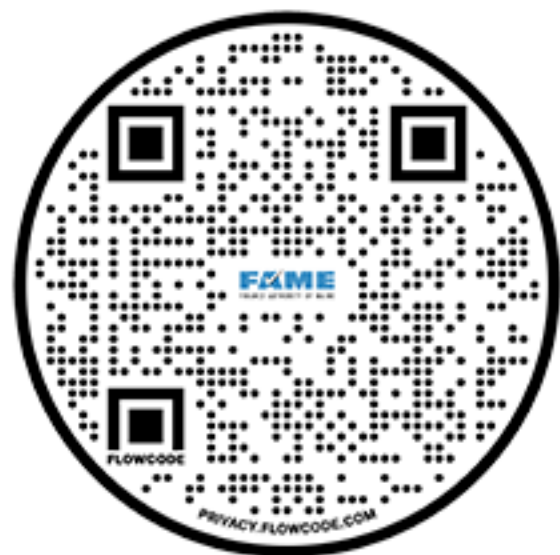


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# The CSS Profile

March 21<sup>st</sup>, 2025

PRESENTED BY

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# Getting Started

## Documents to have on hand

- Two most recent years of federal tax returns
- Two most recent years of W-2 forms
- Records of untaxed income and benefits
- Bank statements
- Mortgage info
- Records of savings, stocks, bonds, trusts, and other investments
- Social Security Numbers

## Signing in

- If the student created a College Board account for the SAT, PSAT or AP, they use the same username and password to sign-in
- If not, create a new account
- Custodial parents will use the same account/application as their student
  - Only noncustodial parents will create a separate account
- Full legal name should be used when signing up for an account
- Use a personal email not a school or work email

Check to see which schools require the CSS Profile - it may not be needed at all!


- Not all colleges require the CSS Profile—only about 240 require the form
- A list of colleges and programs that use the CSS Profile can be found [on their website](#)

Review submission deadline for applicable schools

Required questions

- If required, labeled “required” in parenthesis
- Even questions such as parent socials are optional

residency (where you live). If you live outside of the US or Canada, please select "None of the Above." (required)

 **Tell me more**

Save and Continue



## Cost to Submit

Total cost is determined by the number of schools requiring the CSS Profile

- Initial fee is \$25, each additional school is \$16

Check student's College Board account to see if they qualify for a fee waiver

- Log in and go to the [CSS Profile application page](#). If they qualify, it will show up there

Student automatically qualifies for a fee waiver if (must be a domestic student):

- They had an SAT or ACT waiver
- Family's adjusted gross income is \$100,000 or less
- Orphan or ward of the court under the age of 24

If they don't qualify automatically, ask the specific college if they can provide a fee waiver

Colleges can't reimburse for submissions already paid for

International students aren't eligible for automatic fee waivers

- Contact the school for further assistance



# Student Demographics

## Provide basic info

Student's state of permanent residence

US citizen?

What high school?

Michelle was (until the age of 18) a ward of the court (required)

### Tell me more

If a court of law assumed legal custody of you, the student, while you were under 18, you were considered a ward of the court.

If you had a legal guardian, you were not considered a ward of the court.

If you need to elaborate on your circumstances, you can include additional information at the end of the application in the Special Circumstances explanation.

Yes ✓

No ✗

Michelle was (until the age of 18) in foster care (required)

### Tell me more

If you need to elaborate on your circumstances, you can include additional information at the end of the application in the Special Circumstances explanation.

Yes ✓

No ✗

## Answer some background questions

This includes whether the student has ever been a part of the foster care system or served in the military

## Tip

When asked about college grade level:

“first-year undergrad” even for students who have participated in dual enrollment or have college credit from high school

### Michelle's citizenship status (required)

#### What if I'm not sure?

- Select "U.S. eligible noncitizen" if the student:
- is a U.S. permanent resident (I-551)
  - is a conditional permanent resident (I-551C)
  - holds an I-94 with a designation of "Refugee," "Asylum Granted," "Parolee," "T-Visa holder, or "Cuban-Haitian Entrant," "Victim of human trafficking," or
  - is a citizen of the Republic of Palau, the Republic of the Marshall Islands, or the Federated States of Micronesia.
5. Select "other" if the student is not a citizen or permanent resident of the U.S. or Canada and does not meet the above criteria, including having been granted Deferred Action for Childhood Arrivals (DACA) status or having an F1, F2, J1, J2, or G series visa.
6. If the student has dual citizenship, select U.S. citizen.

U.S. citizen

U.S. eligible noncitizen

Canadian citizen

Other



# Parent Demographics

## Parents

In this section we'll ask basic information about Michelle's parents. Please include all biological, adoptive, stepparents, legal guardians, and parental partners.

[Continue](#)

Begin this section for the parent who is going to complete the application

### Provide basic info

- For example, date of birth, email address, phone number, and state of residence
- If parents are married, they'll submit the same info about the other parent
- **What if the parent doesn't have a social security number?** Social security numbers aren't required. If the parent doesn't have one, leave that field *blank*—don't fill in zeros

### What if parents aren't married?

- Visit the [CSS Profile Participating Institutions and Programs](#) page to see if the specific institution requires non-custodial parent information
- If they do, you'll provide the College Board with their basic info and email address

If non-custodial parent must provide info, they will need to create their own account and fill out their own CSS profile

Certain situations where you can receive a waiver for this, including:

- Documented abuse situations that involve the non-custodial parent
- Legal orders that limit contact with the non-custodial parent
- No contact or support from the non-custodial parent
- However, parent refusal on it's own does not qualify



Details about current high school and college plans



If uncertain of an exhaustive college list, more can be added later



Have an idea about housing: Housing plans need to be provided for each school





# Financial Information



# Parent Details & Income

## Parent details:

- Provide info about parents':
  - employment
  - retirement plans
  - and other forms of income
- **No info?**
  - If the student doesn't have information on one of your parents, leave it blank
  - Contact the college and let them know

## Parent income:

- The longest section of the CSS Profile
- **Past income**
  - Answer questions about family's income from the last two years
- **Future income**
  - Questions about expected income for the following year
  - If income should be about the same as in the past, use figures from most recent tax return

[-Sections](#) / Parent U.S. Tax Return (1040)

Parent 1040 Tax Return, Line 4

Line 4a: IRA distributions

Amount of rollover, if any

Line 4b: IRA, taxable amount

Save and Continue

### Parent Assets

- The Profile takes a more detailed dive into assets
- Properties, investments, retirement, and other items of value owned by a parent
- Home equity (primary residence)
- College savings plans (includes accounts like 529 accounts for both student and siblings)
- Other real estate properties
- Family businesses
- And more.....

### Parent Expenses

- Child support paid by either parent
- Out of pocket medical or dental expenses
- Alimony
- Educational expenses and loans
  - Examples include the cost of private school, or parent payments for another sibling's college

#### Parent Expenses

Did Jane and John have any medical or dental expenses not covered by insurance?

**Hint:** Select "yes" if the student's parents had uncovered/unreimbursed medical/dental expenses that were more than 3% of their total income for either 2023 or 2024.

Yes ✓

No ✗

### Special circumstances

- For example, parent financial support of other family members who do not live with them
- Outline expenses in the Special Circumstances section at the end of the form

Provide basic demographic info about others who live in the home, like siblings, step siblings, or grandparents



Not just tax dependents



Include anyone who lives in the home who is financially supported by parent(s), whether they're relatives or not



# Student Income and Assets

## Income:

- Report the amount on student tax return
  - If they had a job and have filed taxes
- Report income without a tax return
  - All income needs to be reported even if they didn't make enough to have to file taxes
  - If uncertain of the exact number, make a best estimate
- Estimate future earnings
  - Student Expected Income section: estimate any future job income *in the short term—not post-graduation*
  - Student Resource section: report any financial help from family, grants, scholarships, and employers

### Student Tax Return Status

Did Michelle file a tax return for 2023?

### Tax Return Status (required)

Completed

Estimated, will file

Not filed, and not required to file, a tax return

Save and Continue

## Assets:

- Amount in cash, bank accounts, retirement accounts, and investment funds



# Special Circumstances



## Job/Salary & Family/Household Changes

### Job loss/Salary furlough

- If a parent lost a job or salary, follow up with the financial aid office to provide a severance letter, last pay stub, or other information depicting the expected income loss.

### Losing or gaining a family member

- Changes in family size, especially if that person was a wage-earner, can significantly impact financial aid.

### Supporting additional family

- If family members are not physically living in the household, convey total expense per month and provide documentation if available.

### Having two households

- If parents are married, but one parent works in another state and travels back to the primary residence periodically, outline the expenses for the second home and provide supporting documentation.

## Unique expenses

Sibling that will never live independently?

Travel for specialized medical treatment?

Any other expenses not noted on the form

Provide as much financial detail as possible



## Home repairs not covered by insurance

For example, a fire, flood, replacement roof, etc. with out-of-pocket costs not covered by insurance

Provide bills and any insurance information available

### Special Circumstances

Explain the additional circumstance(s) you selected, including annual amounts paid for or additional costs.

2000 character limit

Save and Continue





# Submitting & Beyond

### Paying:

- At the end of the process, a dollar amount of the fee will be displayed.
- **Have a fee waiver code?** This is where it is added
- **Still need to request a waiver?** Hold off on submitting the form and contact the school
- **No fee waiver?** Use a credit or debit card and follow on-screen instructions to continue processing the application

Save a copy of submitted Profile: save it as a PDF or print a hard copy



## Making Corrections

*Some* mistakes on the application can be corrected after submission

The CSS only allows one correction per academic year – for any additional revisions, the applicant must reach out to the school directly

Some items can be fixed online, such as dependency status and fields left blank

However, for changes to financial information (like adjusted gross income), they will need to talk to the school's financial aid office

Only certain corrections can be made “line by line” and all others must be reported in a standard text box

Corrections become available by late November each year



# IDOC - Institutional Documentation Service

## What is it?

- Online platform used to upload financial documents for college financial aid offices to review

## What documents?

- Varies by school
- Tax returns, W-2 information, and/or business tax returns (if applicable)

## What schools?

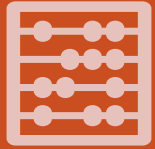
- To see which colleges require IDOC, check out the table of CSS Profile schools on the [College Board website](#)

## When?

- If required, immediately following CSS Profile submission

## Stay on top of your email for follow up

- An email is sent from IDOC with a link to submit documentation later if unable to submit immediately



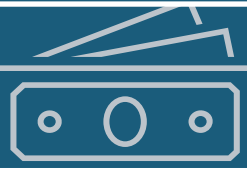
No fixed formula



“Institutional Methodology” to determine aid eligibility



These formulas are proprietary



The schools have more flexibility in terms of how they opt to award students



# FAME Resources

FAMEmaine.com/Educators

## CSS Profile Resources

### [Comparing the FAFSA and the CSS Profile](#)

The CSS Profile, which is used by over 250 schools to determine eligibility for their institutional financial aid, is very different from the FAFSA.

[Here are 10 important differences](#)  
[Download the PDF](#)

### [CSS Profile Screenshots](#)

[This document](#) provides counselors, advisors, and financial aid professionals with screenshots of the 2025-26 CSS Profile.

## Comparing the FAFSA and the CSS Profile - FAME Maine

### Ten important differences for undergraduate students

The CSS Profile is used by approximately 250 schools to determine eligibility for their institutional financial aid. All schools must use the Free Application for Federal Student Aid (FAFSA) to determine eligibility for federal financial aid. The list of schools that require the CSS Profile can be found at [CSS Profile Participating Institutions and Programs](#).

There are numerous differences between the CSS Profile and the FAFSA which can result in questions from students and families. Here are 10 important differences:

|   | The FAFSA   | The CSS Profile   |
|---|---|---|
| <b>Application Structure and Sign-in Requirements</b> | The FAFSA consists of segmented student and parent sections. Each section can only be accessed by the owners' StudentAid.gov account. | The CSS Profile is one continuous form that includes student and parent information but is all accessed by the student's College Board ID (unless non-custodial parent information is needed).  |
| <b>Application Cost</b>                               | As the name suggests, submitting the FAFSA is always free to all filers.  | There is a \$25 application fee with an additional fee of \$16 for each school added to the form. Fee waivers are available if the: <ul style="list-style-type: none"> <li>● family's adjusted gross income less than \$100,000;</li> <li>● student qualifies for an SAT fee waiver or;</li> <li>● student is an orphan or ward of the court</li> </ul> |





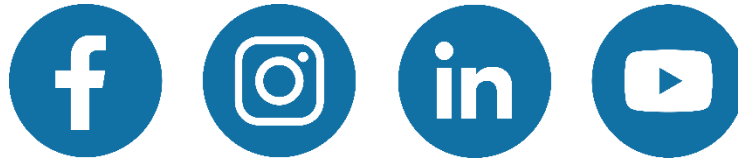
Questions?



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