An Overview of the 2021-22 CSS Profile
The Process

• Applying for financial aid
• What
• Why
• How
  • To get started
  • To complete the CSS Profile
• When
• Common mistakes
Applying for Financial Aid

It's a process!

• Start by applying for admission and financial aid

• Complete aid applications and application supports
  • FAFSA
  • CSS Profile, if required
  • Institutional applications, if required
  • Provide documents, if required

• Note all critical deadlines - And do not miss them!

• 2021-22 FAFSA and CSS Profile available October 1, 2020
What is the CSS Profile?

- 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
  - FAFSA is **always** required for federal student aid
  - CSS Profile required only if your institution requires it
- Supports international students applying for institutional aid at some U.S. colleges
  - International applicants report in home currency, which is converted to U.S. dollars for institutions
Why do colleges require the CSS Profile?

• To understand the family’s true financial need

• To ensure that institutional financial aid is awarded
  • To the students who truly need it
  • In a fair and equitable manner

• To collect information from each of the student’s parents if the parents are no longer together and have different households
Why should students complete the CSS Profile?

To make certain that the student applies for all the aid that an institution might award.
How do you complete the CSS Profile?

• Verify if your college requires the CSS Profile either:
  • On your college’s website or
  • On the College Board’s website of Participating Institutions

• Complete the application online at cssprofile.org
  • Students, and in most cases their parents, will need to provide information
How do you complete the CSS Profile?

- Log in with a College Board account
  - Use the 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 2021 apply for financial aid for 2021-22
  - Same rule as for the FAFSA
How does the family complete the CSS Profile?

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. Click the Sign In to button for the appropriate application award year
3. Click Create Account under Don't have an account?
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.

- Noncustodial parents must create an account
- Custodial parents can create their own account or use student's account

Fee Waivers

- Eligibility is determined automatically
  - If SAT fee waiver received (custodial household only)
  - Based on income and family size
  - Based on 2019 National School Lunch Program Reduced Price Income Guidelines
    - Example – family of 4 would qualify with income of $45,000 or less

- Fee waivers cover all colleges selected

IMPORTANT!
If a student was eligible for an SAT fee waiver, the student’s College Board account must be used for the CSS Profile for the SAT based fee waiver to be awarded.
Cost of the CSS Profile

Custodial Household
• $25 for application and first college selected
• $16 for each additional college

Noncustodial Household
• $25 flat fee
CSS Profile at a glance

A comprehensive application to allow for a full understanding of the family
Getting Started

How it works

CSS Profile 2021-22

Getting Started

(∗) Required fields.

About the student

This section asks for important information about the student.

First name∗

Middle name

Last name∗

Preferred name

Email address∗

Phone number (∗∗∗∗∗∗∗∗)∗

Date of birth (MM/DD/YYYY)∗

Student’s marital status∗

Student’s CBFinAid ID

Student’s Citizenship

Country where the student lives∗

Citizenship status∗
Getting Started

Get it right from the beginning!

- Student’s name
  - Enter as listed on legal documents
    - Social Security Card
    - Alien Registration Card

- Date of birth

- Social Security Number
  - Must match number on FAFSA
  - Critical to matching file correctly at your institution
Student Status

About the student – not the parents!

- These questions are critical to setting the CSS Profile correctly.
- Student’s name is used to emphasize these questions are about the student.
- Common mistake is for parents to answer these questions about themselves.

Indicate if the following are true about Lexi.

Lexi has legal dependents (not including the student’s spouse)*
No

Lexi is a veteran of the U.S. Armed Forces or currently serving on active duty*
No

Lexi is 18 or older, but was, until the age of 18, a ward of the court*
No

Lexi is 18 or older, but was, until the age of 18, in foster care*
No

Lexi was determined to be an emancipated minor by a court in the student’s state of legal residence*
No

Lexi is homeless, or at risk of becoming homeless.*
No
Student Status

Indicate if the following are true about Lexi.

Lexi has legal dependents (not including the student’s spouse)*
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Lexi is a veteran of the U.S. Armed Forces or currently serving on active duty*
- No

Lexi is 18 or older, but was, until the age of 18, a ward of the court*
- No

Lexi is 18 or older, but was, until the age of 18, in foster care*
- No

Lexi was determined to be an emancipated minor by a court in the student’s state of legal residence*
- No

Lexi is homeless, or at risk of becoming homeless.*
- No
Student Status

- Answers must be the same as reported on the FAFSA

- If student is certified as homeless or at risk of being homeless, the student will be treated as an independent student
Report the student’s parents

- **All parents are reported**
  - Living parents
  - Deceased parents
  - Current stepparents
  - Parent’s current partner
  - Legal guardians
  - Legal guardian’s spouse

- Up to four parents can be reported

- View [Reporting Parents on the CSS Profile tutorial](#)
Report the student’s parents

- Lexi reports her parents and their relationship to her
- Clicks Save and Continue
Report the student’s parents

Where do your parent’s live?

- Report the country your parents are living in now
- Do Not report
  - Country of birth
  - Country of citizenship

Residence

(*) Required fields.

Country where Lexi’s parent(s) live

Please Select...

Save and Continue
Selecting your colleges

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

College/Program Search

Search for your college/program using the CSS Code Number, the College/Program Name, or the State. Be sure that the CSS Code Number for the college(s) you select matches those provided on the college’s website. Some universities have different codes for different colleges/schools.

Search By: *

- Please Select...
- CSS Code Number
- College/Program Name
- State

[Buttons: Search, Cancel, Add to CSS Profile]
Selecting your colleges

Make certain to select the correct college

- High school seniors should not select a graduate school!
  - Law school
  - Medical school
  - Business school

- Verify that the college accepts the CSS Profile from undergraduate applicants

- Selecting the wrong college can delay your application
Reporting College Details

You are still a first-year undergraduate, never previously attended if:

• You were dually enrolled while in high school
• You earned college credits as a high school student
Reporting College Details

Lexi’s schools

Lexi reports her plans for each college:
• Year in school
• Student ID assigned by college (if available)
• Housing plans
• Admissions application status
Parent information required!

The questions are now about the parents

Lexi’s mother and father will now see parent questions

- Income
- Assets
- Family members
Reporting Income Information

2019 Parent Tax Schedules and Forms

Check parent 2019 tax documents *carefully* to see if schedules apply

<table>
<thead>
<tr>
<th>Parent Tax Schedules and Forms</th>
</tr>
</thead>
<tbody>
<tr>
<td>(**) Required fields.</td>
</tr>
</tbody>
</table>

Select the schedules and forms Lexi’s parents’ filed for 2019.

Please note, common items such as taxable refunds of state income tax and business income are reported on schedules. Especially if you use a tax preparer or tax preparation software, please check carefully to see if these schedules apply.

- [ ] 1040 Schedule 1 - Additional Income and Adjustments to Income
- [ ] 1040 Schedule 2 - Tax
- [ ] 1040 Schedule 3 - Nonrefundable Credits
- [ ] Form 2555 - Foreign Earned Income Exclusion
- [ ] Form 8959 - Additional Medicare Tax
Reporting Income Information

Follow the numbers

Income questions are determined by the type of tax return filed.

Lexi’s parents used their 2019 IRS 1040 to report their income.
# Reporting Income Information

## Follow the numbers

### 2019 1040 Tax Return

<table>
<thead>
<tr>
<th>Line</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Wages, salaries, tips, etc. (Attach Form(s) W-2)</td>
<td>80000</td>
</tr>
<tr>
<td>2a</td>
<td>Tax-exempt interest</td>
<td>300</td>
</tr>
<tr>
<td>2b</td>
<td>Taxable interest (Attach Sch. B if required)</td>
<td>500</td>
</tr>
<tr>
<td>3a</td>
<td>Qualified dividends</td>
<td>100</td>
</tr>
<tr>
<td>3b</td>
<td>Ordinary dividends (Attach Sch. B if required)</td>
<td>200</td>
</tr>
<tr>
<td>4a</td>
<td>Standard deduction or itemized deductions (from Schedule A)</td>
<td>63180</td>
</tr>
<tr>
<td>5a</td>
<td>Social security benefits</td>
<td>8000</td>
</tr>
<tr>
<td>6a</td>
<td>Adjustments to income from Schedule 1, line 22</td>
<td>900</td>
</tr>
<tr>
<td>6b</td>
<td>This is your adjusted gross income</td>
<td>63180</td>
</tr>
<tr>
<td>7a</td>
<td>Other income from Schedule 1, line 9</td>
<td>20000</td>
</tr>
<tr>
<td>1a</td>
<td>Add lines 9 and 10</td>
<td>22000</td>
</tr>
<tr>
<td>1b</td>
<td>Taxable income. Subtract line 1a from line 1b. If zero or less, enter 0.</td>
<td></td>
</tr>
<tr>
<td>12a</td>
<td>Tax (line 1c) Check any from Form(s) 1</td>
<td>80000</td>
</tr>
<tr>
<td>12b</td>
<td>Child tax credit or credit for other dependents</td>
<td>900</td>
</tr>
<tr>
<td>13a</td>
<td>Other taxes, including self-employment tax, from Schedule 2, line 16</td>
<td>2110</td>
</tr>
<tr>
<td>17</td>
<td>Federal income tax withheld from Forms W-2 and 1099</td>
<td>33180</td>
</tr>
<tr>
<td>18</td>
<td>Other payments used to obtain employment credits</td>
<td>4000</td>
</tr>
</tbody>
</table>

## Parent U.S. Tax Return (1040)

<table>
<thead>
<tr>
<th>Line</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
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</tr>
<tr>
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<td>300</td>
</tr>
<tr>
<td>2b</td>
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</tr>
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<td>4a</td>
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</tr>
<tr>
<td>18</td>
<td>Other payments used to obtain employment credits</td>
<td>4000</td>
</tr>
<tr>
<td>14a</td>
<td>Federal taxes paid</td>
<td>2110</td>
</tr>
<tr>
<td>18a</td>
<td>Earned income credit (EIC)</td>
<td>4000</td>
</tr>
<tr>
<td>18b</td>
<td>Additional child tax credit</td>
<td>4000</td>
</tr>
</tbody>
</table>
Reporting Income Information

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

- Lexi’s parents report their earnings from their W-2s
- They also report other income
  - Retirement contributions
  - Family’s Flexible Spending Account
- They respond “0” to questions that do not apply

No cents reported
Whole numbers only
Reporting Income Information

Reporting future income

New questions:
• Covid-19
• Expect Change

<table>
<thead>
<tr>
<th>Parent 2020 Income and Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enter the amounts Lexi’s parents received or expect to receive in 2020 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>
</tbody>
</table>

Was Lexi’s parents 2020 income significantly impacted due to the COVID-19 pandemic? If you answer “Yes” please provide details in the Special Circumstances section at the end of the application. [Please Select...]

Expect Change

Do Lexi’s parents expect a significant income change in 2021 due to a new job, a job loss, retirement, benefit changes, etc.? * [Please Select...]

[CSS Profile logo]
Reporting Income Information

Reporting future income

Expect Change

Do Lexi’s parents expect a significant income change in 2021 due to a new job, a job loss, retirement, benefit changes, etc.?* Yes

Parent 2021 Income and Benefits

Enter the amounts Lexi’s parents received or expect to receive in 2021 for the following:

Mark’s income from work *

Ava’s income from work *

Other taxable income†

Untaxed income and benefits*
Reporting Asset Information

**Report only assets that you have**

Cash, savings, and checking asked of all filers

**Other assets reported only if owned**

- Home
- Investments
- Parental assets held in the name of younger children
- Other real estate
- Business(es)
- Farm(s)
Reporting the family members

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 Lexi and their parents, 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 1</th>
<th>Jean Pierre</th>
<th>Gavachon</th>
<th>01/27/2004</th>
<th>Sibling</th>
</tr>
</thead>
</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, you will provide information about their school attendance

Dependent Details

(*) Required fields.

Provide the following for Jean Pierre

- For the 2020-21 academic year, what is this person's year in school? *
  - 10th grade

- For the 2021-22 academic year, what is this person's year in school? *
  - 11th grade

- Is this person attending a private K-12 school in 2020-21? *
  - No

- Will this person attend a private K-12 school in 2021-22? *
  - No

Save and Continue
It’s Lexi’s turn!

Questions now collect Lexi’s financial information

- Lexi will answer questions about her
  - Current income
  - Expected income and benefits
  - Assets

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

Important opportunity to tell your story!

• New Covid-19 box
• Don’t be embarrassed
• Don’t be afraid to tell your story

(*) Required fields.

Special Circumstances

Select the circumstances with ongoing financial impact that apply to your family. Provide details of the financial impact, including annual amounts paid, in the box below.

- Change in employment
  - Covid-19 pandemic
  - Scholarships or Sponsor information
  - Exceptional medical or dental expenses
  - Catastrophic Event or Natural Disaster
  - Elder care expenses
  - Financial support of other family members
  - Non-recurring income or expenses
  - Other
  - None
Lexi’s Dashboard

Up-to-date information on Lexi’s application status

- Application status
- Payment receipt
- College list with details
  - Deadline dates
  - Link to school portal
- Add a college or program
- Next steps

Lexi Cavachon

Application Status

- Application
  - Status: Submitted on 08/10/2020
  - Save a Copy

Payment

- Payment Received: $41.00

Colleges & Programs

<table>
<thead>
<tr>
<th>Institution Name</th>
<th>CSS Code</th>
<th>Submission Date</th>
<th>Priority Filing Date</th>
<th>Priority Filing Date Information</th>
<th>Award Letter Date?</th>
<th>Student Portal?</th>
</tr>
</thead>
<tbody>
<tr>
<td>College of Sample</td>
<td>5024</td>
<td>08/16/2020</td>
<td>10/31/2020</td>
<td>Click for details</td>
<td>Go to portal</td>
<td></td>
</tr>
<tr>
<td>Sample University</td>
<td>5025</td>
<td>08/16/2020</td>
<td></td>
<td>Click for details</td>
<td>Go to portal</td>
<td></td>
</tr>
</tbody>
</table>

Next Steps

- Submit Documents to the Institutional Documentation Service (IDOC)

Click here to access your institutional documentation service (IDOC) dashboard.

Please note: After you submit your CSS Profile, we start the preparation of your IDOC dashboard. During peak times it may take up to a few hours for your dashboard to be created. You will be sent an email notification when it is available.

- Submit Documents to your Colleges and Programs

CollegeBoard

CSS Profile®
When should you complete the CSS Profile?

No later than the first deadline of your colleges!

Almost every college will have a different deadline and different dates for
  • Early decision
  • Early action
  • Regular decision

Recommend treating a deadline like:

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

References:

CSSProfile.org

Getting Started with your CSS Profile Application
- Other tutorials
  - Completing the CSS Profile as the Noncustodial Parent
  - Reporting Parents on the CSS Profile

Customer Service
- Phone
- Email
- Chat