

Chapter 1

The Application Process: FAFSA to ISIR

The laws governing the Federal Student Aid (FSA) programs require that a person apply for aid with a form provided by the U.S. Department of Education (ED, Department) and that no fee be charged for processing it. This form is the Free Application for Federal Student Aid (FAFSA®) form.

To be considered for federal student aid, a student must complete a FAFSA form. It collects financial and other information used to calculate the Student Aid Index (SAI; formerly Expected Family Contribution or EFC) and to determine a student's eligibility through computer matches with other agencies.

The FAFSA form is the only application students must complete to apply for *Title IV* aid. A school cannot require extra information from students to package *Title IV* aid, except for verification, resolution of conflicting information, or professional judgment determinations. However, a school may require additional information for other purposes, such as packaging private or institutional aid. If the school collects additional information that affects *Title IV* eligibility, it must take the information into account when awarding *Title IV* aid.

Types of FAFSA Applications

More than 99% of FAFSA forms are filed electronically. However, there are other options for individuals unwilling or unable to file electronically.

FAFSA Online

Implementation of the *FAFSA Simplification Act* and the *FUTURE Act* required a complete overhaul of the [FAFSA form](#), beginning with the 2024-25 award year. Submitted FAFSA forms are sent directly to the FAFSA Processing System (FPS). Help is available for students online or by calling the Federal Student Aid Information Center (FSAIC) at 1-800-4-FED-AID (1-800-433-3243).

There are many advantages to filing electronically, including:

- Faster processing;
- Availability of online help;
- Skip logic, which allows applicants to skip over questions that don't pertain to them; and
- Fewer errors and rejected applications because internal and end-of-entry data edits ensure that required fields are completed and conflicts are resolved prior to submission.

Paper (PDF) FAFSA Form

The paper (PDF) FAFSA form is available on [StudentAid.gov](#). In future cycles, students will also be able to call the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243 to request a single copy.

The form can be printed and completed by hand, or by typing the data on the PDF before printing and mailing it. The mailing address is printed on the first page of the FAFSA form under "Mail Your FAFSA® Form". The address changes annually, so use the address printed on the associated year's FAFSA form.

You must mail **all** fillable pages of the form (pages 7-20), including pages that are left blank because they do not apply to the applicant. Extra postage will be required due to the size and/or weight of the mailing.

FSA no longer prints or mails aid-related publications, though they are available on [StudentAid.gov](#) for users to download and print.

Incarcerated Applicants

Incarcerated applicants who have access to the necessary technology can complete a FAFSA form online using their

[StudentAid.gov](https://studentaid.gov) account username and password. However, many incarcerated applicants will not be able to file electronically due to limitations on access to computers and the internet. These applicants can complete a paper (PDF) FAFSA form designated specifically for incarcerated applicants, available on the [Prison Education Programs](#) resource page of the FSA Knowledge Center.

The mailing address for the Incarcerated Applicant FAFSA form is printed on the first page of the form under “Mail Your FAFSA® Form”. The address changes annually and differs from the general FAFSA form mailing address, so use the address printed on the associated year’s Incarcerated Applicant FAFSA form. You must mail **all** fillable pages of the form (pages 7-20), including pages that are left blank because they do not apply to the applicant. Extra postage will be required due to the size and/or weight of the mailing.

FAFSA Partner Portal

The FAFSA Partner Portal (FPP) replaced FAA Access to CPS Online beginning with the 2024-25 award year. FSA decommissioned the FAA Access site after the 2023-24 application cycle closed.

The FAFSA Partner Portal removed the ability for a financial aid administrator (FAA) to initiate a new application on behalf of a student. This is due to the requirement in the *FUTURE Act* that all FAFSA form contributors (including students, spouses, and parents) must provide their consent to disclose information to the Internal Revenue Service (IRS) and approval to retrieve and use certain Federal Tax Information (FTI). FAAs cannot provide consent and approval on behalf of any other person. Therefore, you will not be able to use the FPP to start and submit a new FAFSA form on an applicant’s behalf. However, you can make certain corrections or updates.

Note: There will be two active portals that coincide with the two open FAFSA application cycles. The links below are specific to the application cycle. **Be sure to use the correct portal for the applicable award year.**

- 2024-25 FAFSA Partner Portal - <https://fafsa.partnerportal.ed.gov>
- 2025-26 FAFSA Partner Portal - <https://fafsa.partnerportal-2526.ed.gov>

If the Department is able to consolidate to one portal in future cycles, we will provide an updated link.

Translation Assistance

The FAFSA form is available in English and Spanish. If you need assistance completing the form in English or Spanish contact the FSAIC at 1-800-433-3243. Translation assistance in additional languages is available by calling 1-833-610-2590 and pressing “7” to request a specific language.

Account Username and Password (FSA ID)

The account username and password, also known as the FSA ID, is used to access a person’s StudentAid.gov account. It serves as an electronic signature and a digital identifier to allow access to various ED systems and services for students, spouses of students, parents, or spouses/partners of parents. Therefore, each individual must create their own account and should not share their login credentials with anyone, including FAAs. Users can [create an account](#) online at StudentAid.gov quickly and securely. See [Electronic Announcement GENERAL-23-123](#) for additional information on creating a StudentAid.gov account for individuals without a Social Security number.

Each person who provides data in the online FAFSA form **must** have an account username and password to access the form. In the past, a Social Security number (SSN) was required to create a StudentAid.gov account. Starting with the 2024-25 award year, all individuals—even those without an SSN—can create a StudentAid.gov account. Persons with an SSN will still have their information verified by the Social Security Administration (SSA), while those without an SSN will use the TransUnion® knowledge-based identity verification process described below.

The account username and password are created in real-time so that the student or other contributor can use it immediately to enter the FAFSA form. Pending StudentAid.gov accounts with an SSN will be sent to the SSA to be

matched. Only those accounts with a successful match (“SSA Match Status” value of 4 on the Institutional Student Information Record) will be considered verified. A pending username and password that has not been verified will still allow the user to access and submit the online FAFSA form and complete other limited actions on StudentAid.gov. However, the Department will not be able to retrieve federal tax data from the Internal Revenue Service (IRS). For this reason, we recommend that users do not sign and submit the online FAFSA form until the account username and password is verified through a match with the SSA.

If the SSN match is unsuccessful, the account is not considered verified, and an email is sent to notify the individual that they should review the information they provided (name, date of birth, and SSN) to ensure it is accurate. If the applicant used an unverified account username and password to sign their FAFSA form, the applicant is also sent a paper FAFSA Submission Summary requesting all required signatures.

TransUnion® Knowledge-Based Identity Verification

Users who create a StudentAid.gov account without an SSN will be required to complete a knowledge-based identity verification process with TransUnion® to verify their identity and provide login credentials. The student (if a citizen of one of the Freely Associated States - the Republic of the Marshall Islands, the Republic of Palau, or the Federated States of Micronesia), student’s spouse, parent, or parent spouse/partner are sent through the TransUnion® process when they do not have an SSN and check the “I don’t have an SSN” box during the account creation process. They will be asked to provide additional information to confirm their identity.

Individuals Without a Social Security Number

[Electronic Announcement GENERAL-23-123](#)

[Electronic Announcement GENERAL-24-52](#)

[Electronic Announcement GENERAL-24-95](#)

[Electronic Announcement GENERAL-24-140](#)

FAFSA Filers Under the Age of 13

Because the *Children’s Online Privacy Protection Act (COPPA)* of 1998 prohibits any entity, including a government agency, from electronically conducting business or communicating with a person under age 13, applicants who are 12 or younger cannot complete the FAFSA form online. Instead, when they apply for financial aid, the student and required contributor(s) can fill out the appropriate award year paper (PDF) FAFSA form and mail it to:

Federal Student Aid Programs
Attn: COPPA Process
25 Air Park Drive
London, KY 40744-8236

Such applicants should not provide an email address on the application or any correction that might follow. After the FAFSA form is submitted, it will be processed and a paper FAFSA Submission Summary will be sent to the student and an ISIR will be sent to schools. See [Electronic Announcement APP-24-02](#) for additional information.

Processing the FAFSA

Applications that are signed and submitted online go directly to the FPS. The paper FAFSA forms go to the FAFSA processor for data entry and then to the FPS. The FPS uses application data to calculate the SAI and to match the student’s information against several databases: NSLDS, the SSA, and the Department of Veterans Affairs, as well as the Department of Homeland Security’s database of noncitizens.

The FPS also checks the application for possible inconsistencies and mistakes. For instance, if a dependent student reported the parents' marital status as married but reported the family size as "2," the edit checks would catch the inconsistency. Even when data is inconsistent, the FPS may be able to calculate an SAI based on assumptions. Students who submit applications online will be able to correct or confirm FPS edits before submitting the application.

Output Documents

After processing is complete, the FPS produces output documents – the *Institutional Student Information Record (ISIR)* and the *FAFSA Submission Summary* – that show the information the student originally provided, the SAI, results of the eligibility matches, information about aid history, and information about any inconsistencies identified through the FPS edits. If the FPS was unable to calculate an SAI, the output record will not show one. The ISIR is made available electronically to the schools the student listed on the FAFSA form (or added later) and their state agency. The FAFSA Submission Summary is made available to the student online or a paper FAFSA Submission Summary is mailed to the student if the student is unable to access it online. The type of output document depends on the type of record that the applicant submitted. Neither the online nor the paper FAFSA Submission Summary will contain FTI. See *Volume 6* of the [2025-26 FAFSA Specifications Guide](#) for additional information.

You will receive an ISIR for the student only if the applicant includes your school on their FAFSA form. If your school is not listed, you can request an ISIR for the student through the FAFSA Partner Portal by adding your federal school code if you have the applicant's Data Release Number (DRN), which authorizes your access to the student's application information. The DRN appears on the FAFSA Submission Summary, on the FAFSA confirmation page, and in the FAFSA confirmation email.

You are required to receive ISIRs and to accept FAFSA Submission Summaries from students, but you cannot require students to submit FAFSA Submission Summaries to receive aid. If you don't have an ISIR for a student, your federal school code must be added to their record so that an ISIR is sent to you. We recommend making corrections electronically via the online FAFSA (the student) or the FAFSA Partner Portal (the school); however, students can also use a paper FAFSA Submission Summary to make corrections. If you don't have an ISIR for a student who provided a FAFSA Submission Summary, you must use the FAFSA Submission Summary to package and disburse the student aid. Again, you must also ensure that your school code is added to the student's FPS record (see the "How to Submit Corrections and Updates" section in Chapter 4).

The FAFSA Submission Summaries and ISIRs include comment codes and text explaining any questionable results from FAFSA processing. Some comment codes also have an associated C Flag, which you must resolve before paying the student aid. If a student's FAFSA Submission Summary/ISIR contains a comment code that requires resolution, the underlying issue must be resolved before any *Title IV* funds may be disbursed to the student. For instance, if an applicant has defaulted on a federal student loan, the FAFSA Submission Summary and ISIR will note this in several places, including comments to the applicant and the NSLDS financial aid history page. In addition, if a school disburses *Title IV* funds to a student with a comment code that requires resolution and the student withdraws before the school has resolved the underlying issue, any funds disbursed must be returned to ED since the funds were provided to an otherwise ineligible student.

For other problems, the FAFSA Submission Summary and ISIR will show that the FAFSA form has been rejected and no SAI has been calculated. The FAFSA Submission Summary will tell the applicant how to resolve the reject by correcting errors or providing consent and approval, signatures, or more information. A complete list of comments, C Flags, reject codes, and required resolutions are available in *Volume 7* of the [2025-26 FAFSA Specifications Guide](#).

A valid output document (ISIR or FAFSA Submission Summary) is one on which all the information reported on a student's FAFSA form is accurate and complete as of the date the application is signed.

Valid Output Document

Deadlines

The application processing cycle typically lasts 21 months, with the FAFSA form opening on October 1 in the year prior to the start of the award year. For the 2025-26 application cycle, the online FAFSA opened for beta testing to a limited population of applicants on October 1, with the form expected to be available to all applicants by December 1, 2024. Applications will be accepted through June 30, 2026.

The FPS must receive a student's online FAFSA information by June 30, 2026. A paper FAFSA form must be legible, and it must be mailed to the Federal Student Aid Programs address listed on the FAFSA form in time for the processor to receive it by June 30, 2026. There are no exceptions to these deadlines. An online application received after June 30, 2026, will not be processed.

A paper application received before the application opens for the award year, or after June 30, 2026, will be returned unprocessed with a letter of explanation. If it is signed before and received after the application opens for the award year, it will be accepted but the student will receive a rejected FAFSA Submission Summary asking them to date and re-sign the FAFSA Submission Summary and return it for processing.

For other deadlines pertaining to corrections, changes, disbursements, and verification, see the official deadline notice for the 2025-26 award year. It will provide all the processing deadline dates and will be available in the Knowledge Center under "[Federal Registers](#)." For these deadlines, the date the FPS processed the ISIR transaction is the date the institution received the ISIR. The processed date is displayed above the SAI on the first page of the FAFSA Submission Summary and ISIR printout.

Students who submit the FAFSA form later in the award year can receive aid for the entire year, including completed payment periods, if they were not ineligible at the time. See the section on retroactive disbursements for completed periods in *Volume 4*, Chapter 2 of the *FSA Handbook*.

Websites for students

<https://studentaid.gov/>—Higher education portal that contains resources and information about paying for college. The site includes access to the FAFSA application, loan information, counseling, repayment, and other tools to help future, current, and former students access financial aid.

<https://studentaid.gov/fafsa>—Submit a FAFSA application or make corrections to a previously submitted application; get an online FAFSA Submission Summary; check status of an application.

<https://studentaid.gov/aid-estimator/>—The Federal Student Aid Estimator can help applicants understand their options to pay for college or career school by providing an early estimate of the SAI and eligibility for federal student aid.

<https://studentaid.gov/fsa-id/create-account/launch>—Create an account username and password, which allows students, FAFSA contributors, and other borrowers access to the StudentAid.gov portal.

<https://studentaid.gov/fafsa-apply/parents>—Who counts as a parent on the FAFSA form? This tool helps determine which parent(s) should participate in a student's FAFSA form.

Resources for schools

[2025-26 FAFSA Specifications Guide](#) – This guide consolidates all FAFSA-related processing information and guidance into a multi-volume resource. It includes the following volumes and replaces previous stand-alone guides:

- Volume 1 – Summary of Changes (PDF)
- Volume 2 – FPS Schedule and Getting Help (PDF)
- Volume 3 – Electronic Data Exchange and FAFSA Processing (PDF)

- Volume 4A – Record Layouts (PDF and Excel)
- Volume 4B – Processing Codes (PDF and Excel)
- Volume 5 – Edits and Rejects (PDF)
- Volume 6 – ISIR Guide (PDF)
- Volume 7 – Comment Codes (PDF)
- Volume 8 – Agency Matches (PDF)
- Volume 9 – Testing and Web Demo System (PDF)
- FPS Test ISIR Data Files (ZIP)

FPS/SAIG Technical Support—For questions related to the FAFSA Processing System (FPS), the Student Aid Internet Gateway (SAIG), web products such as the FAFSA Partner Portal (FPP), and assistance with software products such as EDconnect and EDEXpress. Questions related to Two Factor Authentication (TFA) tokens may also be directed here. Call or email FPS customer service: 1-800-330-5947, support@fps.ed.gov.

Technical system publications—Federal Student Aid has consolidated software and other tools used by the financial aid community for student aid processing on this page.

FSA Help Center—Collection of additional help and resources, including contact information for FSA Customer Service Centers.