CSS Profile

An Overview of the 2022-23 CSS Profile
The Process

• Applying for financial aid
• What
• Why
• When
• How
• Made a mistake?
• Common mistakes
• Resources
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!

- 2022-23 FAFSA and CSS Profile available October 1, 2021
What is CSS Profile?

• A financial aid application used to determine the family’s financial need for **institutional 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 CSS Profile?

- To understand the family’s true financial need
- To ensure that institutional 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 CSS Profile?

To make certain that the student applies for all the aid that an institution might award
When should you complete 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
How do you complete 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 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 2022 apply for financial aid for 2022-23
  • Same rule as for the FAFSA
How does the family complete 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
Cost of CSS Profile

• CSS Profile is FREE for domestic undergraduate applicants whose family reported income is $100,000 or less!
  • Independent or Dependent students
  • First time, Returning, or Transfer students
• Students can also submit CSS Profile for free if
  • Student received an SAT Fee Waiver
  • Is an Orphan, Ward of the Court, or Homeless
• Covers fees for 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 CSS Profile

- New! Early Notification in app for
  - SAT Fee Waiver
  - Orphan, Ward of Court
- Eligibility based on income will be on Final Charge Summary page.
- Early Notification on Dashboard as well!
Cost of 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

- Parent Data Required
  - Parent Details
    - Parent Income
    - Parent Assets
    - Parent Expenses
  - Academic Information
    - Student
      - Parent Information
      - Student Income
      - Student Assets
      - Student Expenses
      - Household Information
        - Special Circumstances
      - Submit
  - Always Completed
Getting Started

Navigating the application

- Academic Year
- Navigation Pane
- Help
- Save and Continue
- Contact Us
- Dashboard
- Log Out
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

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### About the student

This section asks for important information about the student.

- **First name**: Elizabeth
- **Middle name**: 
- **Last name**: Smith
- **Preferred name**: Liz
- **Email address**: elizabethsmith@ymail.com
- **Phone number**: 7654567890
- **Date of birth (MM/DD/YYYY)**: 01/01/2005
- **Student’s marital status**: Never married
- **Student’s CIBinAID ID**: 

### 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)**: 

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If this field is left blank, or an incorrect number is entered, financial aid processing may be delayed.
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

(*) Required fields.

Student Status

Indicate if the following are true about Elizabeth.

Elizabeth has legal dependents (not including the student’s spouse)*
   Yes

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

Elizabeth is currently a ward of the court*
   No

Elizabeth is currently in foster care*
   No

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

Elizabeth is homeless, or at risk of becoming homeless.*
   Yes
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

- Elizabeth reports her parents and their relationship to her

- Use “Add Another Parent” to report stepparents, legal guardians, or other additional parents
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 Elizabeth’s parent(s) live*

Save and Continue
Selecting your colleges

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

- Elizabeth’s mother and father will now see parent questions
  - Income
  - Assets
  - Family members
Reporting Income Information

2020 Parent Tax Schedules and Forms

Check parent 2020 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 Elizabeth’s parents’ filed for 2020.

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.

- Elizabeth’s parents used their 2020 IRS 1040 to report their income.
### Reporting Income Information

**Follow the numbers**

#### 2020 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>3a</td>
<td>Qualified dividends</td>
<td>500</td>
</tr>
<tr>
<td>4a</td>
<td>IRA distributions</td>
<td></td>
</tr>
<tr>
<td>5a</td>
<td>Pensions and annuities</td>
<td>78540</td>
</tr>
<tr>
<td>6a</td>
<td>Social security benefits</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Capital gain or (loss), Attach Schedule D if required. If not required, check here</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Other income from Schedule 1, line 9</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Add lines 1, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your total income</td>
<td>80800</td>
</tr>
<tr>
<td>10</td>
<td>Adjustments to income</td>
<td></td>
</tr>
<tr>
<td>10a</td>
<td>From Schedule 1, line 22</td>
<td>2110</td>
</tr>
<tr>
<td>10b</td>
<td>Charitable contributions if you take the standard deduction. See instructions</td>
<td>160</td>
</tr>
<tr>
<td>10c</td>
<td>Add lines 10a and 10b. These are your total adjustments to income</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Subtract line 10c from line 9. This is your adjusted gross income</td>
<td>78540</td>
</tr>
<tr>
<td>12</td>
<td>Standard deduction or itemized deductions (from Schedule A)</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Qualified business income deduction. Attach Form 8995 or Form 8995-A</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Add lines 12 and 13</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Taxable income. Subtract line 14 from line 11. If zero or less, enter 0</td>
<td></td>
</tr>
</tbody>
</table>

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

Enter the following information from Elizabeth’s parents' 2020 1040 using the tax line references.

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

<table>
<thead>
<tr>
<th>Line</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Wages, salaries, tips, etc.*</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</td>
<td></td>
</tr>
<tr>
<td>3a</td>
<td>Ordinary dividends</td>
<td>500</td>
</tr>
<tr>
<td>3b</td>
<td>Taxable interest</td>
<td></td>
</tr>
<tr>
<td>3c</td>
<td>IRA distributions</td>
<td></td>
</tr>
<tr>
<td>4a</td>
<td>Amount of rollover, if any</td>
<td></td>
</tr>
<tr>
<td>4b</td>
<td>IRA distributions</td>
<td></td>
</tr>
<tr>
<td>5a</td>
<td>Pensions and annuities</td>
<td></td>
</tr>
<tr>
<td>5b</td>
<td>Amount of rollover, if any</td>
<td></td>
</tr>
<tr>
<td>6a</td>
<td>Social security benefits</td>
<td></td>
</tr>
<tr>
<td>6b</td>
<td>Social security benefits, taxable amount</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Capital gain or (loss)</td>
<td></td>
</tr>
<tr>
<td>10c</td>
<td>Adjustments to income</td>
<td>2260</td>
</tr>
<tr>
<td>11</td>
<td>Adjusted gross income*</td>
<td>78540</td>
</tr>
</tbody>
</table>
Reporting Income Information

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

- Elizabeth’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

- How much did Mark earn from work in 2020? *
  - $80,000
- How much did Ava earn from work in 2020? *
  - $0

Parent Contributions

- Enter the amount Elizabeth’s parents contributed in 2020 to the following:
  - Tax deferred pension and retirement savings plans *
    - $4,000
  - A flexible spending account (FSA) for medical expenses *
    - $0
  - A flexible spending account (FSA) for dependent care expenses *
    - $0
  - A health savings account (HSA) *
    - $0

Whole numbers only
No Cents
Reporting Income Information

Reporting future income

- Covid-19
- Expect Change

**Parent 2021 Income and Benefits**

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

- **Mark’s income from work**: $80,000
- **Ava’s income from work**: $0
- **Other taxable income**: $0
- **Untaxed income and benefits**: $0

Was Elizabeth’s parents’ 2021 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.

**Expect Change**

Do Elizabeth’s parents expect a significant income change in 2022 due to a new job, a job loss, retirement, benefit changes, etc.? Yes
Reporting Income Information

Reporting future income

Expect Change

Do Elizabeth’s parents expect a significant income change in 2022 due to a new job, a job loss, retirement, benefit changes, etc.?*

Yes

Parent 2022 Income and Benefits

Enter the amounts Elizabeth’s parents received or expect to receive in 2022 for the following:

- Mark’s income from work *
  - 40000

- Ava’s income from work *
  - 0

- Other taxable income*
  - 0

- Untaxed income and benefits*
  - 0
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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Parent Assets Introduction

In this section, we’ll ask questions about the assets that belong to Elizabeth’s parents. To begin, we’ll ask you questions to determine the types of assets owned. Then, you’ll provide the current value of each asset. Statements from a bank or financial institution may be useful for this section.

Remember:
- Provide the value for each asset as of today, rather than average or original values
- This section is entirely about the assets that belong to the student’s parents
Reporting the family members

Who else is in Elizabeth’s family?

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**Household Introduction**

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

- Elizabeth Board
- Mark Board
- Ava Board

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 Elizabeth’s family?

[Dependent(s) form]

- **Dependent 1**
  - First Name: John
  - Last Name: Board
  - Date of Birth: 02/02/2002
  - Relationship to Student: Sibling

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

Who else is in Elizabeth’s family?

For each family member added, you will provide information about their school attendance.
It’s Elizabeth’s turn!

Questions now collect Elizabeth’s financial information

- Elizabeth will answer questions about her
  - Current income
  - Expected income and benefits
  - Assets
- Questions will be like those answered by Mark and Ava

Student Income

The next section will ask about Elizabeth’s income. You will need their 2020 federal tax return and all W-2 forms. If they are married, you will need their spouse’s tax information as well.

Student Assets Introduction

In this section, we’ll ask questions about Elizabeth’s assets. To begin, we’ll ask you questions to determine the types of assets owned. Then, you’ll provide the current value of each asset. Statements from a bank or financial institution may be useful for this section.

Remember:
- provide the value for each asset as of today, rather than average or original values
- this section is entirely about the assets that belong to the student (and if married, their spouse)
- Investments include stocks & stock options, bonds, savings bonds, mutual funds, money market funds, Uniform Gifts to Minors (or similar accounts), certificates of deposit, non-qualified (non-retirement) annuities, commodities, precious & strategic metals, and installment & land sale contracts (including seller-financed mortgages). They do not include the student’s home, business, farm, or real estate.
Special Circumstances

Important opportunity to tell your story!

- Use this section to tell your story
- Tips:
  - Select all options that apply
  - Be specific
    ‣ Include amounts
    ‣ Include examples

(♦️) Required fields.

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
Profile Dashboard

Up-to-date information

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

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
Made a mistake on your application?

New this year, you can submit a Correction!

- **Basics:**
  - Can only submit one correction
  - You cannot change data on the original application
    - Correction is only to add data
  - Corrections will be available 1 day after submission of your application

- **Submit at no Cost!**
Submitting a Correction

How to start the process?

- Click on “Correct Your CSS Profile”
Submitting a Correction

Types of Corrections

- Select Primary Reason for Correction
  - Can only select one reason
- Types of Corrections:
  - Changing from Independent to Dependent (only applies to student application)
  - Need to add a Business or Farm
  - Other options
Submitting a Correction
Changing from Independent to Dependent

• Talk with your Colleges First!
• Then, Contact Customer Service
  - If not, correction cannot be started
  - Warning message will alert you to contact them
• Customer Service will open this Correction process for you
  - Ensures you do not incorrectly change your status
• Once open,
  - Select this option (no warning)
  - Complete free form text box
  - Complete all parent questions
Submitting a Correction

Changing from Independent to Dependent

• Application will display all questions not previously answered
  - Parent Details
  - Parent Income
  - Parent Assets
  - Parent Expenses
  - Household Summary (parent questions only)
  - Supplemental Questions (if applicable)

• Once questions are complete, you will submit Correction at no cost
Submitting a Correction

Need to add a Business or Farm

- Select option “Need to add a Business or Farm”
- Complete free form text box
- Click Continue
Submitting a Correction

Need to add a Business or Farm

- Asset section will be the only area you can provide updates
- Cannot overwrite or change business(es) or farm(s) that were previously submitted
- Once questions are complete, applicant will submit Correction at no cost
Submitting a Correction

All Other types

- Other Correction types:
  - Made a mistake
  - Change in Employment
  - COVID-19
  - Medical Dental Expenses
  - Catastrophic Event
  - Elder Care
  - Nonrecurring Income
  - Financial Support
  - Other

- Complete free form text box and submit

- No additional questions or changes can be made for these types
Submitting a Correction

Profile Dashboard Updates

- CSS Profile Dashboard will update to show date Correction submitted
- “Add a College or Program” button will activate in Colleges & Programs
- Next Steps updated if additional documents are needed

Profile Dashboard Updates

- 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.
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
Spanish Resources

- CSS Profile Application Guidance
- Customer Service Hours
- Resource page in Spanish at cssprofile.org.
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