CSS ProfileTM

An Overview of the 2021-22 CSS Profile



09/01/2020



The Process

- Applying for financial aid
- What

CSS Profile^{**}

- 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 <u>Participating</u>
 <u>Institutions</u>
- Complete the application online at <u>cssprofile.org</u>
 - Students, and in most cases their parents, will need to provide information



✓ ÔCollegeBoard	Sign In <mark>A</mark>	Search Q
		Get Help Student or Professional
Welcome back. Please sign in. Usemame	Forgot username?	Don't have an account?
Password	Forgot password?	Create Account
Sign In 🗌 Remember me		

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



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

https://cssprofile.collegeboard.org/pd f/creating-css-profile-account-parentuse.pdf 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.



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

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





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	Ô CollegeBoard (CSS Profile [®]	Privacy Policy Conta	August 4, 2020 ct Us Dashboard Log Out
	CSS Profile 2021-22	,	1	\
	Navigation	Getting Started	I	
	Getting Started	(*) Required fields.		First Name - The student's first name as it appears on
	Getting Started			legal documents (i.e. birth certificate, passport).
	Student Status	First name*	n about the student.	1
	 Confirm Demographics 	Middle name		
	Submit Application	Last name*		· · ·
		Preferred name		
		Email address*		
		Phone number (##########)*	mm/dd/aaay	
		Student's marital status*	Please Select	
		Student's CBFinAid ID		
		C Student's Citizenship		
		Country where the student lives*	▼ Please Select	
		Citizenship status*	Please Select ▼	
			Save and Continue	

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

Getting Started

(*) Required fields.

─ About the student	
This section asks for important information	about the student.
First name*	Lexi ×
Middle name	
Last name*	Cavachon
Preferred name	
Email address*	lexic@mailinator.com
Phone number (##########)*	1234567890
Date of birth (MM/DD/YYYY)*	10/01/2003
Student's marital status*	Never married
Student's CBFinAid ID	

C Student's Citizenship

Country where the student lives*	United States
Citizenship status*	U.S. citizen
Student's Social Security Number (US) or Social Insurance Number (Canada). Please Note: Many institutions use the SSN/SIN as a primary student identifier. If this field is left blank, or an incorrect number is entered, financial aid processing may be delayed.	Show

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.

- Student Status		
Statent Status		
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)*	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

- 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

y nequiled nelds.		Homeless - High School
At any time on or after July 1, 2020, did Lexi's high school or school district homeless liaison determine that they were an unaccompanied youth who was homeless or was self- supporting and at risk of being homeless?*	Please Select	Verified - Answer "Yes" if the student's high school or school district homeless liaison determined the studer met the definition of homeles
At any time on or after July 1, 2020, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that Lexi was an unaccompanied youth who was homeless or was self-supporting and at risk of being homeless?*	Please Select	
At any time on or after July 1, 2020, did the director of a runaway or homeless youth basic center or transitional living program determine that Lexi was an unaccompanied youth who was homeless or was self- supporting and at risk of being homeless?*	Please Select	

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 <u>Reporting Parents on the CSS</u>
 <u>Profile</u> tutorial

Parental Relationships

(*) Required fields.

List all of Lexi's parents below.

Include all parents - biological, adoptive, step-parents/parent's partner and legal guardians.

This information is used to help your schools understand your family situation and build your personalized application; it is critical that you be accurate and complete.

If you answer incorrectly and have to change information on this page after you have completed other sections of the application it may result in that information being considered invalid and you will have to reenter that information.

×

Report the student's parents

- Lexi reports her parents and their relationship to her
- Clicks Save and Continue

Parental Relationships

(*) Required fields.

List all of Lexi's parents below.

Include all parents - biological, adoptive, step-parents/parent's partner and legal guardians.

This information is used to help your schools understand your family situation and build your personalized application; it is critical that you be accurate and complete.

If you answer incorrectly and have to change information on this page after you have completed other sections of the application it may result in that information being considered invalid and you will have to reenter that information.

	Parent's first name*	Parent's last name*	Relationship to Lexi*	Deceased	Remove
Parent 1	Mark	Cavachon	Father -		
Parent 2	Ava	Cavachon	Mother -		×
	Add Another Parent				

Report the student's parents

Where do your parent's live?

- Report the country your parents are living in now
- Do *Not* report

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- Country of birth
- Country of citizenship

Residence

(*) Required fields.

Residence	
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.



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

College/Program Details

(*) Required fields.

- College/Program Details -

Provide the following information for each college or program to which Eliza is applying.

- College of Sample 5024 MA	
conso contractores contractores constructiones and constructions a	
2021-22 year in school*	First year undergraduate, never previously attended 💌
College of Sample Assigned ID (if known)	
Housing plans*	Please Select
Applying to this school Regular Decision, Early Action, or Early Decision?*	Please Select

Sample University 5025 MA	
2021-22 year in school*	First year undergraduate, never previously attended 💌
Sample University Assigned ID (if known)	
Housing plans*	Please Select
Applying to this school Regular Decision, Early Action, or Early Decision?*	Please Select

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

First year undergraduate, never previously attended 💌
On campus 🔹
Early Decision

- Sample University 5025 MA	
2021-22 year in school*	First year undergraduate, never previously attended 💌
Sample University Assigned ID (if known)	
Housing plans*	On campus 🔹
Applying to this school Regular Decision, Early Action, or Early Decision?*	Regular Decision -

Parent information required!

The questions are now about the parents

Lexi's mother and father will now see parent questions

- Income
- Assets
- Family members



2019 Parent Tax Schedules and Forms

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

Parent Tax Schedules and Forms

(*) Required fields.

Parent Tax Schedules and Forms 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.

- Parent U.S. Tax Return (1040)

Enter the following information from Lexi's parents' 2019 1040 using the tax line references.

Enter numbers only. (No commas, decimals, or dollar signs.)

Line 1: Wages, salaries, tips, etc. * Line 2a: Tax-exempt interest Line 2b: Taxable interest Line 3b: Ordinary dividends Line 4a: IRA distributions Amount of rollover, if any Line 4b: IRAs, taxable amount Line 4c: Pensions and annuities Amount of rollover, if any Line 4d: Pensions and annuities, taxable amount Line 5a: Social security benefits Line 5b: Social security benefits, taxable amount Line 6: Capital gain or (loss) Line 8a: Adjustments to income Line 8b: Adjusted gross income*

Line 9: Standard deduction or itemized deductions

Follow the numbers

2019 1040 Tax Return

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- Parent U.S. Tax Return (1040)

Enter the following information from Lexi's parents' 2019 1040 using the tax line references.

Enter numbers only. (No commas, decimals, or dollar signs.)

Line 1: Wages, salaries, tips, etc. *	80000
Line 2a: Tax-exempt interest	300
Line 2b: Taxable interest	
Line 3b: Ordinary dividends	500
Line 4a: IRA distributions	
Amount of rollover, if any	
Line 4b: IRAs, taxable amount	
Line 4c: Pensions and annuities	
Amount of rollover, if any	
Line 4d: Pensions and annuities, taxable amount	
Line 5a: Social security benefits	
Line 5b: Social security benefits, taxable amount	
Line 6: Capital gain or (loss)	
Line 8a: Adjustments to income	
Line 8b: Adjusted gross income*	63180
Line 9: Standard deduction or itemized deductions	
Line 10: Qualified business income deduction	22000
Line 14: Federal taxes paid*	2110
Line 18a: Earned income credit (EIC)	
Line 18b: Additional child tax credit	4000

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

- Parent Earnings		No cents reported
How much did Mark earn from work in 2019?*	80000	Whole numbers
How much did Ava earn from work in 2019?*	0	only

─ Parent Contributions ─────	
Enter the amount Lexi's parents contributed in	2019 to the following:
Tax deferred pension and retirement 4 savings plans*	000
A flexible spending account (FSA) for 0 medical expenses*	
A flexible spending account (FSA) for dependent care expenses*	
A health savings account (HSA)*	

Reporting future income

New questions:

Covid-19

Expect Change

← Parent 2020 Income and Benefits —	
Enter the amounts Lexi's parents received	or expect to receive in 2020 for the following:
Mark's income from work *	
Ava's income from work *	
Other taxable income*	
Untaxed income and benefits*	
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



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 —	
r arent 2021 moome and benefits	
Enter the amounts Lexi's parents received o	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)

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Reporting the family members

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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.

First	Name*	Last Name*	Date of Birth*	Relationship to Student*	Remove
Dependent 1 Jea	an Pierre	Cavachon	01/27/2004	Sibling -	×

Save and Continue

CollegeBoard CSS Profile

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	
r tovide the following for bear r lene	
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

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Special Circumstances

Important opportunity to tell your story!

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

Special Circumstances

(*) 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

Eldercare 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







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

Common Mistakes

- 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

<u>Getting Started with your CSS Profile Application</u>

- Other tutorials
 - <u>Completing the CSS Profile as the Noncustodial</u> <u>Parent</u>
 - <u>Reporting Parents on the CSS Profile</u>

Customer Service

- Phone
- Email
- Chat