

2008-09
School Year



CSS/Financial Aid **PROFILE**®

Student Guide

Read this Guide to find out what you need to know about the 2008-09 **PROFILE** Application.

Complete your personalized **PROFILE** Application at www.collegeboard.com beginning October 1, 2007.

What is the CSS/Financial Aid PROFILE®?

PROFILE is a service of the College Board. Colleges, universities, graduate and professional schools, and scholarship programs use the information collected on the PROFILE to help them award private grant and scholarship funds. The College Board does not award scholarship money or other financial aid, but the information collected on the PROFILE helps colleges and programs award their funds fairly.

The PROFILE Application is **personalized** for you based on the information you give when you register for the service. In addition, you can include explanations about special circumstances on the application so the colleges and programs reviewing your information can make their decisions knowing as much as possible about your family.

Completing the PROFILE process is as easy as **1,2,3.**

1 Register for your personalized PROFILE Application at www.collegeboard.com.

- Review the registration questions contained in this Guide. The answers to these questions allow the College Board to personalize the PROFILE Application to your family's financial situation.
- When you are ready to begin the PROFILE, go to www.collegeboard.com. Click **CSS/PROFILE** under "Pay for College" on the student's home page.
- Click **2008-09 PROFILE**. Enter your College Board username and password. You will use your College Board username and password for secure access to your application.
- Click **Register for PROFILE**. Complete the registration questions and select the colleges and programs to receive your PROFILE report. The CSS® Code List of each participating institution is available at the Web site. Your application is not saved until you complete these steps.
- Register at least two weeks before the earliest priority filing date specified by your colleges and programs. Go to the PROFILE Online Home Page and click **Participating Institutions** to check the priority filing date for each of your colleges and programs.
- If any of your colleges or programs requires your parents to provide supplemental information by completing the Business/Farm Supplement or the Noncustodial PROFILE, you will be provided with additional information about how to complete these applications.

2 Complete your PROFILE Application.

- After the registration step, you can print the customized Pre-Application Worksheet and instructions.
- You do not need to complete the entire application at one time. Your application data will be saved in our secure environment so you can return to it later. Use your College Board username and password to return to your application.

3 Submit your PROFILE Application.

- Submit your PROFILE Application by the earliest priority filing date specified by your colleges and programs. The College Board will record the date and time you submit your application based on Eastern Time.
- After you complete your PROFILE, you will receive an online PROFILE Acknowledgment. Your Acknowledgment provides a record of the information you entered on your application and contains important information about the next steps required to complete the financial aid application process. You should read the Acknowledgment carefully and print a copy for your records.

PROFILE Online is secure, convenient, and fast!

- Your username and password provide you secure access to PROFILE Online 24/7.
- PROFILE provides "help" for each question to assist you as you answer questions. The system will help you catch mistakes and prompt you to correct application data before you submit it to your colleges and programs. This process will help you provide accurate information so that you can receive a faster financial aid decision.
- Applicants completing the PROFILE after January 1 are provided an online worksheet to help them complete the Free Application for Federal Student Aid (FAFSA).

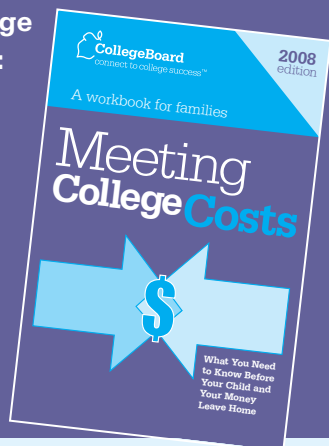
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Special Offer: Order *Meeting College Costs* And Save 1/3 Off The Retail Price

Meeting College Costs: What You Need to Know Before Your Child and Your Money Leave Home, the authoritative book on paying for college from the student aid experts at the College Board, will answer your questions about:

- how much college will *really* cost
- how the government and colleges decide who gets scholarships and financial aid—and how much
- how to estimate your financial aid eligibility

- how to compare financial aid offers
- how to pay for college when financial aid is not enough



Pay only \$11.95 (the retail price is \$17.95), including shipping and handling.

This reduced price is only available if you order *Meeting College Costs* when you complete your PROFILE Application.

Frequently Asked Questions

1. PROFILE collects personal financial information. How can I be assured that my information will remain confidential?

The College Board considers confidentiality one of its highest priorities and uses every possible measure to protect your information. Your application data is sent only to the colleges and programs that you authorize. Your information is stored in a secure environment with firewall protection and is not shared with anyone else.

All of the information that passes between the College Board and your computer, including your credit card, debit card, or check number, is data encrypted. Encryption technology ensures that data remain secure while being transmitted along the Internet by encrypting the information. PROFILE Online is a “VeriSign Secure Site.”

2. How much does the PROFILE Application cost?

All students are charged \$25 for the initial application. This covers the costs of creating your PROFILE Application and the first school report. You will be charged \$16 for each additional college or program to which you want information sent. This covers the cost of processing and reporting your information to those colleges and programs.

A limited number of fee waivers are granted to first-time college applicants from families with very low incomes and few assets. The fee waiver covers the cost of PROFILE registration and reporting to up to six colleges or programs.

Fee waivers are awarded automatically online based on family financial information. You don't need to apply for a fee waiver.

3. How do I pay for my application?

You have several payment options:

- credit card (MasterCard, Visa, American Express, Discover);
- debit card (MasterCard or Visa); or
- online check.

4. How do I know if my college or program uses PROFILE?

The list of colleges, universities, and scholarship programs that use PROFILE can be found online at the PROFILE site accessible through www.collegeboard.com. Instructions distributed by colleges and programs describe their application requirements in detail.

5. How will I know that the College Board has received my submitted PROFILE Application?

After you submit your PROFILE Application, you can access your PROFILE Acknowledgment on our Web site. The Acknowledgment is your record of submitting the PROFILE. It shows the colleges and programs to which we will send your information and reports the data you provided in your application. The Acknowledgment may also contain message codes from your colleges and programs advising you of the next steps in the process.

6. Can I change my answer to a registration question once I have begun the PROFILE Application?

Yes. You can change any answer to any question *before* you submit the application. In fact, if your answers to application questions conflict with your answers to registration questions, the system will direct you to review your answers before submitting your application.

7. If I change my mind about applying to a particular college or program after registering, can I delete that code number from my record?

You can delete a college or program from your registration record or change your college or program choices at any time up until you *submit* your completed application to the College Board. After submission you may only *add* colleges or programs.

8. When I reviewed my Acknowledgment, I realized that I made an error on my submitted PROFILE application. Can I change the application and resubmit it to my colleges and programs?

After you have submitted your PROFILE application it is not possible to change the information that you have provided. If your information is not accurate, print out your Acknowledgment, update the incorrect data, and send copies of the Acknowledgment to the colleges or programs to which you requested your PROFILE data be sent. If you *add* an additional school or program to the original report (see question 9 below), you may update your original application data. However, only the newly added schools will receive the updated information.

9. How can I add a college or program after I've submitted my PROFILE Application?

You can add a college or program to your PROFILE Application by going to the PROFILE Home Page and clicking **Add Colleges to Submitted Application**. The charge is \$16 for each additional college or program to which you want your information sent. If you listed fewer than six colleges or programs on your original application and you qualified for a fee waiver, your remaining fee-waiver eligibility will be automatically applied when adding colleges or programs. When you add colleges or programs, you may be asked to complete additional questions required by these institutions.

10. Can I use PROFILE to apply for federal student aid?

No. For federal assistance you *must* complete a Free Application for Federal Student Aid (FAFSA). You can complete FAFSA on the Web (www.fafsa.ed.gov) or you can get a paper FAFSA from your high school guidance office, a

college financial aid office, or by calling the Federal Student Aid Information Center (800 433-3243). If you submit your PROFILE after January 1, we will provide you with an online worksheet to help you complete the FAFSA.

11. My parents don't have a computer at home. How can I complete the online application?

If your parents don't have access to a computer, we suggest that you register for PROFILE using a computer in your high school or local library. At the end of the registration step, you should print the customized Pre-Application Worksheet and Application Instructions and take them home. You and your parents can complete the Worksheet together. Then you can enter the information when you return to your high school or local library and log back on to www.collegeboard.com using your secure username and password. If you have any questions about accessing PROFILE, you should contact your school counselor or the financial aid offices to which you are applying for aid.

12. What is the Noncustodial PROFILE, and why must my parent complete it?

Many colleges believe that it is the responsibility of both of your biological or adoptive parents to pay for your college expenses, to the extent they are able, even though they are no longer living in the same household. To make a fair assessment of your eligibility for institutional student aid funds, colleges evaluate your custodial parent's financial circumstances from information on the PROFILE and your noncustodial parent's financial circumstances from information on the Noncustodial PROFILE. Exceptions to this requirement can be made *only* by the college(s) requiring the Noncustodial PROFILE Application, not by the College Board. The fee for completing the Noncustodial PROFILE is \$25.

13. What is IDOC?

The Institutional Documentation Service (IDOC) is the College Board's data collection and verification service. Many colleges participate in the service to streamline the collection of tax returns from families. There is no charge to applicants for this service. If any colleges to which you are applying use IDOC, you will be asked to submit your family's tax returns (and other forms required for verification) to the College Board's processing center, rather than directly to the college(s). The College Board will notify you of the IDOC requirement on your PROFILE Acknowledgment, through the mail, or via e-mail.

Any questions?

You can e-mail us at help@cssprofile.org, or you can call us at **305 829-9793**. Service hours are 9 a.m. to 6 p.m. Eastern Time, Monday through Friday, but are subject to change. Extended service hours from 8 a.m. to 10 p.m. are available from January through April. The following number has been designated a Telephone Device for the Deaf: 800 915-9990.

PROFILE Registration Questions

Before you begin your PROFILE Application, you will need to register for your personalized application accessible through **www.collegeboard.com**. In addition to basic personal information such as your name, date of birth, social security number, year in school, preferred e-mail address, and permanent address (entered in questions 1–12), you will need to be able to answer the following questions during the PROFILE registration step. Please review these questions with your parent or guardian if you are unsure of the answers. This registration step is important because it allows the College Board to personalize your application by only asking you questions that are appropriate to your family's circumstances. The Spanish language version of these questions is also available on the PROFILE Web site accessible through **www.collegeboard.com**.

Understanding Who We Mean When We Say Parents

- If your parents are both living and married to each other, answer the questions in the registration step and on the application for both of them.
- If your parents are separated, divorced, or were never married, answer the questions only about the parent you lived with most during the past 12 months. If you did not live with one parent more than the other in the past 12 months, give answers about the parent who provided the most financial support during that time.
- If your parent has remarried, you must also include information about your stepparent. Note that in this case, whenever the word "parent" is used, it refers to both the parent and the stepparent.
- If you have a legal guardian, answer the questions about your legal guardian.

Question 13. Have the student's parent(s) completed an income tax return for the 2007 tax year?

- Completed an income tax return
- Will file, but have not completed an income tax return
- Not required to file a tax return

Question 14. What income tax return did or will the student's parent(s) file for the 2007 tax year?

- 1040
- 1040A
- 1040 EZ
- Puerto Rican tax return
- Other U.S. territory tax return
- Canadian tax return
- Other non-U.S. tax return

Question 15. Does the student's parent receive Temporary Assistance for Needy Families (TANF)?

- Yes
- No

Question 16. Does either of the student's parents receive Supplemental Security Income (SSI)?

- Yes
- No

Question 17. Is either of the student's parents self-employed?

- Yes
- No

Question 18. Does either of the student's parents own all or part of a business, corporation, partnership, or farm?

- Yes
- No

Question 19. What is the student's parent(s) housing status?

- Own home
- Rent home
- Live with others
- Housing is provided by employer

Help with these questions can be found online at www.collegeboard.com/profile, by calling the customer support line at 305 829-9793, or by e-mailing help@cssprofile.org.