



## **A Focus on Improving the FAFSA® Experience: Updates, actions, and a path forward for the 2025–26 cycle**

For decades, the *Free Application for Federal Student Aid* (FAFSA) has been a critical step in the path to ensuring all students have access to higher education. With the 2024–25 FAFSA form, the U.S. Department of Education (Department) implemented two bipartisan pieces of legislation: the *FAFSA Simplification Act* and the *Fostering Undergraduate Talent by Unlocking Resources for Education Act* (*FUTURE Act*). Together, these laws make the most far-reaching changes to the financial aid application process in decades, reducing burdens for families, and helping more students from low- and middle-income backgrounds get the help they need paying for college.

The Department began making the 2024–25 FAFSA form available on December 30, 2023, for all students to complete for short periods of time. The Department made the form continuously available on January 7, 2024, at which point we had received more than 1 million applications. However, some applicants encountered technical issues that initially made submitting an application difficult or impossible. Due to issues with the office of Federal Student Aid (FSA) technical operations and contractors, the Department did not process submitted FAFSA forms until March, and incorrect data and calculations meant that many FAFSA forms had to be reprocessed in April, which further delayed colleges' financial aid offers. As a result, many students and families experienced delays, frustration, and anxiety, and many counselors, financial aid advisers, other educators, and partners in the field put in even longer hours than they usually do to help students navigate the process.

To improve the FAFSA experience, we have been working tirelessly—and will continue to do so—to ensure that all students and their families can easily access and complete the form and that they have timely and clear information. We have also taken bold steps to overhaul internal processes and systems that led to challenges and delays. As we enter the fall, the Department is pleased to share some of the tremendous progress that has been made with the help of our partners and improvements we are making for the 2025–26 FAFSA cycle.

There have been significant increases in the number of FAFSA submissions since March 2024, when there were approximately 40% fewer FAFSA forms than at the same point in 2023. As of September 20, 2024, the Department has received more than 14.9 million FAFSA forms, decreasing the gap from this point in 2023 to approximately 2%. As of mid-September, the Department has received fewer FAFSA forms from first-time filers, including high school seniors, by 8.5%, but more than 150,000 additional forms from last year's returning students.

Through the Department's [FAFSA Student Support Strategy](#), partners from 48 states and six U.S. Territories and Freely Associated States have helped more than 750,000 applicants submit a FAFSA form. Based on August monthly reports, partners trained and deployed more than 7,000 new advisors and staff to support students with FAFSA form completion as well as hosted over 10,000 FAFSA completion workshops, events, trainings, and webinars engaging over one million students and family members. In addition, awardees are launching websites, sharing toolkits, and conducting multimedia

outreach campaigns. In July 2024, the daily average of submitted FAFSA forms was over 9,000 higher than the daily July average last year, and in August it was over 4,000 higher—28% and 11% increases, respectively.

**More students are on track to receive Federal Pell Grants this year.** As of early September, approximately 500,000 more FAFSA applicants are eligible for Pell Grants than were at this time last year—a 6% increase. Schools have also originated more Pell Grants than they had in early September of the last cycle. As we continue to work with our partners to get more lower-income students to complete the FAFSA form, we expect the Pell Grant numbers to continue to grow.

While FAFSA submissions are still lagging among lower-income students—7% fewer applicants with incomes below \$48,000 had submitted applications as of late August than had done so last year—the gap is shrinking. Applications among those with incomes below \$30,000 have grown by 24% since early July compared to 15% among those with the highest incomes.

*Increase in FAFSA submissions between early July 2024 and late August 2024*

Income	Percent Change
\$0–\$30,000	24%
\$30,001–\$48,000	21%
\$48,001–\$75,000	20%
\$75,001–\$110,000	18%
\$110,001+	15%

The Department is committed to learning from challenges with the launch of the 2024–25 FAFSA form and making key improvements to the experience for students, families, and colleges in the coming year. As a part of our improvement efforts—and building on many conversations with partners since the launch of the form—the Department has held 46 sessions with stakeholders from 293 partner organizations between June and August. We have heard from students and parents; K-12 counselors, principals, and superintendents; financial aid administrators; college leaders; state agencies; and college access and other organizations. We have discussed broad topics such as challenges students and families have experienced with the form; recommendations for additional resources the Department could develop for students, families, and other partners; and groups of students whose application rates are lagging. We sat down directly with students, families, and counselors as they completed the form to get real-time feedback.

Additionally, in August, the Department released a Request for Information (RFI) to ensure all our partners have an opportunity to submit written comments on ways to support the successful completion and submission of the 2025–2026 FAFSA form. We received 71 responses to the RFI and are currently reviewing these comments.

We have listened and we are taking action on the process and form itself. We are modernizing FSA. We brought on [new project leadership and experts](#) to help with the development of the 2025–26 FAFSA form. We are continuing to recruit more permanent IT professionals with engineering, design, and project management expertise. We are strengthening our project and program management protocols, including those that hold our contractors accountable for meeting key deadlines and achieving desired outcomes. And we are addressing some of the most frequent areas of concern for students, families,

institutions, and our partners in the field. As part of these core improvement efforts, and in response to the most frequently heard concerns, the Department is:

1. **Providing early and predictable timelines and launching core functions at the same time.** In August, the Department [announced](#) a new testing period starting October 1, with the form being broadly available to all students and contributors on or before December 1. This will include the most significant functionality being available at the same time: submitting the form, processing both online and paper forms, sending FAFSA information via Institutional Student Information Records (ISIRs) to institutions and states, and correcting the form, including the ability for students and contributors to make corrections and the ability for institutions to make corrections through the FAFSA Partner Portal.
2. **Ensuring the form functions as intended when broadly launched.** The Department is taking additional steps with the 2025–26 FAFSA cycle to better identify issues before the form is broadly launched. Consistent with software industry best-practices, we are conducting a series of beta tests in which we work with limited groups of users to identify and resolve the kind of system errors that can derail students, contributors, and colleges. Beta tests will involve several phases, starting with several hundred student applicants and moving towards tens of thousands. We have selected and are in the process of onboarding the partner organizations for the first testing period—Beta 1. We released the [interest form](#) for the remaining testing periods—Beta 2, Beta 3, and Beta 4—on September 11. In addition to identifying and resolving bugs in the system, this phased rollout will allow the Department to incorporate user feedback to ensure that the form works well for students and contributors and our institutional partners.

We are also improving on prior testing efforts through the implementation of a seven-layer quality and testing strategy, including:

1. Deploying a stable codebase to thousands of beta tester students and contributors from FAFSA submission through processing and corrections;
  2. Conducting intensive multi-week manual acceptance testing of hundreds of user scenarios;
  3. Performing tests that replicate user actions, like keyboard inputs, to automate processes for things like scrolling, clicks, image recognition, and other such actions (known as graphical user interface, or GUI, automation) to validate the system and produce system-generated test ISIRs;
  4. Performing double-blind validation of system-generated ISIRs via a new automated quality control (QC) system;
  5. Performing sampling verification of imported IRS tax data in FAFSA beta applications, with assistance from the IRS;
  6. Cross-checking Student Aid Index (SAI) and Pell Grant calculations, as well as ingested Federal Tax Information (FTI) data with college financial aid offices that have volunteered to participate in the testing period; and
  7. Performing proactive statistical analysis to identify and quantify issues based on system data, even before they are reported.
3. **Increasing transparency.** To support the public’s confidence in the 2025–26 FAFSA form, the Department has hosted regular briefings and is releasing regular updates about our progress to students, families, institutions, and our partners in the field. Since announcing the beta testing process in early August, we have shared updates every two to three weeks via press briefings

and by providing information on FSA's [Knowledge Center](#), and we will soon be launching a new website with regular reports on the progress of all beta testing periods. The Department will also continue communicating about the 2025–26 FAFSA form through regular channels, such as the Knowledge Center, email alerts to students and contributors, social media, and our outreach to partners in the field.

4. **Improving resources for students and families to assist them in navigating the form.** In the coming weeks, the Department will release a host of new and updated resources for students and their families, including:
  - Additional guidance targeted towards students and families to help them understand how to successfully navigate the form, including where there might be special instructions associated with their particular circumstances;
  - An updated Federal Student Aid Estimator to assist students and families in making budgeting decisions;
  - An expanded “Who’s My Parent?” tool that builds off lessons learned from the 2024–25 cycle. While previously available to applicants as an embedded part of the FAFSA form, this tool will be available as a standalone resource that can be accessed without logging into the form to help aid students and parents in determining who should receive an invitation to complete the form;
  - Materials translated into additional common languages spoken in the U.S. to ensure that students and families have an easier time completing the form; and
  - New videos and previews of the 2025–26 FAFSA experience for students and families to better understand how to prepare for the form.

To support those who will be completing a form for the first time, we will launch a campaign to assist with the creation of StudentAid.gov accounts. We will also be reaching out to those with existing StudentAid.gov accounts and those who have completed the form in prior years to share resources and let them know when the 2025–26 form is open. In addition, we will continue to ensure applicants have their own information at their fingertips and to user test and improve that information and the dashboards available to students. This includes access to FAFSA application status through their Student Aid.gov account; estimated SAI and Pell Grant eligibility as well as next steps on the FAFSA submission confirmation page; and processing results on the FAFSA Submission Summary. These activities, among others, will ensure that applicants are prepared for when the FAFSA form becomes broadly available on or before December 1 and can continuously track their own FAFSA completion and eligibility status.

5. **Providing additional resources to counselors, institutions, states, and other critical partners.** The Department will continue to provide support tools and resources to our partners to ensure they are prepared for the 2025–26 FAFSA cycle.

In August, the Department announced a [new video demonstration](#) to help institutions understand how to make corrections through the FAFSA Partner Portal as well as the [2025-26 Student Aid Index and Pell Grant Eligibility Guide](#). In early September, the Department released an [expanded FAFSA prototype tool](#) that counselors and others that support students and families can use to become more familiar with the form before its broad release. The Department will provide additional training for our partners through an updated train-the-trainer model to help ensure that counselors, college access organizations, colleges, and all others who work directly with students are fully equipped to help them navigate the 2025–26

FAFSA experience. This training will take place in November and will incorporate lessons learned from the beta testing program. In early December, the Department will hold the annual Federal Student Aid [Training Conference](#), which includes a number of sessions related to the 2025–26 FAFSA cycle. We encourage financial aid administrators, counselors, and other key partners to register for the conference. Registration will open in October.

### *Example of the FAFSA prototype tool*

#### My Activity



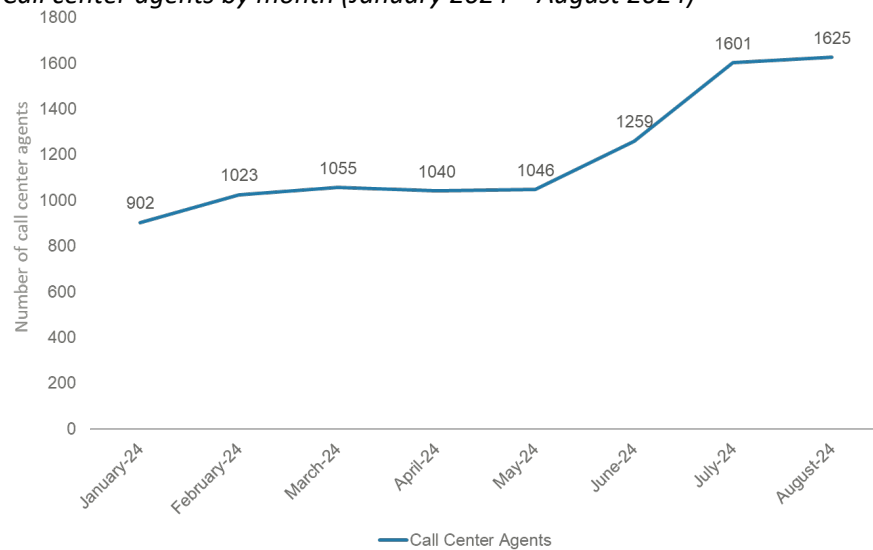
The Department will build off of information released regarding how FTI and FAFSA data can be used by institutions and states for a multitude of purposes related to the application, award, and administration of aid. The Department has previously released a variety of guidance on this topic including through Electronic Announcements [GENERAL-23-34](#), [GENERAL 24-35](#), and [GENERAL-24-93](#), as well as through [webinars](#) on FSA’s Training Center. In the coming weeks, the Department will publish two additional, detailed guidance documents covering the use of FTI and FAFSA data.

The Department is working to enhance both the speed and quantity of system-generated test ISIRs available to partners and software platform providers. The Department recently [released](#) a batch of system-generated test ISIRs. These test ISIRs, released significantly earlier than the 2024–25 FAFSA test ISIRs, represent a variety of applicant scenarios and have been checked against a new quality control system to validate the SAI and Pell eligibility formulas.

6. **Ensuring the call center has sufficient capacity to handle outreach from and provide accurate information to students and families.** During the 2024–25 FAFSA cycle, the Federal Student Aid Information Center (FSAIC, the student- and contributor-facing call center) received an unprecedented number of contacts from students, families, and other constituents, and as a result, callers were often not reliably able to reach an agent for support. While FSAIC handles calls about FAFSA-related topics, agents also take calls on a range of other issues, including general program information, receiving aid, loan management, and loan discharge, cancellation or forgiveness.

Since January 2024, vendors have added more than 700 new agents—an 80% increase—to handle projected call volumes for December 2024, when the 2025–26 FAFSA form will be available for all students and contributors.

*Call center agents by month (January 2024 – August 2024)*



For the most recent month of data (August 12 through September 6), call center agents answered just over 462,000 calls, with an Average Speed of Answer (ASA) of 2 minutes and 56 seconds. During this same period, call center agents also answered 118,000 chats, with an ASA of 42 seconds.

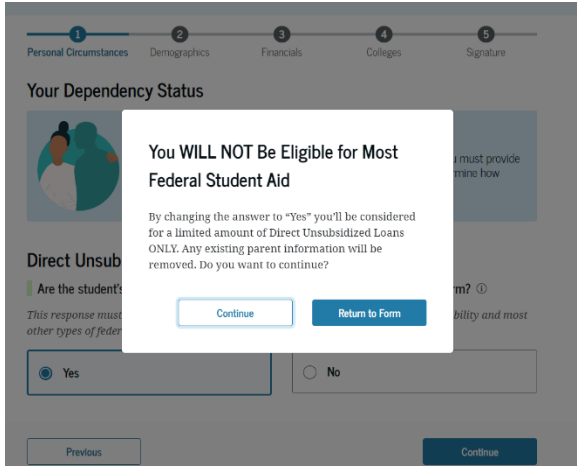
In addition, the Department is facilitating surge staffing and expanded hours of operation, improving resources and training for call center staff, shortening feedback loops to help identify new issues more rapidly, and supporting vendors in retaining more experienced staff. The Department will also ensure that translation services are easier to find and access through call center menus. The FSAIC call center will be participating in the beta testing period for the 2025–26 FAFSA form to ensure that new systems and processes can be tested with limited numbers of users before larger numbers of students and contributors may need access to support.

- 7. Improving the user experience for students and families.** It is typical for students to need corrections to their forms during a FAFSA cycle. For example, they may have had a change in family circumstances that could impact their eligibility for aid. However, during the 2024–25 FAFSA cycle, more applicants and contributors have required corrections than at this point during the 2023–24 FAFSA cycle due to new flows and processes, a new structure, and technical issues with the FAFSA form. Since launching the 2024–25 FAFSA form, we have focused on reducing the number of applications that require corrections, especially for the most common reasons: missing student and parent signatures and applicants choosing that they would only like to be considered for Direct Unsubsidized Loans instead of for a broader array of aid for which they might be eligible; only being considered for Direct Unsubsidized Loans may be the correct status for some applicants. We are continuing to build on these efforts in several ways and will use the feedback we receive from our RFI and via other channels to make further improvements.

For missing student and parent signatures, we have implemented user experience improvements, including updated page text and modifications to a pop-up window to flag missing signatures and more explicitly indicate that submitting without a contributor signature



will result in an error. These changes have brought the rate of missing signatures from highs of over 5% for parents and nearly 9% for students to under 2% for both groups.



For those selecting that they would only like to be considered for Direct Unsubsidized Loans, throughout the cycle user improvements—including changing the question label and associated help text, defaulting the answer to “No,” and adding a pop-up message to warn applicants about potential errors in their form if they change their answer to “Yes”—have brought the selection rate under 1% (see graphic to the left for an example of the pop up).

The following chart shows these significant improvements:

### Select FAFSA form user experience improvements



- Missing Signature:**
- 1 Late January: Modified language in modal (pop up window).
  - 2 Late February: Updated the review answers page to specifically tell people to select “Continue” in order to sign.
  - 3 Early April: Changed the modal again when someone else's consent and/or signature is missing. Relabeled and moved the buttons to submit or sign the form.
  - 4 Late April: Made the modal more explicit that submitting without a contributor signature would result in an error.
  - 5 Early May: Removed signature card from review answers page.
- Direct Unsubsidized Loans Only:**
- 6 Mid-to-late February: Modified the language to change “Apply for a Direct Unsubsidized Loan” to just “Direct Unsubsidized Loan” and to flip the helper text from describing why an applicant would answer “Yes” to describing when an applicant would answer “No.”
  - 7 Early May: Defaulted answer to “No.”
  - 8 Late June: Made additional text updates and added a modal message that triggers when the student changes the answer to “Yes” to warn them that they will not be eligible for any other types of aid.

8. **Providing additional outreach and support for students and families who need the most help completing the form.** The Department’s broad email outreach campaigns also play a role in ensuring that those who need to update their forms are able to do so at a higher rate than last year. As of late August, 77% of those with a required student or contributor correction have successfully completed that process, compared to a 66% resolution rate at that point last year.

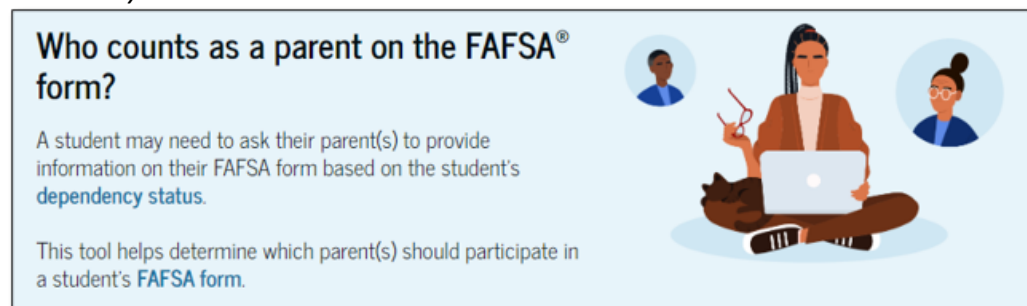
The Department has already sent over 183 million emails across 171 FAFSA email campaigns directly to students and contributors to help complete the form. Our focus has been on those who have started and not completed their forms; those who are missing items on their forms, such as signatures; and those who may need corrections to items on their form to ensure they can access all of the aid for which they are eligible. Recipients of our emails consistently open them at rates that exceed industry averages, and this outreach, in addition to the user experience improvements described above, has ushered more families across the finish line. To date, 90% of the 2024–25 FAFSA forms that have been started have been submitted.

To further support applicants, the Department has started sending more timely emails to students. A student is now notified as soon as their application is processed, including whether it was successfully processed or if it requires additional action. By the end of the month, the Department will provide more specific information about the action required (e.g., missing a signature). The Department will also be sending these timely emails directly to the contributors, if they are required to take specific actions.

The Department will also expand our email campaigns to provide students information about other federal means-tested benefits, such as the Supplemental Nutrition Assistance Program (SNAP), that they might be eligible for based on the information provided when completing the FAFSA form. These emails will be sent in both the fall and spring and will include information about how to apply for other benefits programs. The Department has already made changes to the FAFSA form itself to inform students through comments as they are completing the form that they might be eligible for other means-tested benefits.

The Department has also received a large number of comments from students, families and those that support them that a contributor’s experience is one of the most-challenging parts of completing the FAFSA form. The Department recognizes these usability challenges; addressing them requires more development and testing time than is available before the Department launches the 2025–26 FAFSA form for all students and contributors on or before December 1, 2024. The Department is actively exploring potential enhancements that we can make to the 2026–27 FAFSA experience. As described above, for 2025–26 the Department is expanding the “Who’s My Parent?” tool as a standalone resource that can be accessed without logging into the form to help aid students and parents in determining who should receive an invitation to complete the form.

#### *“Who’s My Parent” contributor tool*



**Who counts as a parent on the FAFSA® form?**

A student may need to ask their parent(s) to provide information on their FAFSA form based on the student's dependency status.

This tool helps determine which parent(s) should participate in a student's FAFSA form.

In addition, in August, the Department updated our systems to improve the process of matching a student’s invitation to their contributor’s StudentAid.gov account. These updates should help ensure that a contributor is receiving and can access a FAFSA invitation from a student.



While the Department can track the time it takes for an independent student without a contributor to complete the form (typically 15 minutes or less), due to system limitations, we do not have comparable data for any student with a contributor; the contributor flow is new this year, and some applicants may be waiting on another person to finish and sign their portion before resubmitting. Our data currently only allows us to see the point that a FAFSA form is started and the point it is submitted (e.g., the FAFSA form completion time counts any time period that a student or contributor is not actively in the form working, such as when they have stepped away due to reasons not associated with the FAFSA form).

9. **Addressing the ongoing issues experienced by mixed-status families.** Mixed-status families have experienced substantial challenges with the 2024–25 form. Early in the 2024–25 cycle, a technical issue prevented individuals without a Social Security number (SSN) from starting or accessing the online FAFSA form. In March 2024, the Department resolved this issue; however, we identified at that time that individuals who do not have an SSN, but who have an Individual Tax Identification Number (ITIN) for tax purposes, were unable to use the IRS direct data exchange tool to automatically populate their tax information into the form.

In late April, the Department announced changes to our system to temporarily allow those without an SSN to immediately access the online 2024–25 application after creating a StudentAid.gov account, foregoing the need to have the identity validation process completed prior to a student submitting their FAFSA form. The identity validation process was one of the biggest barriers for mixed-status families in completing the FAFSA form.

Prior to April 30, approximately 135,000 mixed-status families had submitted applications. But as of late August, after the implementation of the workarounds and flexibilities described above, nearly 340,000 applicants from mixed-status families had submitted a FAFSA form, including 318,000 dependent students with a parent without an SSN—5% more than had applied at this time the previous year. While these numbers show a positive trend, there are still large numbers of these applications that are not considered complete because they are missing a signature from the contributor without an SSN. The Department has been emailing students and contributors who are missing a signature on the form since April 2024. We will target further emails to students who have a contributor without an SSN that is missing a signature with very specific instructions this fall. In addition, the Department will ensure that mixed-status applicants are included as a part of the beta testing period.

The Department has [extended](#) the process change implemented in late April into the 2025–26 FAFSA cycle so contributors without an SSN are not required to complete the manual identity validation process prior to aid being disbursed to a student until additional fixes to the system are in place. The Department will keep this change in place throughout the 2025–26 cycle. There is no adverse impact to a student’s eligibility for federal student aid. Students will receive full access to the aid they are entitled to. A contributor will not have to go back and have the manual identity validation process completed for FAFSA forms that have already been submitted. If they contribute to a future form—for example, the 2026–27 FAFSA form—they would need to complete the process at that time.

The Department will continue to make improvements to the identity validation process for those without SSNs, including expanding the number and types of documents that can be

submitted as proof of identity, creating a digital attestation form, making it easier for those without an SSN to use the existing automated validation process through TransUnion, and ultimately putting a smart tool in place that fully automates the identity validation process.

10. **Helping alleviate the additional burden on institutions.** The Department launched the [FAFSA College Support Strategy](#) in February to help ensure that institutions can access additional personnel, resources, and technology to help them prepare for the release of functionalities for the 2024–25 FAFSA cycle. The Department is pleased that all colleges who have expressed the need for help, including ISIR corrections, through the College Support Strategy are receiving it. As of September, this includes nearly 400 schools.

We have also taken steps to ensure that institutions can focus on getting aid into the hands of students, offering flexibilities across a variety of regulatory and procedural requirements. On September 13, the Department announced an updated timeline for the Financial Value Transparency and Gainful Employment (FVT/GE) regulations. The Department received significant feedback from schools that the timeline to complete the reporting and review of the Completers List was challenging when balancing against other critical activities that remain for getting aid processed and disbursed for the 2024–25 FAFSA cycle. The [Department has responded](#) by pushing the date for the FVT/GE requirements from October 1, 2024 to January 15, 2025.

This extension complements other flexibilities, including:

- Suspending routine program reviews through [September 2024](#);
- Waiving the 90-day requirement for schools whose program participation agreement expires from [March-December 2024](#); and
- Allowing more time for schools to comply with other Departmental requirements and the ability to more quickly access funds and disburse aid as outlined in Electronic Announcements [General-24-56](#), [General-24-94](#), and [General-24-96](#).

We are grateful for our partners' hard work and perseverance during this challenging year and appreciate the continued partnership to improve the experience for students and families. Over the coming months, we will continue to incorporate feedback from stakeholders as we make additional improvements to the FAFSA form and processes; produce and update resources for families, institutions, counselors, and financial aid professionals; and keep the field updated on our progress. The Department's top priority remains ensuring that every student has the help they need to access the life-changing potential of higher education.