An Overview of the 2020-21 CSS Profile

Disclaimer:
For the most current and updated information about the CSS Profile, you should always check cssprofile.org.
Welcome!

- What
- Why
- How
  - To get started
  - To complete the CSS Profile
- When
- Common mistakes
What is the CSS Profile?

An institutional financial aid application

- A financial aid application used to determine the family’s financial need for institutional financial aid
- Used by about 400 colleges, universities, and scholarship programs
- A supplemental aid application to the FAFSA for most students
  - FAFSA is always required for federal student aid
  - CSS Profile required only if your institution requires it
- May be the primary application for international students
  - Supports international students applying for institutional aid at some colleges in the US
  - Allows international applicants to report in home currency, which is converted to US dollars for institutions
Why colleges require the CSS Profile

- Colleges require families file the CSS Profile to
  - Understand the family’s true financial need
  - See a larger picture of the student’s family

- Colleges use the CSS Profile to ensure that institutional financial aid is awarded
  - To the students who truly need it
  - In a fair and equitable manner

- Colleges can also use the CSS Profile to separately collect information from each of the student’s parent if the parents are no longer together and have different households
How…

… does the family complete the CSS Profile

Find out if your college(s) require the CSS Profile:

https://profile.collegeboard.org/profile/ppi/participatingInstitutions.aspx

Always check your college’s website

- First, check each of your college’s website for application requirements
- If required, complete the application online at cssprofile.org
- Students, and in most cases their parents, will need to provide information
How…

...does the family complete the CSS Profile

- Log in with a College Board account
  - Use student’s account, if student has one
  - If no College Board account, create one

- Select the proper application year!
  - High school seniors who will graduate in the spring of 2020 apply for financial aid for 2020-21
  - Same rule as for the FAFSA
How... 

...does the family complete the CSS Profile

- Noncustodial parents must create an account
- Custodial parents can create their own account, if desired
  - Fee waiver eligibility tied to the student’s College Board account


Creating a CSS Profile Account for Parent Use

To complete a CSS Profile application, you need a College Board student account. If you need to complete the CSS Profile as a parent (for example, as a noncustodial parent), you still need to create and use a student account. You just need to create a student account using the parent’s information.

Account creation step-by-step:
1. Go to cssprofile.org
2. Select the application award year (e.g. Sign In 2019-20)
3. Click Sign Up
4. Create your account using your (the parent’s) information, not the student’s information.

Once you have created your account and are completing the CSS Profile application, be careful to answer student sections with the student’s information and parent sections with the parent’s information.
Fee Waivers and the CSS Profile

- Fee waiver eligibility is determined automatically
  - SAT fee waiver = CSS Profile (custodial household only)
  - CSS Profile does a fee waiver calculation
    - Family of 4 – no more than about $45,000 in total income
    - Amount changes for different family sizes
    - Based on 2018 National School Lunch Program Reduced Price Income Guidelines

- Fee waivers cover all colleges selected

IMPORTANT

- The student’s College Board account must be used for the CSS Profile for the SAT fee waiver to be awarded

This is normally the student’s log-in credentials
How does the family complete the CSS Profile

Costs of the CSS Profile

- Cost for the CSS Profile
  - Custodial household
    - $25 for application and first college selected
    - $16 for each additional college selected
  - Noncustodial household
    - $25 flat fee
Completing the CSS Profile

Highlighting important sections
Getting Started

How it works
Getting Started

Get it right from the beginning!

- The student’s name
  - Enter as listed on the student’s legal documents
    - Social Security Card
    - Alien Registration Card
- Date of birth
- Social Security Number (if the student has one)
  - Must match the number entered on the student’s FAFSA
  - Critical to matching your file correctly at your institution
Questions are asked about the student – not the student’s parents

• These questions are critical to setting the CSS Profile correctly

• Not getting these questions right can seriously delay the student’s financial aid application

• Common mistake is for parents to answer these questions for themselves and not for the student
Report the student’s parents

All of them!

- All parents are reported
  - Biological parents
  - Current stepparents
  - Current parental partners
  - Current legal guardians

- Up to four parents can be reported
  - Reporting Parents on the CSS Profile tutorial
    - https://cssprofile.collegeboard.org/getting-started-your-css-profile-application
Report the student’s parents

All of them!

- Example 1: DeeCee’s mother is deceased
  - Father reported
  - Stepmother reported
  - Mother reported and marked as deceased
Report the student’s parents

All of them!

- Example 2: DeeCee’s parents are divorced and both have remarried
  - Father reported
  - Stepmother reported
  - Mother reported
  - Stepfather reported

- Very important to properly report parents no longer together if the student’s institution requires the CSS Profile from both parents
2 CSS Profiles? Really?

Yes. Well, maybe.

- Applies to students whose parents are still alive and who are not together
  - Divorced or separated and not living together
  - Never married and not living together

- Only if required by the student’s college or colleges
Report the student’s parents

Which parent(s) does the student live with?

- Only asked if the student’s biological or adoptive parents are not together
  - Divorced
  - Separated
  - Never married and not living together

- Important to properly report the parents
  - The student lived with the most
  - Or who provide the most support

- If in doubt, report the FAFSA parent(s) here
Report the student’s parents

Lexi reports her parents

- Lexi’s parents are married
- She reports her parents
- Clicks on Save and Continue
Report the student’s parents

Which country do the student’s parents live in?

- Report the country the parents are living in now
- Don’t report
  - Country of birth
  - Country of citizenship

Residence

(*) Required fields.

Country where the student’s parent(s) live*
Selecting the colleges

Selecting your college

If your college lists the CSS Code Number you should use, be sure to use that one!
Selecting the colleges

Make certain to select the correct college

- High school seniors should never select a graduate school!
  - Law School
  - Medical School
  - Business School
- Make certain the college selected accepts the CSS Profile from undergraduate applicants
- Selecting the wrong college can delay the student’s application
Reporting college details

Lexi’s schools

- Lexi reports her plans for each college she has selected
- Lexi reported she is a “First year undergraduate, never previously attended” even though she is dually enrolled in a college program during her senior year
- If available, she will report the student ID assigned by the college
- She will be able to report her housing status and admissions application status appropriate for each college
Parent information required!

The questions are now about the parents

- Lexi’s mother and father will now see parent questions
  - Demographic information
    - Date of birth
    - Contact information
    - Employment information
    - Etc.
  - Income
  - Assets
  - Family members
Reporting income information

New tax schedules introduced in 2018

- 2018 tax law changes eliminated 1040A and 1040EZ
- Introduced new schedules
- Information previously on the 1040 may now be found on one of the new schedules
- Important to report the schedules filed in 2018
  - These schedule questions only asked if schedules checked
Reporting income information

Follow the numbers

- Lexi’s parents report their 2018 income
- Each question identifies where to find the answer
  - Line 1 is found on the 1040 form itself
  - Line 17b is found on Schedule 8812
Reporting income information

**Schedule 1 information**

- Ava reported that Schedule 1 was filed
- Questions from that schedule are presented
- The line numbers here are as listed on Schedule 1
Reporting income information

Information from Lexi’s parents’ W-2 and other documents

- Lexi’s parents reported their earnings from their W-2s
  - Whole numbers only
  - Do not report cents
- They also reported other income
  - Retirement contributions
  - Family’s Flexible Spending Account
- They responded “0” to questions that were required, but did not apply

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**Parent Income and Benefits Details**

<table>
<thead>
<tr>
<th>Parent Earnings</th>
<th><strong>How much did Mark earn from work in 2018?</strong></th>
<th>80000</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>How much did Ava earn from work in 2018?</strong></td>
<td>0</td>
</tr>
</tbody>
</table>

**Parent Contributions**

1. **Tax deferred pension and retirement savings plans**
   - **Enter the amount the student’s parents contributed in 2018 to the following:**
   - **4000**

2. **A flexible spending account (FSA) for medical expenses**
   - **5000**

3. **A flexible spending account (FSA) for dependent care expenses**
   - **0**

4. **A health savings account (HSA)**
   - **0**

No cents reported!

Whole numbers only.
### Reporting income information

**Reporting future income**

#### Parent Other Years' Income and Benefits

(*) Required fields.

<table>
<thead>
<tr>
<th>Parent 2019 Income and Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enter the amounts the student's parents received or expect to receive in 2019 for the following:</td>
</tr>
<tr>
<td>Mark's income from work *</td>
</tr>
<tr>
<td>Ava's income from work *</td>
</tr>
<tr>
<td>Other taxable income *</td>
</tr>
<tr>
<td>Untaxed income and benefits *</td>
</tr>
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<td>What are the source(s) of this untaxed income? *</td>
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</table>
Reporting asset information

Report only assets you have

- Cash, savings, and checking asked of all filers
- Other assets reported only if owned
  - Home
  - Investments
  - Parental assets held in the names of younger children
  - Other real estate
  - Business(es)
  - Farm(s)
Who else is in Lexi’s family?

Household Introduction

An important part of financial aid is understanding who is in your family. So far we know your family consists of:

Lexi Cavachon
Mark Cavachon
Ava Cavachon

On the next pages we will ask about other people in the student's family such as the student's siblings.
Reporting the family members

Who else is in Lexi’s family?

Dependent Summary

(*) Required fields.

Provide information for everyone, other than the student’s parents and the student applicant, who lives in the student’s parents’ household and receives more than half of their support from them.

Click the Save and Continue button if you have no dependent information to provide.

<table>
<thead>
<tr>
<th>Dependent(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Name</td>
</tr>
<tr>
<td>Jean Pierre</td>
</tr>
</tbody>
</table>

Click the Save and Continue button if you have no dependent information to provide.
Reporting the family members

Who else is in Lexi’s family?

- For each family member added, questions about their school enrollment will be asked.
- If the family member is enrolled in a private K-12 school, questions will collect information about the school, including cost.

Dependent Details

(“) Required fields.

Provide the following for Jean Pierre

- For the 2019-20 academic year, what is this person’s year in school?*
  - 10th grade
- For the 2020-21 academic year, what is this person’s year in school?*
  - 11th grade
- Is this person attending a private K-12 school in 2019-20?*
  - No
- Will this person attend a private K-12 school in 2020-21?*
  - No
It is Lexi’s turn!

Questions now collect Lexi’s financial information

- Questions will be similar to her parents
- Lexi will probably see fewer questions

- Lexi will answer questions about her
  - Income
  - Expected income and benefits
    - Expected summer earnings
    - Estimated school year earnings
  - Assets

- Many questions will be similar to those answered by Mark and Ava
Special Circumstances

Important opportunity to Lexi’s family tell its story

- Free-form box accepts up to 2,000 characters to explain financial issues
- Encourages the financial aid office to communicate with you
- Do not be afraid to tell your story
- Do not be embarrassed

Levi's father, Mark, joined a tech startup firm in 2017. He took a lower salary in the hopes that the firm will produce higher income in the near future. At this time, he is still positive, but his salary remains low and it is expected to stay level for the next couple of years. As a result, Lexi’s mother had a huge contract for 2018 that will probably not be repeated in the near future. Also, it created unexpected expenses. Still, the business is sound and is expected to slowly recover.

Lexi works for her mother so she can earn and pay for her personal expenses while in college.
Lexi’s Dashboard

Update to date information on Lexi’s application status

• Application status
• Payment receipt
• College list with deadlines
  • Add a college or program option
  • Deadline dates
• Next steps
When....

...should the CSS Profile be filed?

- Almost every college will have a different deadline date
- Different dates for
  - Early decision
  - Early action
  - Regular decision

- No later than the first deadline of the colleges in the student’s college list
- Recommend treating a deadline like
  
  College’s deadline date
  
  - 5 days
  
  = Student’s deadline
Common mistakes

Students and parents make

- It is a student application – with parent information
- Parents have to remember that it isn’t all about them

1. Applying for the wrong academic year
2. Entering important information incorrectly
   a) Not reporting the student’s name as shown on legal documents
   b) Not reporting the student’s Social Security Number when one is available or entering it incorrectly
   c) Reporting parent information as student information, and vice versa
3. Entering the student’s date of birth incorrectly
   a) Parent entering a sibling’s date of birth
   b) Parent entering their own date of birth
4. Answering questions about the student’s status incorrectly
   a) Reporting the student has dependents
   b) Reporting the student is married or is a veteran
   c) Reporting the student is a ward of the court
5. Selecting a graduate school instead of the college’s undergraduate program
Thank you!

References for you

- [cssprofile.org](https://cssprofile.org)

- [Getting Started with your CSS Profile Application](https://cssprofile.collegeboard.org/getting-started-your-css-profile-application)
  - Other tutorials available
    - Completing the CSS Profile as the Noncustodial Parent
    - Reporting Parents on the CSS Profile

- [Contact information](https://pages.collegeboard.org/contact-us#css) for customer support
  - Phone
  - Email
  - Chat