



**VCU** Student Financial  
Management Center

# Understanding and Completing the 2025-2026 FAFSA



# VCU Student Financial Management Center

## 2025-2026 FAFSA Terminology

- **Account Username and Password (FSA ID):** username and password used to log in to all Federal Student Aid products and tools on StudentAid.gov.
- **Contributor:** any individual required to provide consent and approval for federal tax information (FTI) along with their signature on the FAFSA form, including the student; the student's spouse; a biological or adoptive parent; or the parent's spouse (stepparent).
- **Primary or Custodial Parent:** for a dependent student whose parents are divorced or separated, the primary or custodial parent is the parent who provides the greater portion of the student's financial support and is required to provide their information (and if applicable their spouse's information) on the FAFSA form.
- **Provisionally Independent Student:** if a student indicates they have unusual circumstances or indicates for the first time they are unaccompanied and homeless, or at risk of being homeless (without a designation from a specified entity), the FAFSA will consider the student to be provisionally independent. The SAI will remain provisional and not official until the student's college or career school makes a final determination. For special circumstances, please contact [sfmc@vcu.edu](mailto:sfmc@vcu.edu).



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## 2025-2026 FAFSA Completion @ StudentAid.gov

- VCU FAFSA School Code: 003735
- VCU priority deadline this year is March 1st
- Students and parents need to create a FSA ID at Studentaid.gov. It will take 1-3 business days for a newly created FSA ID to be verified by the Social Security Administration. For individuals without SSNs verification can take longer.
  - If biological parents live in the same home and are either married or unmarried, both parents need a FSA ID
  - If biological parents are not together and the primary financial parent is remarried, both primary parent and stepparent need a FSA ID
  - If biological parents are not together and the primary financial parent is not married only the primary parent needs a FSA ID
  - If either contributor already has an existing FSA ID, do not attempt to create another. Follow steps to reset FSA ID username and/or password.



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## Create Account

Federal Student Aid  
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA® Form ▾

Loans and Grants ▾

Loan Repayment ▾

Loan Forgiveness ▾

Log In | Create Account



## Get Ready for Student Loan Payments

Restarting Payments

Making Payments for the First Time

### POPULAR TOPICS

[Apply for Aid Using the FAFSA® Form >](#)

[Learn About Public Service Loan Forgiveness >](#)

[Enroll in an Income-Driven Repayment \(IDR\) Plan >](#)

[View Your Loan Information >](#)

[Update on Student Loan Debt Relief >](#)



# VCU Student Financial Management Center

## Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to apply for, receive, and manage your federal student aid.

[Get Started](#)

Already have an account? [Log In](#)

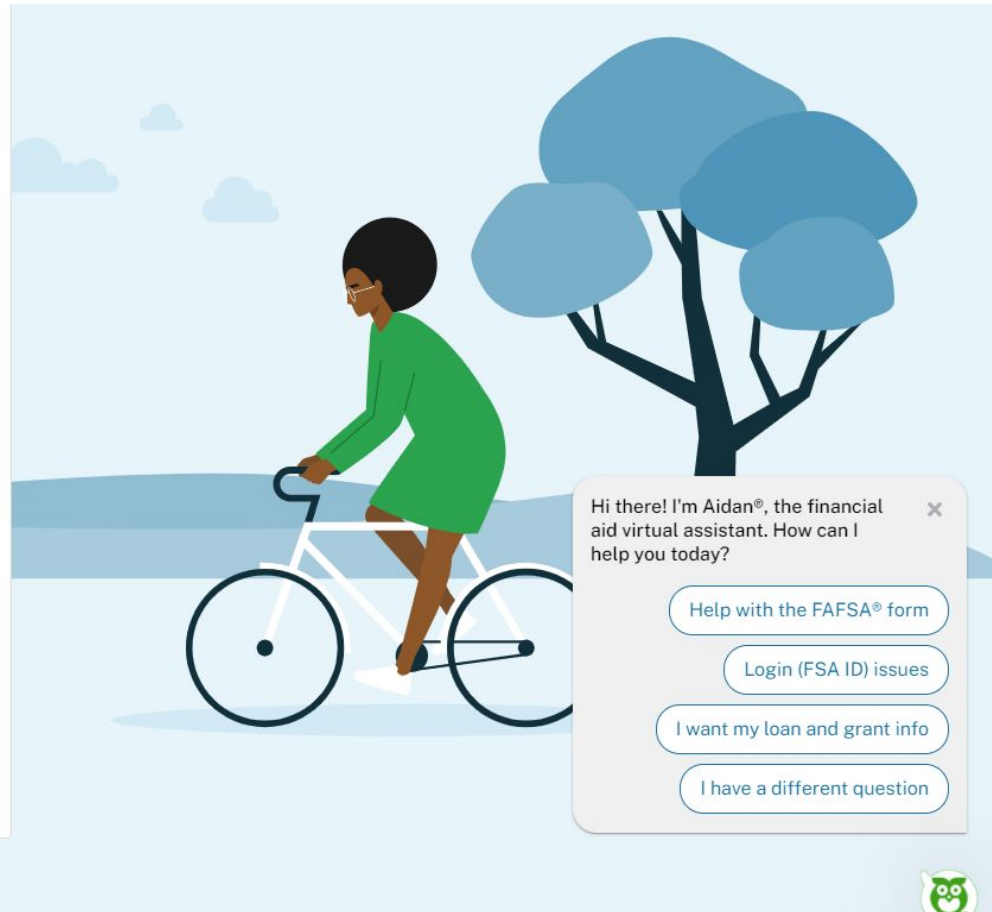
### What You Can Do With Your Account

You must have an account to do the following:

- Fill out the *Free Application for Federal Student Aid* (FAFSA®) form online
- Complete other online forms (such as the *Master Promissory Note*) required to receive aid
- Review the federal student aid you've received

### What You'll Need

- Your Social Security number (if applicable)
- Your own email address



Hi there! I'm Aidan®, the financial aid virtual assistant. How can I help you today?

[Help with the FAFSA® form](#)

[Login \(FSA ID\) issues](#)

[I want my loan and grant info](#)

[I have a different question](#)





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Step 1 of 7

## Personal Information

I understand that I'll be required to certify that the information I provide to create an account is true and correct and that I'm the individual I claim to be.

If I'm not the person I claim to be, I understand that I'm not authorized to proceed and that I should exit this form now. If I provide false or misleading information, I understand that I might be subject to a fine, prison time, or both.

First Name

 ?

Middle Initial

 ?

Last Name

 ?

Date of Birth

Month	Day	Year
<input type="text"/>	<input type="text"/>	<input type="text"/> ?

Social Security Number

 ?

I don't have a Social Security number.

Cancel

Continue



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### Considering School

*I'm thinking about going to college or a career school.*

### In School

*I'm in the process of earning a degree or certificate.*

### Parent

*I want to help my child pay for college.*

### In Repayment

*I have loans I need to repay.*



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At the beginning of the 2025-2026 FAFSA, each student will be required to provide consent and approval for federal tax information (FTI) along with their signature on the FAFSA® form. If consent is denied, a pop-up will appear informing the student without consent they will not be eligible for Federal Student Aid.

## 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.
- Tax return information is required to complete the FAFSA form.
- Federal tax information is used to determine your eligibility for federal student aid.





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If the student does not give consent, the following pop up will appear and you will be given the opportunity to provide consent.

## The Student Will Not Be Eligible for Federal Student Aid

You did not agree to the terms on this page. The student will not be eligible for federal student aid, including grants and loans, if you don't agree to the terms.

Select "Approve" to provide your consent and approval.

Decline

Approve



# VCU Student Financial Management Center

## 2025-2026 FAFSA Completion @ StudentAid.gov

- Allow student to begin the form first and once they invite the parent (s), continue to finish their portion of the FAFSA and sign it before the parent enters the FAFSA.
- Many families are getting tripped up by this question:

**In order to invite your parents the proper answer to this question is “No”. If you answer “Yes” it passes the student through without giving option to invite parent (s)**



### Your Dependency Status



#### Dependent Student

Based on your answers, you're a dependent student. This means you must provide parent information on your FAFSA® form. This information helps determine how much federal student aid you're eligible to receive.

### Direct Unsubsidized Loan Only

Are the student's parents refusing to provide their information on this FAFSA® form?

*This response must be “No” for the student to be considered for Federal Pell Grant eligibility and most other types of federal student aid.*

 Yes No

Previous

Continue



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## What is a Parent?

A biological or adoptive parent and/ or the parent's spouse (stepparent). If your caretaker does not fit the above definition: answer FAFSA questions appropriately and email [sfmc@vcu.edu](mailto:sfmc@vcu.edu)

The student **HAS** to invite the parent (s) to complete the FAFSA by way of the email address supplied by the student (does not have to be the parent email address associated with the parent FSA ID)

### Invite Parent(s) to This FAFSA® Form



#### We Need Information for Your Parent(s) Now

Based on your answers in the previous section, you'll need to provide information about both of your parents on your FAFSA® form. This doesn't make them financially responsible for your education. You can invite one or both of your parents to your form now and have them complete their required sections.

Enter information about your parent(s) identified on the prior page, and we'll send an email on your behalf.

If they already have a StudentAid.gov account username and password (FSA ID), the information entered here must exactly match that account.

**IMPORTANT:** If your contributor doesn't have a Social Security number, you may encounter an issue that impacts your ability to add them to your form. If you receive this error, review the [guidance and recommended workaround](#) and try again.

*Use the email address that is most likely to reach your contributor. Unlike the other information provided, the email address doesn't need to match the email associated with their StudentAid.gov account.*

Parent		Parent Spouse or Partner	
First Name		First Name	
<input type="text"/>		<input type="text"/>	
Last Name		Last Name	
<input type="text"/>		<input type="text"/>	
Date of Birth		Date of Birth	
Month	Day	Month	Day
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Year		Year	
<input type="text"/>		<input type="text"/>	



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## Which Parent?

Primary or Custodial Parent: for a dependent student whose parents are divorced or separated, the primary or custodial parent is the parent who provides the greater portion of the student's financial support and is required to provide their information (and if applicable their spouse's information) on the FAFSA form.

### Tell Us About the Student's Parents

On the FAFSA® form, the "parent" is the student's legal (biological or adoptive) parent.

Are the parents married to each other?

Yes

No

Do the parents live together?

Yes

No

Did one parent provide more financial support than the other parent over the past 12 months?

*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.*

Yes

No

Has the parent you identified in the previous question remarried?

Yes

No

Previous

Continue



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## Parental Consent?

Once the parent accepts the invite, before they can start the FAFSA, they will be required to provide consent and approval for federal tax information (FTI) along with their signature on the FAFSA® form. If consent is denied, a pop-up will appear informing that the student will not be eligible for Federal Student Aid.

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

#### 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 your section of the student's FAFSA® form. If you don't provide consent and approval, the student 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.
- Tax return information is required to complete the FAFSA form.
- Federal tax information is used to determine the student's eligibility for federal student aid.



# VCU Student Financial Management Center

## What's Next?

- If you have already attempted to complete your FAFSA and received an error, contact the SFMC for assistance.
- VCU will not begin to receive the completed 2025-2026 FAFSAs from the Department of Education until January
- Financial aid packages are estimated to be completed by the end of February for newly accepted students



# VCU Student Financial Management Center

We are Here to Help!

## Virtually

Website: [sfs.vcu.edu](https://sfs.vcu.edu)

Email: [sfmc@vcu.edu](mailto:sfmc@vcu.edu)

Drop-In Zoom Room

Monday - Friday

9am-11am & 2pm-3:30pm

<https://vcu.zoom.us/j/6739682425>

## In Person

Harris Hall, First Floor  
1015 Floyd Avenue  
Richmond, Virginia 23284

Monday - Friday

9:00 am - 5:00 pm



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**Questions???**