRA Distributions

\$.00

Completing the FAFSA

Other scenarios:

- Parent marital status today is Single, Separated, or Divorced but filed 2023 taxes “Married filing jointly”
- Late tax filers
- Tax filers in another country

Parent



2

- Parent accepts invite
- Completes Parent sections

Parent 2023 Tax Return Information

Refer to the parent's 2023 tax return to answer the following questions.

If the answer is zero or the question does not apply, enter 0.

Where to find this information on the tax form

Filing Status

Single

Head of household

Married filing jointly

Married filing separately

Qualifying surviving spouse

Income Earned From Work

\$.00

Tax Exempt Interest Income

\$.00

Untaxed Portions of IRA Distributions

\$.00

Completing the FAFSA

Family size comes from dependents on 2023 tax form, but may be different

- Divorced parents, alternate years for claiming dependents
- Relatives living at home

Parent



2

- Parent accepts invite
- Completes Parent sections

Demographics
2 Financials
3 Signature

Family Size

Is the parent's family size different from the number of individuals claimed on their 2023 tax return?

Family size includes the parent (and their spouse), the student, and other people, if they now live with the parent and the parent will provide more than half of their support between July 1, 2025, and June 30, 2026. This includes dependent children who meet these criteria, even if they live apart because of college enrollment.

Yes

No

Based on answers to previous questions, we've made some assumptions about your family. The student and the student's parent (and parent's spouse, if married) are always included in the family size. The box below shows your family size based on our assumptions and the number of children or other dependents you report.

The parent's family size is **3**.

Parent: 1
Parent Spouse or Partner: 1
Student: 1
Parent's Children and Other Dependents: 0

Enter the number of children or other dependents who live with the parent and will receive more than half of their support from the parent between July 1, 2025 and June 30, 2026.

Do not include the student applicant.

Previous

Continue

Completing the FAFSA

Student



- 1
 - Student starts FAFSA
 - Invites Parent
 - Completes Student sections
 - Signs and submits



Completed FAFSA

Parent



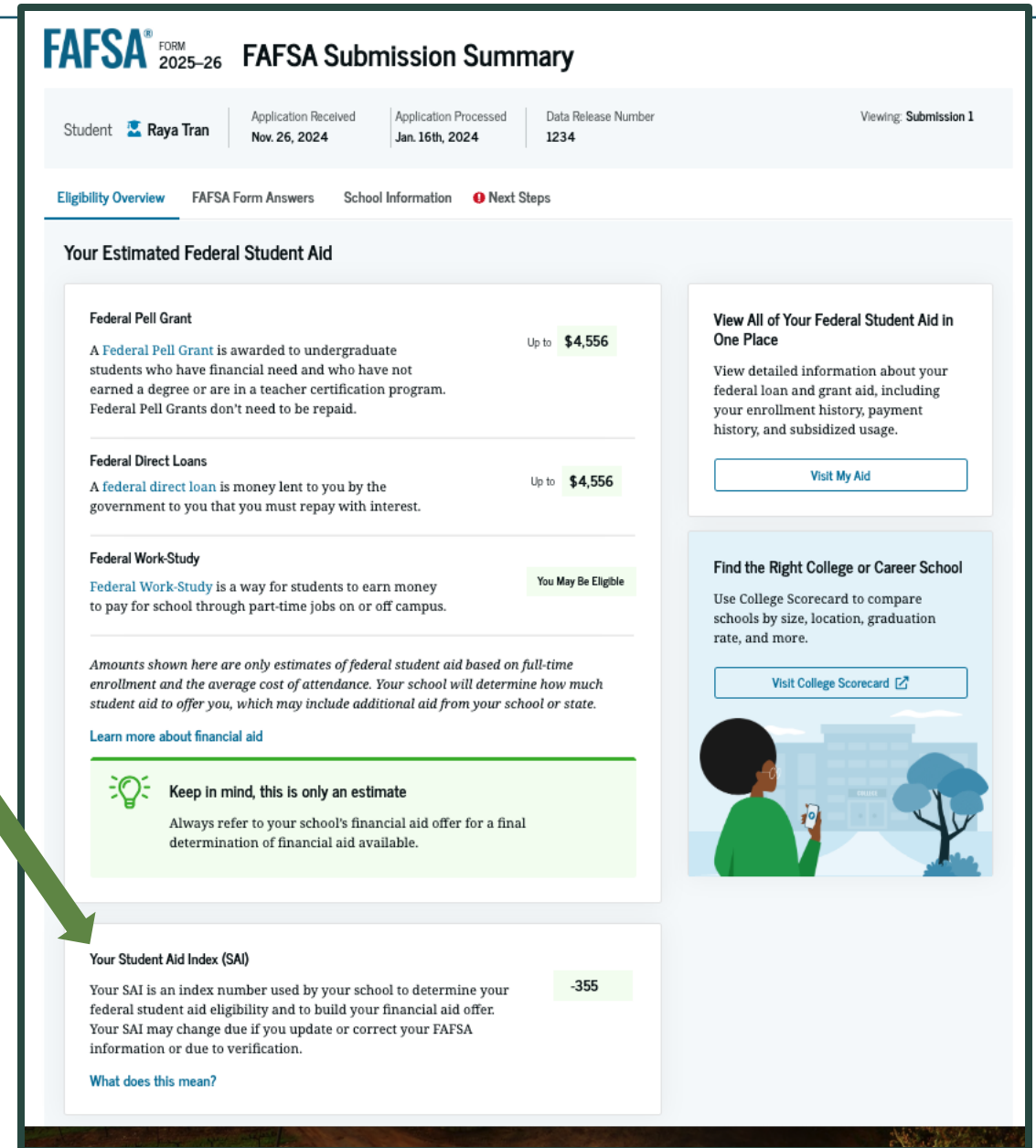
- 2
 - Parent accepts invite
 - Completes Parent sections
 - Signs and submits



Completing the FAFSA

Next steps:

- FAFSA takes 3-4 days to process after all contributors have completed their sections
- Eligibility Overview includes your Student Aid Index (SAI)
- Corrections are available under the FAFSA Form Answers Tab
- When you need to add more than 20 schools, you can choose “Add or Remove Schools” and delete a school only after confirmation of FAFSA receipt



The screenshot shows the FAFSA Submission Summary page for student Raya Tran. The page is titled "FAFSA FORM 2025-26 FAFSA Submission Summary". It displays the student's name, application received date (Nov. 26, 2024), application processed date (Jan. 16th, 2024), and data release number (1234). The page is viewed as "Submission 1".

The navigation tabs include: Eligibility Overview, FAFSA Form Answers, School Information, and Next Steps (indicated by a red dot).

The main section is titled "Your Estimated Federal Student Aid". It lists the following aid types and amounts:

- Federal Pell Grant:** Up to \$4,556. Description: A Federal Pell Grant is awarded to undergraduate students who have financial need and who have not earned a degree or are in a teacher certification program. Federal Pell Grants don't need to be repaid.
- Federal Direct Loans:** Up to \$4,556. Description: A federal direct loan is money lent to you by the government to you that you must repay with interest.
- Federal Work-Study:** You May Be Eligible. Description: Federal Work-Study is a way for students to earn money to pay for school through part-time jobs on or off campus.

A note states: "Amounts shown here are only estimates of federal student aid based on full-time enrollment and the average cost of attendance. Your school will determine how much student aid to offer you, which may include additional aid from your school or state." A link "Learn more about financial aid" is provided.

A green box with a lightbulb icon contains the text: "Keep in mind, this is only an estimate. Always refer to your school's financial aid offer for a final determination of financial aid available."

The "Your Student Aid Index (SAI)" section shows a value of -355. Description: Your SAI is an index number used by your school to determine your federal student aid eligibility and to build your financial aid offer. Your SAI may change due to verification. A link "What does this mean?" is provided.

On the right side, there are two promotional boxes:

- View All of Your Federal Student Aid in One Place:** View detailed information about your federal loan and grant aid, including your enrollment history, payment history, and subsidized usage. A "Visit My Aid" button is present.
- Find the Right College or Career School:** Use College Scorecard to compare schools by size, location, graduation rate, and more. A "Visit College Scorecard" button is present.

An illustration of a student looking at a smartphone is shown at the bottom right.

Completing the FAFSA

Resources

FSA: [Pro Tips for the FAFSA Form](#)

uAspire: [Tax Information for the FAFSA](#)

FSA: [2025–26 Counselor Resource for Completing the FAFSA Form :
pages 16-22](#)

FSA: [How To Submit the FAFSA Form if Your Contributor Doesn't Have an
SSN](#)