

Chapter 4

Social Security Number

To be eligible to receive FSA funds, each student must provide a correct Social Security number (SSN). To confirm the student's SSN for schools, the Department conducts a match with the Social Security Administration. In this chapter, we discuss the SSN requirement and the match process.

The FAFSA form collects the student's and other contributors' Social Security numbers (SSNs) so that the FAFSA Processing System (FPS) can validate the numbers through a match with the Social Security Administration (SSA). The FPS verifies that the name and date of birth associated with the SSN match the name and date of birth on the application. For the full list of SSN match results, see the [2024-25 FAFSA Specifications Guide](#).

The FPS won't process an application without a valid SSN as this is a basic requirement of federal student aid eligibility. There is one exception to the SSN requirement for citizens of the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau (collectively known as the Freely Associated States), as they typically are not issued an SSN. Starting with the 2024-25 award year, students from the Freely Associated States and other contributors (parent, parent's spouse, or student's spouse) who do not have an SSN will have their identity verified through the TransUnion Knowledge-Based Identity Verification process. Contributors who are not verified by TransUnion will be directed to the Federal Student Aid Information Center (FSAIC) to send individual identification documents and be verified through an alternative process. A student who doesn't have an SSN or doesn't remember it must contact their local Social Security office for help. The SSN is a key identifier for the student's records and must be listed correctly on the application. We discuss correcting such errors later in this chapter.

Social Security Number (SSN) Match

The FPS prints the SSN match result in the "FAA Information" section of the output document as the SSN Match Flag. If the match is successful, the FPS doesn't match the student's data against the Social Security database on subsequent transactions. However, the FPS will attempt the match again if the student makes corrections to the name, date of birth, or SSN. The FAFSA form will not be processed without a valid SSN for the aid applicant.

Successful Match

If the FPS match with the SSA confirms the name, SSN, and date of birth as reported on the FAFSA form, you may disburse aid to the otherwise eligible student. No comment is provided on the output document when the SSN match is successful. Of course, if you have any conflicting information about the SSN, you must resolve the conflict before disbursing FSA funds to the student. Once a student's SSN is successfully matched with the SSA, the student can't change the SSN.

If a student whose data was successfully matched with the SSA subsequently tries to change their SSN, the FPS won't accept the change. Instead, the student's FAFSA Submission Summary will have a comment telling the student to contact the FAA at their school for help. In the unlikely event that the confirmed SSN is wrong, the student must correct it by filing a new FAFSA form.

No Match on the Social Security Number

You must resolve any problems with the SSA match before disbursing aid. If the SSN is not found in the SSA database, the student's application will be rejected. The student will also receive a comment instructing them to correct their SSN or contact the SSA if they believe the number reported is correct. If it is wrong on the application, the student will have to correct it with the FPS and get a successful match result before they can receive aid.

- **Student reported wrong SSN on the FAFSA form.** If the student's application is rejected because they reported an SSN that is not in the SSA's database, the student must provide the correct SSN to the FPS. This will change the current SSN in the FPS, but it will not change the original, identifying SSN. A student can file a new FAFSA form to correct the original SSN, but since the Common Origination and Disbursement (COD) System will use the current SSN to process records, changing the original SSN is not always necessary. See "Applicants Using Same SSN" later in this chapter. While COD will process using the current SSN, there are other systems, such as EDEXpress and some mainframe and servicer systems, that will still use the incorrect SSN originally reported to identify records. These systems will be able to interface with COD but might still need the original SSN to process records.

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- **FAFSA data entry error.** If a student provided the correct SSN on the paper FAFSA form, but the SSN on the output document is wrong, the student can contact the Federal Student Aid Information Center (FSAIC) at 1-800-4-FED-AID (1-800-433-3243). If the FSAIC confirms that there was a data entry error, it will refer the error to the Department for correction – the student does not need to submit a correction. After the data entry error is corrected, the FPS will produce new output documents. See the *Application and Verification Guide*, Chapter 5 for general information on data entry error corrections.
- **Error in Social Security database.** If the SSN on the FAFSA form is correct but isn't in the Social Security database, the student must contact a local or regional SSA office to correct the database, which is updated daily with information from local and regional offices. The student must report the correct SSN and provide supporting documentation, and report the SSN directly to the SSA office—the Department cannot correct SSA records. Once the database is updated, the student can contact FSAIC and ask them to manually sync their data with SSA. The FPS will then do another SSN match and update the transaction. The student can't simply verify that the SSN is correct; the application will be rejected until the SSA database is updated.

No Match on Name or Date of Birth

The student's application will be rejected if their SSN, or their parent or spouse's SSN, is in the Social Security database but the name or date of birth in the database differs from the information provided. Misspellings or name changes due to marriage are common reasons for an unsuccessful match. The student should make sure that the name and date of birth on the application matches their Social Security card.

This reject is verifiable, which means that the name is questionable but not necessarily wrong. The student can eliminate the reject by entering the right name. If the name or date of birth is incorrect, the student can correct it by logging in to StudentAid.gov and updating their information under their Account Settings. Once SSA returns a successful match and verifies the student's account, the student can then update the information on the FAFSA form by selecting "Make a Correction" and resubmitting. If the name was correct on the application, the student should contact the SSA to update its records. After the student confirms that the SSA has corrected its records, the student must contact FSAIC and ask them to manually sync their data with SSA. The student can also notify their school to force the update. An FAA may update the Resend to Matches field to "Y" in the FAFSA Partner Portal and submit it as a correction so the transaction can go back to SSA for an updated match flag. If the student's name is incorrect in the SSA database, we strongly recommend that they contact the SSA to correct it.

If the student's (or parent's or spouse's) name and SSN match the SSA's database but the date of birth does not, the application will also be rejected, and the student must correct the application using the same process described above for correcting the name. If there is still a disagreement with the SSA record, the student will need to provide the aid office with documentation of their date of birth.

If the student reported the current or a later year as their date of birth, their application will be rejected and the student must correct the error.

Incorrect Name on Application (*Volume 1*, Chapter 4, Example 1)

When the school receives the student's ISIR, the SSN match shows the name on the application isn't the one associated with the SSN in the database. The FAA asks the student to bring in documentation showing their correct name and SSN. The student brings in his Social Security card, and the first name on the card is Jose, not Miguel. The student also has a driver's license showing his first name is Jose. The FAA tells Miguel to correct his name on the FAFSA form to Jose.

Name Change on the SSA Website

If a student legally changes their name because of marriage, divorce, court order or any other reason, they should notify SSA so they can get a corrected card and FPS can resubmit the match to SSA. Students should be directed to the SSA name change page for instructions on how to update their name.

Contributors with No Social Security Number

Contributors (student, parent, parent's spouse, or student's spouse) who do not have an SSN and are not verified by TransUnion during the StudentAid.gov account creation process will be directed to the Federal Student Aid Information Center (FSAIC) to complete an alternative

process to validate their identity. Individuals will be required to submit an attestation and validation of identity form along with their approved identity documentation. If the contributor is completing their own section of the online FAFSA form and doesn't have an SSN, the SSN will be blank and disabled. If the contributor has an Individual Taxpayer Identification Number (ITIN), they should add it to the FAFSA form. If they don't have an ITIN, they should leave that question blank. Contributors without an SSN can create a StudentAid.gov account to access and sign the FAFSA form by following the instructions in the [Electronic Announcement of December 27, 2023](#).

On the paper form, the parent or spouse should enter all zeros (000-00-000) in place of an SSN.

If a student is a resident of the Freely Associated States (Republic of Palau, Republic of the Marshall Islands, or Federated States of Micronesia) and a first-time applicant, they should enter "000" in the first three boxes of the field and leave the remaining six positions blank; FSA will create an identification number to be used for federal student aid purposes. If the student was issued an identification number beginning with "666" when previously submitting a FAFSA form, they should enter that number in the Social Security number field.

Missing Information

No match is performed if the student doesn't sign the FAFSA form or provide a last name or date of birth. The student's FAFSA form will be rejected and the student must submit the missing information.

Although the FPS doesn't conduct the match, the student will receive a comment explaining that the match could not be conducted without the name, date of birth, or signature. The student must submit a correction providing the missing information. When the correction is sent, the information will be sent to the SSA for matching, and you should check the new output document for match results.

Correct Name not in Database (*Volume 1, Ch 4, Example 2*)

The student's ISIR shows that her name doesn't match the one the SSA has on file for her SSN. When the FAA talks to the student, she explains that she recently got married and changed her last name. The student gives the FAA a copy of her marriage certificate. The administrator plans to disburse aid to the student and tells her to reenter her current name and advises her to contact SSA to have its database updated to prevent future problems.

Death Indicator

If the SSA's database shows a death indicator associated with the SSN the student reported, the student's application will be rejected. Students resolve this problem in the same way as problems matching the SSN or date of birth: by contacting the SSA to update their records, then having FPS run the SSA match again.

SSN requirement

HEA Sec. 484(p), [34 CFR 668.32\(j\)](#), [668.36](#)

Contacting the SSA

For more information (in English and Spanish), students should call the SSA at 1-800-772-1213 or go to its website <https://www.ssa.gov/>.

Death Master File

The FPS will verify that student SSNs do not appear on a master death file the Department obtains from the SSA. This will be in addition to the date of death match. The FPS will regularly compare its records with those in the master death file. If a match is found, the FPS will

resend the student record to SSA. If the SSA does not confirm a date of death for the applicant, the FPS will do nothing further. If the SSA does confirm a date of death, the FPS will send an ISIR to the schools listed on that transaction but will not send a FAFSA Submission Summary to the student.

For full discussion of how to handle *Title IV* aid when a student dies, see *FSA Handbook Appendix B, Required Actions When a Student Dies*.

Applicants Using Same SSN

When one student uses another's SSN, the duplicate SSN flag will be set in the ISIR, and the student's application will likely fail the SSN match, but it will be processed. The student will have to make a correction as described earlier in this chapter.

If a student uses the same SSN **and** first two letters of the last name (together these data are the record identifier) as another student, the FPS will not accept the application because it will assume it to be a duplicate application of the first student. If the student is using the online FAFSA form, they will receive an immediate message with instructions on the proper way to make a correction, or if the student's record identifier is correct and they are trying to apply for aid, instructions on how to proceed. If the student is submitting a paper FAFSA form, they will receive a letter giving them the same information and stating that the application was not processed.

If the student using the correct SSN applied after the other student, they must submit a special "correction application" that they can only get from the Department. It will enable the FPS to accept the student's data instead of treating the application as a duplicate. The first student, who used the wrong SSN, must correct the error by filing a new FAFSA form because the FPS uses the record identifier for students for the entire award year, even if they later change their SSN or last name. If the student simply corrected their SSN, their record identifier would still be wrong.

If the student using the correct SSN applied first, the FPS will have their data, so a correction application isn't necessary. The second student will need to submit a new application.

Both students should keep copies of all output documents, including those from the first FAFSA forms filed. When a student files a correction application or a new FAFSA form, the application receipt date is changed. Because some schools and agencies use this receipt date to determine if the student met a deadline, the student should keep the output documents to show the original receipt date and to show why a later application was necessary.

Contact the FSAIC at 1-800-433-3243 if you believe that a correction application may be needed; one can be mailed to your office or to the student.

Students Using the Same SSN (*Volume 1, Chapter 4 Example 3*)

A student completes an application in January, but uses their brother's SSN instead of their own SSN. When the student gets their FAFSA Submission Summary, they realize that they used the wrong SSN, corrects the FAFSA Submission Summary, and mails it back to the processor. The student can now use their own SSN.

FSA Partner and School Relations Center

Send paper Master Promissory Note packages, Direct PLUS Loan endorser addenda, and Campus-Based signature pages to:

U.S. Department of Education
P.O. Box 1130
Fairfax, VA 22038

or, for overnight & commercial courier,

U.S. Department of Education
4050 Legato Road, #1100
Fairfax, VA 22033