

# **Common CSS Profile Questions**

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Over 400 colleges and scholarship programs now use the CSS Profile to assess financial need. This is a financial aid application that may be used with or in place of the Free Application for Federal Student Aid (FAFSA). If your school's financial aid department requires a CSS Profile, you may be curious about what the application entails. Here is a look at some common CSS Profile questions.

## **What Is a CSS Profile?**

A CSS Profile is a financial aid application created by the College Board. It is similar to the FAFSA, but it requires more detailed information about household income and financial need. It is mostly used by top tier schools like Yale and Harvard because those schools meet 100% financial need without student loans. The schools will find a way to get a student through school debt free, but they need to know detailed information about the student's family income.

The CSS Profile is not free like the FAFSA. It costs \$25 for the application and one school submission, plus \$16 for each additional school. That fee can be waived if the student qualified for an SAT fee waiver, or if the parent's income is below \$45,000 per year.

## **Registration Questions for a CSS Profile**

In order to complete a CSS Profile, you must first register for a College Board account. The registration page asks for some basic information, including:

- Full name
- Date of birth
- Contact information
- High school information
- Username/password
- Parent name and email address (optional)

This data is just used to create a College Board account. You may still need to enter some of this information on your CSS Profile.

## **CSS Profile Questions for Students**

Once you create a College Board account, you can start your CSS Profile. The welcome page will list the types of documents you may need to complete the application. Having those documents on hand will make the application process much faster.

Student-related CSS Profile questions occur in several parts of the application. The app will ask some details early on to determine if a student is independent or dependent. Early questions include:

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- Name
- Contact information
- Date of birth
- Marital status
- Citizenship status
- Military status (veteran or currently serving)
- Do you have any legal dependents, not including your spouse?
- Are you currently a ward of the state, homeless, in foster care, or deemed an emancipated minor by a court?

Depending on the answers to these questions, the CSS Profile will decide if you are a dependent or independent. If you are a dependent, your parents will need to complete the next set of CSS Profile questions before you finish the application. If you are independent, the CSS Profile may not require any information about your parents. It will skip straight to the second set of student questions. These include:

- Employment status
- Tax return status (filed, will file, etc.)
- Tax form data (they include which line of information they need from the tax form)
- Current and projected income information (summer earnings and school year earnings are kept separate)
- Assets
- Other sources of income or benefits

### CSS Profile Questions for Parents (If Applicable)

If a student is considered an independent, the parents may not need to provide information for the CSS Profile. Most applicants are considered dependent, so parents must complete part of the application. Their income will be used to determine how much money the family is expected to contribute to the student's education.

Note that the CSS Profile will ask about all parents, including stepparents and deceased parents. They will only require income information for one set of parents if the student spends most of his or her time in one household. If time is split equally, both sets of parents will provide income information. Some colleges will require one set of parents to complete a separate CSS Profile.

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Here are some CSS Profile questions pertaining to parents:

- Country of residence
- Social Security Number
- Employment status (self-employed, full-time, part-time, etc.)
- Retirement plans
- Tax filing status
- Tax form questions, labeled by line (Ex: Form 1040, Line 9a)
- Income information, including income that may not be included on tax forms
- Projected income for the coming year (to show if income is steady or varying by year)
- Housing questions, including the year a home was purchased, how much is owed on the home loan, how much the mortgage payments are, and the current market value of the home
- Other asset questions, including investments, savings, business ownership, etc.

The school may request copies of tax return transcripts, W-2 forms, income tax returns, and other documents. This will happen at the end of the application. The documents are usually submitted through the College Board's Institutional Documentation Service (IDOC).

### CSS Profile Questions for the Family/Household

- The CSS Profile has a small section for additional household questions. These help financial aid departments see how far the family's income has to go each month. The questions will request:
  - A list of dependents in the household, including other college students
  - Each dependent's grade in school
  - Special Circumstances on the CSS Profile
    - One of the main benefits of the CSS Profile is that it provides a place for families to explain special circumstances. For example, if the head of the household recently started a new job, the family could explain the nature of the job transition and what it may entail in the future. There is a section toward the end of the CSS Profile to explain special circumstances, including:
      - Changes in employment
      - Scholarships the student has earned or will earn
      - High medical and dental expenses
      - Siblings who are attending private school
      - Sponsor information
      - Eldercare expenses (if a grandparent lives in the home or is dependent on the parent's income)

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- Financial support from other family members
- Non-recurring income or expenses
- There is also a section for “other” that may include any other information the family needs to provide.

### **Institutional Questions on the CSS Profile**

Institutional questions are questions added by the college. Some colleges request additional information to further assess a student’s financial need. This may include vehicle information, details about home equity loans, and more. These questions are usually optional, but they are recommended if applicable.

**The CSS Profile questions change from year to year. This information pertains to the 2018-2019 CSS Profile.**