

Application	Who	Items/Information Needed	When	Where
<p>FAFSA - Free Application for Federal Student Aid</p>	<p>Dependent Student and Parent(s) – The parent(s) who provides the most financial support should complete the FAFSA. See next page for details.</p> <p>OR</p> <p>Independent Student</p> <p>If you are not sure of your status, read this: Dependency Status</p>	<p>Student Needs:</p> <ul style="list-style-type: none"> • Social Security number or Alien Registration number (if you're an eligible noncitizen) • StudentAid.gov account (FSA ID) • 2023 Federal income tax returns, W-2s, and other records of money earned (if applicable) • Bank statements and records of investments (if applicable) • Records of untaxed income (if applicable) <p>Parent Needs:</p> <ul style="list-style-type: none"> • Social Security number or Alien Registration number (if they have one). Parents do <i>not</i> need either to complete the FAFSA. • StudentAid.gov account (FSA ID) • 2023 Federal income tax returns, W-2s, 1099s, and other records of money earned • Bank statements and records of investments (if applicable) • Records of untaxed income (if applicable) <p>Students and parents must create an account username and password (FSA ID) so they can electronically sign the FAFSA form. Parents do <i>NOT</i> need a social security number to create an FSA ID for the 25-26 FAFSA.</p>	<p>Current 12th grade students (and a parent) will need to complete the 25-26 FAFSA. Students can begin to complete the FAFSA now.</p> <p>Pay close attention to college deadlines. Complete before the Maryland priority deadline of March 1, 2025 to be eligible for Maryland aid.</p>	<p>FAFSA</p>

Which Parent is the Contributor?

Use the [Who Counts as a Parent on the FAFSA form?](#) tool to determine which parent(s) is the contributor. This tool helps students and families determine (or double check) which parent(s) should contribute information to the student's FAFSA. You can also follow the general guidelines below to determine which parent will be a contributor and needs to create an FSA ID. Please reach out to your CCIC or CDI with questions.

If the parent is:

Married	Unmarried Living Together	Divorced, Separated, Not Living Together
If parents are married and file taxes together, one parent will need an FSA ID.	If parents are unmarried and live together, both parents will need FSA IDs.	If parents are divorced, separated, or not living together, the parent who provided more financial support in the last 12 months will need an FSA ID.
If parents are married but don't file taxes together, both parents will need FSA IDs.		If the parent who provided the most aid is remarried, and parent and stepparent did not file taxes together , both parent and stepparent <i>may</i> need FSA ID, depending on the date the parent and stepparent were married.

Sources: [Federal Student Aid](#), [U-Aspire](#)

Creating a StudentAid.gov Account

Dependent students and at least one parent will need to create an account (FSA ID). You can create an account here: [Create an Account](#)

Each person who creates an account needs:

- Full name (as it appears on your social security card, if you have one)
- Date of birth
- Email address
- Social security number (if you have one)
- Permanent address
- Mobile phone (optional)

Tips

1. An email address and phone number may be associated with only one StudentAid.gov account. Do not use a shared email or phone number.
2. Use an email address that you will be able to access throughout your/the student's college career. Do not use a high school email address. Do not use a work email address unless you are certain that you will be able to access it throughout the student's time in college.
3. Make sure the information you enter is correct and matches the information on your social security card (if you have one).
4. You'll need access to your phone (to receive a text) and email to verify your account.
5. Create your FSA ID BEFORE you complete the FAFSA. You will need to wait until your identity has been verified, which can take several days, before completing the FAFSA. Once your identity has been verified, your IRS data will transfer to the FAFSA when you provide consent.

These resources may be helpful if you have questions about creating the account:

[U-Aspire FSA ID How-to Guide](#)

[Federal Student Aid - How to Create an Account and Username \(FSA ID\)](#)

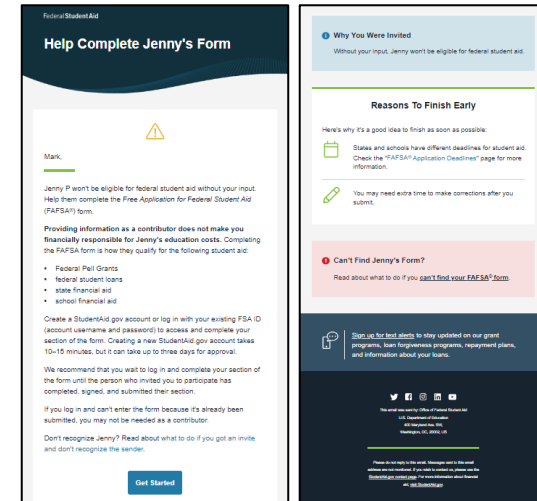
Complete the FAFSA

1. The student can begin to complete the FAFSA here: [25-26 FAFSA form](#)
2. The student should begin the form and *then* invite the parent contributor. The student will need the following information to invite the parent contributor:

- Parent's first and last name
- Parent's date of birth
- Parent's social security number
- Parent's email address.

Once a student adds a parent as a contributor, the parent should check their email to access the student's FAFSA. This must be done within 45 days. Parents will use the link provided in the email from Federal Student Aid to sign into their child's FAFSA and complete it.

3. If you have questions while completing the FAFSA form, you can do the following:
Visit the Federal Student Aid Help Center: [Browse Help Topics](#)
Contact Federal Student Aid: [Contact Us](#)
Contact the College and Career Information Coordinator at your high school.



These links and resources contain answers to frequently asked questions:

Where can I find more information and demonstrations?

[Federal Student Aid Youtube](#)

What does it mean to provide consent on the FAFSA?

Watch this [video](#)

How do I answer questions about my marital status if it has changed since 2023?

[Marital Status and Tax Information \(2025-26\)](#)

How do I answer questions about my assets?

[Current Total of Cash, Savings, and Checking Accounts](#)

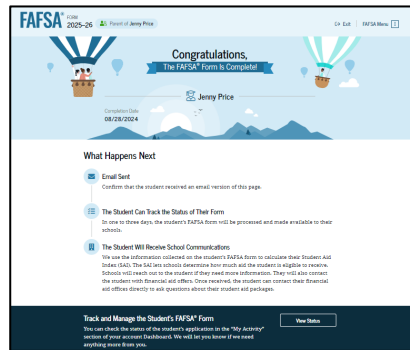
[Current Net Worth of Investments, Including Real Estate](#)

[Current Net Worth of Businesses and Investment Farms](#)

[Where to Find My 2023 Tax Information \(25-26\)](#)

4. What happens next?

After students and parent contributors complete and submit a FAFSA, the screen should show you a confirmation page. You should also receive an email confirming submission.



Once your FAFSA is *processed*, typically within a few days, you will receive an email from Federal Student Aid with your FAFSA Submission Summary. This Summary is a basic estimate about your eligibility for federal student aid. It is not a financial aid offer. The colleges you listed on your FAFSA will receive your information after your FAFSA has processed. They will create a unique financial aid award for you. Check your email and student portals for your financial aid offers and communications from the financial aid office at each college. If colleges reach out to you for more information, respond promptly.

5. If you made a mistake and need to correct your FAFSA, you will be able to do so after it is processed. These articles explain how to make a change or correction for a variety of reasons.

[When should I correct or update my FAFSA information?](#)

[Correcting Your Form](#)

6. Maryland students should also create a [Maryland College Aid Processing System \(MDCAPS\) Account](#). The Maryland Higher Education Commission will use information from the student's FAFSA to determine eligibility for state financial aid. To be considered for state financial aid for the 2025-2026 school year, students must create this account, complete the FAFSA no later than March 1, 2025, and add Maryland schools to their FAFSA. Additional scholarships may be available through the MHEC One App. Students can access the **25-26** application via their MDCAPS portals *when it becomes available*. Students should check the MHEC website and look for emails from their CCICs to learn when the 25-26 application opens.

Maryland students who are ineligible to complete a FAFSA should create an MDCAPS account. Creating an account will allow them to complete the 2025-2026 [MHEC One App](#) when it becomes available.

You can learn more about Maryland financial aid programs here:

[State Financial Aid Programs](#)