

Contributor's Guide to the 2025-2026 FAFSA

Students, along with any contributors, must complete and submit a Free Application for Federal Student Aid (FAFSA) each academic year to qualify for financial aid. The Federal Government changed the 2025-2026 FAFSA, and while there are less questions compared to the previous FAFSA, there are changes that may require you to go through more steps and provide more information than before. One of those changes is requiring all contributors to create an FSA ID and be an active participant in the completion of the FAFSA. We understand this can be a challenge and are here to help! Check out our FAFSA guide. It will help answer any questions you may have so you can complete your FAFSA successfully!

→ What is a contributor?

A contributor is anyone who is required to provide information on an FAFSA. Contributors include the student; **the student's spouse; a biological or adoptive parent; or the spouse of the remarried parent who is on the FAFSA (the stepparent)**. The student's responses on the application determine who in addition to the student will be a contributor.

→ Gather all the necessary documents

- Social Security number
- Driver's license number
- Alien Registration number, if not a U.S. citizen
- Federal income tax returns, W-2s, and other records of money earned
- Bank statements, records of investments, and records of untaxed income

Note: A dependent student will also need most of the info above for the parents /step-parents. An Independent student who is married will need a spouse's information.

→ Creating an FSA Account for All Contributors

Students and all contributors must create an FSA account, also known as an FSA ID, to complete and sign the online 2025-2026 FAFSA. The ability to create an FSA ID has historically been limited only to parents who can be verified with a Social Security Number (SSN). However, with the new FAFSA, all contributors may now create an account, including individuals without an SSN. Users with an SSN will need to wait 1-3 days for their FSA account to be verified by the Social Security Administration before starting the FAFSA. Users without an SSN will be verified using information like their ITIN, mailing address, and identification documents. For more information and guidance on these cases, please contact the Financial Aid Office.

Note: The following relatives DO NOT qualify as contributors, even if they helped provide and/or raise the student: grandparents, foster parents, legal guardians, siblings, or uncles and aunts.

→ Things to know before getting started

- The FAFSA is free! You should never have to pay a fee for filling out or completing the FAFSA.
- The FAFSA is based on prior-year tax information. FAFSA 2025-2026 uses tax information from 2023.
- When you create an account, you will get a FAFSA ID number (FSA ID).
- Remember, NEVER share your FSA ID with anyone! FSA ID acts as a legal signature.
- You must complete a FAFSA form for each school year.

→ What happens after completing the FAFSA?

1. **Students should check their email for notifications:** Students will receive an email version of the FAFSA with a confirmation page. After 1-3 days, students should receive a confirmation email informing them that the FAFSA form was processed and sent to the school.
2. **You will receive FGC communication:** Once the application is processed, the student will receive a copy of the **Student Aid Report (SAR)**, which summarizes the information provided on the FAFSA. The SAR will include the Student Aid Index (SAI). The new SAI formula will result in a new eligibility calculation for Federal Pell Grants and redefine a minimum need determination of SAI to be as low as -1500 to better identify students with the highest need. Once the FAFSA is processed by the Department of Education, the SAR is sent to the school to determine the student's eligibility for federal and nonfederal student aid. At that point, the Financial Aid Office will create an award package and disburse the financial aid. After this step, the student will receive an Award Letter informing the financial aid package details. We encourage students to keep monitoring their Wolves email. Please keep in mind that before students can access their Wolves email, they need to be admitted to FGC first.
3. **FAFSA verification? No need to panic!** Every year, the U.S. Department of Education selects a percentage of FAFSA applicants to have their information reviewed for accuracy. For the selected students, the Financial Aid Office will request the needed documents, and students are encouraged to submit all requested documents as soon as possible. A Financial Aid specialist will verify accuracy and submit any adjustments to the U.S. Department of Education after a review. (Note: Required documentation will vary for each student.)

If you have any questions, please feel free to contact the Financial Aid office at 386-754-4296 or visit us in Building 14. We will be more than happy to assist you!

**Please note that some of the questions and terms may vary depending on the contributor's role: Parent/Parent spouse or partner/ Student spouse.

Are you ready to complete your part of the FAFSA? Let's get started!

1. You will receive an email with a link to log in, or just go directly to www.studentaid.gov and log in with your FSA credentials.

2. After logging in, **Accept Invitation** or **Decline Invitation** to participate in the FAFSA Form. By accepting this invitation, you agree to share your personal and contact information from your FSA ID on the student's FAFSA form. Once you accept, your information will be linked to this form. After this step, if you are a student spouse, go directly to question # 9 **Finances**.

3. **Contributing to the FAFSA® Form.**: This section will indicate that your information has been shared with the student FAFSA Form. You will also be able to read the frequently asked questions. After this step, if you are someone other than the parent, please go directly to question #6 **Identity**.

4. **Understanding the FAFSA Form:** This will show just the first time to help the contributors understand the new FAFSA.

4.1 What is the FAFSA form: The first onboarding page provides an overview of the FAFSA form

4.2 Contributors for the FAFSA Form: Provide information about the different roles

4.3 What to expect: Provides information about the types of questions the student can expect

4.4 After submitting the FAFSA Form: Provides information about what to expect once the FAFSA form is completed and submitted

5. Click on the **Start the FAFSA Form**

6. **Identity Information:** Review and confirm your information: This is pulled directly from the FSA ID. If you need to change it, click on **Account Settings**.

7. **Provide Consent and Approval or Be Ineligible for Federal Student Aid.** After reading this part, please select whether you **Approve** the consent to transfer your tax information directly into the FAFSA form from the IRS, or if you want to **Decline**. Be aware that if you choose "Decline" the student will not be eligible for Federal Student Aid. Consent is required even if the contributor does not have an SSN, did not file taxes, or filed a foreign return. After this step, if you are someone other than the parent, please go directly to question #9 **Finances**.

8. **Demographics:** Some of the questions in this section will help to determine how much Federal Aid the student may be eligible to receive for school.

8.1 Marital Status: For contributors with the following status:

a) Unmarried and both legal parents living together

b) Married (not separated)

c) Remarried

The FAFSA will display an option to Invite the Parent Spouse or Partner to the FAFSA with a space to provide their information and the system will send an email on your behalf.

Please note: If the contributor does not have an SSN, select "**The parent spouse or partner doesn't have an SSN**" and the FAFSA will display a space to enter the mailing address.

8.2 Legal residence.

9. **Finances:** This section will help to determine the student's eligibility for Federal Student Aid.

9.1 Federal Benefits: Please note that if the student received free lunch at your high school, it is not part of the benefits mentioned in this section.

9.2 Family Size and Number in College

9.3 2023 Tax Return Information

9.4 Assets and Child Support

10. **Take a Moment to Review Before Signing.** This section displays a list of all contributors to whom the FAFSA Form has been shared, along with their name, role, and status. Once they complete their part, the FAFSA will be complete.

11. **Sign and submit the FAFSA Form**

12. **Give yourself a high-five! You just successfully submitted your FAFSA!**

Please be aware that parents and spouses have 45 days to complete the invitation form they received by email, if nothing is done during those 45 days, the form will be deleted.

Are you having trouble with the FAFSA? For more assistance, please get in touch with the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243).