

The CSS/PROFILE is a financial aid application used by approximately 400 institutions of higher education. It is used in addition to the Free Application For Federal Student Aid (FAFSA) by participating colleges. The PROFILE is used to determine a student's eligibility for institutional aid.

The PROFILE can be completed as early as October 1<sup>st</sup> of a student's senior year. It's important for students' to check the financial aid website of each of the schools to which they are applying. While most colleges typically have a February 1<sup>st</sup> deadline, students who plan to apply using *early decision* or *early action* may have to submit the form much earlier.

The PROFILE is a very detailed form. Before you begin the application, parents should register for a username and password by going to [www.profileonline.collegeboard.com](http://www.profileonline.collegeboard.com). You must also complete a registration form before beginning the PROFILE application.

You will need copies of your most recent tax return, current pay-stubs, information on current amounts in all savings and investment accounts. Here's a highlight of what you will be asked.

**Requires 2014 and 2015 tax information and an estimate of your 2016 earnings.**

- You are allowed to estimate 2015 information.

**Parent employment information including position held, length of employment, and if self-employed.**

- If self employed, you will be asked detailed financial information such as gross receipts, percent of ownership in business, etc.
- If unemployed, you will need to give date you became unemployed.

**Current value of parents' retirement accounts.**

**Market value of your primary home (if owned by parents or student)**

- Asks the year the home was purchased and asking price.
- Current equity in the home.
- Monthly mortgage payment.

**Asks current value of any other real estate.**

**Asks current value of savings, checking accounts, cash, stocks, bonds, trusts for both parents and student.**

- Asks if parent or student is or will be a recipient of a trust or gift.

**Asks questions on untaxed income, including:**

- Disability
- Untaxed social security
- Welfare

**Asks you to report how much you contribute to the following:**

- Health plans;
- Health Savings Account;
- Retirement Accounts;
- Child Care Accounts.

**Requires you to list all of the parent's dependents and report the following:**

- If the dependent is in school, you will be asked to list the name of the school;
- You will be asked to report the total annual cost of the school;
- You will be asked how much you paid for the student to attend the school.

**You will need to report how much you believe you can afford to contribute (annually) towards the student applicant's education.**

**Student earnings information must be reported along with an estimate of how much the student plans to earn in the summer and during the school year.**

**Asks the value of any 529 (Education Savings) Accounts.**

**Asks for an estimate of what you think others will contribute towards the student's education.**

**Has a space in which you can list special circumstances.**

**Some schools use a supplemental form that asks additional questions such as the value of your automobiles.**

**There is a \$25.00 registration fee and an additional fee of \$16.00 per school. Students who qualify, can receive fee waivers.**

**Non-U.S. residents will be required to complete an International CSS/PROFILE.**

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