

FAFSA SIMPLIFICATION UPDATES

2024-2025

Contributors and Consent

There are a number of significant updates that are part of the major redesign of the 2024–25 Free Application for Federal Student Aid (FAFSA). Two of those changes are adding a new term, “contributor,” and a new requirement to consent to direct data exchange with the IRS. The updated FAFSA form will be available by December 31, 2023.



Who is a “contributor”?

Anyone required to provide their signature on the FAFSA is considered a contributor. The FAFSA has always asked for parent/spouse information for dependent students and married independent students. The updated form refers to these roles as **contributors**.

How do I know if I am a contributor?

The student applying for aid is always a contributor. The spouse of a married independent student may also be a contributor. For dependent students, contributors include biological or adoptive parent(s), and if applicable, the spouse of the remarried parent listed on the FAFSA. In the case of parents who are divorced/separated, the new FAFSA form has an Interactive “parent wizard” that helps the applicant to determine which parent or parents they should include on their application.

Who is the “Custodial Parent” for the FAFSA?

For dependent students, the Custodial Parent will be the parent(s) who provided the most financial support, instead of the parent(s) with whom the student lived more during the past 12 months. If both parents provided an exact equal amount of financial support, then this will typically be the parent with greater income or assets. The Custodial Parent will need to create an FSA ID to provide their information for the student’s FAFSA.

- If the parents are married and their tax filing status was "married filing jointly" for the reporting year, then only one parent needs to create an FSA ID and provide consent on the FAFSA. Providing consent allows both parents' tax information from their tax return to be retrieved from the IRS.
- If the parents are married and their tax filing status was "married filing separately" for the reporting year, then they will both need to create an FSA ID and will both need to provide consent on the FAFSA, since their tax information is provided on separate tax returns.
- If the parents are separated or divorced (and not remarried), just the Custodial Parent will need to create an FSA ID and provide consent on the FAFSA.

What does it mean to give “consent”?

Starting with the 2024–25 FAFSA, all contributors, including the student, will need to provide their **consent** to share Federal Tax Information (FTI). Even if a contributor was not required to file tax returns, consent is necessary to be eligible for federal aid.

A new Direct Data Exchange system allows the FAFSA to pull information directly from income tax returns. This process allows FTI to be transferred directly from the IRS. The Department of Education will use the data received from the IRS to calculate an applicant’s Student Aid Index (SAI) and Pell Grant award. Consent is necessary for this process to take place.

What do these changes mean for students completing the FAFSA?

When a student begins their 2024–25 FAFSA, they will be asked to identify any contributors and invite them to complete specific sections of the form. After a student submits the following information about their contributor(s), the system will automatically email invitations.

- Legal First and Last Name
- Date of Birth
- Social Security Number (SSN) or physical address if the contributor does not have an SSN
- Email address

The contributor will receive an email inviting them to complete their section of the FAFSA and will be provided a direct link to the student’s FAFSA form. Contributors will have 45 days to log in with their FSA ID and password to complete their section or the student will need to restart their application and the contributor invitation process.

Contributors will need their personal FSA ID and password to log in. After completing their section, the contributor will be able to review their information and then electronically sign the FAFSA. If there is a change in the contributor, the student can log back in and update the email address.

All contributors will be able to provide their consent as part of completing the FAFSA.

If a contributor declines and then changes their mind, they can log in to their FSA Dashboard to provide their consent. **If a contributor declines to provide consent, the student applicant will not be considered for federal student aid.**

Note: Since the FAFSA is also used to determine State and Institutional eligibility, declining to provide consent could impact receiving other financial aid. If the student is completing a paper FAFSA, there will be a section where the contributors can sign to provide the consent.