

PROFILE Worksheet for 2010-2011 College Year

The CSS PROFILE is a supplemental financial aid form required by some private colleges to determine your Expected Family Contribution (or EFC). This worksheet's step-by-step instructions demystify the PROFILE, making it easy to understand and complete with confidence. Our expert guidance can help you get the best financial aid results.

Worksheet Guidelines:

- This worksheet should be used as a guide and does not substitute for actually filling out the official CSS PROFILE, which can be accessed at <https://profileonline.collegeboard.com>
- Depending upon your student status (dependent or independent), your PROFILE will be modified in a way that contains only those questions appropriate for your status. This worksheet contains most of the questions that may appear in your custom PROFILE.
- Before you begin, take a moment to gather the following financial records:
 - tax returns for the previous year
 - W-2 forms for the previous year
 - most recent bank statements
 - records of your investments

Why use this tool?

- We guide you every step of the way with authoritative advice.
- Our suggestions could help you bring the cost of a private college within reach.
- To get in the financial aid line early. When it comes to college, the best aid often goes to the people in the front of the line.

How does the CSS PROFILE work?

The CSS PROFILE is used primarily by expensive private schools to determine your true ability to pay. In addition to using the FAFSA to determine an initial EFC, private schools use the PROFILE to look for supplemental sources of funding. For instance, colleges requiring the PROFILE will ask about home equity and treat it as a legitimate source for funding college, whereas colleges requiring only the FAFSA do not.

REGISTRATION DATA

This section essentially “sets the table” for more detailed information that will follow. Based upon how you answer these questions, a custom version of the PROFILE will be made for you. For instance, if you are a dependent student, your PROFILE will look different than a PROFILE for an independent student. If you or your parents own a home or own a business, the PROFILE will be tailored to reflect those conditions.

PROFILE QUESTIONS	EXPLANATION
Student’s Social Security Number	When you enter a social security number on the actual PROFILE, get it right and check it twice. A “typo” can result in a paperwork nightmare.
Student’s name	Use the same name that appears on your high school records.
Student’s title	Simply check the one that applies to you.
Student’s email address	This will enable faster communication from the College Scholarship Service.
Student’s date of birth	Self-explanatory
Student’s permanent address	Use the same address that appears on your high school records unless there is a move or a change in custodial parent.
Student’s mailing address	Use this only if not living at home or for other family reasons.
Student’s preferred telephone number	Use the home phone. Do not use cell phone numbers unless you don’t have a land line phone.
1. What will be the student’s year in school during the upcoming academic year (2010-2011)?	For new students, check 1st year (never previously attended college). Check this even if you have a few credits you received at a community college while you were in high school. Otherwise, the college will ask what other college you attended and request a financial aid transcript from that college. It could slow the financial aid process dramatically.
2. What will be the student’s financial aid status during the upcoming academic year (2010-2011)?	Check the appropriate category. If you have never been to college, use “first time applicant”.
3. What is the student’s citizenship status?	<p>Eligible non-citizen includes anyone with an alien registration number or who has:</p> <ul style="list-style-type: none"> · a Permanent Resident Card (I-551) · a conditional permanent resident (I-551C) · an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any of the following designations: <ul style="list-style-type: none"> - Refugee - Asylum Grantee - Parolee (I-94) confirms paroled for a minimum of one year and status has not expired - Cuban-Haitian Entrant. <p>If you are in the U.S. on an F1 or F2 student visa, a J1 or J2 exchange visitor visa, or a G series visa (pertaining to international organizations), you are not an eligible non-citizen.</p> <p>If you are neither a citizen nor an eligible non-citizen, you are not eligible for federal student aid. However, you may be eligible for state or college-based aid.</p>
4. What is the student’s current marital status?	Indicate the appropriate status. Remember, this question is about the student. Married students’ actual Profile will look very different from a single student’s Profile.
5. Is the student a veteran of the U.S. Armed Forces or currently serving on active duty in the Armed Forces for reasons other than training?	Indicate appropriately.

REGISTRATION DATA (Continued)

6. Are both the student's parents deceased, or is the student or was the student (until age 18) in foster care or a ward/dependent of the court?	If you claim to be a ward of the court, you will have to provide documentary evidence to the college.
7. Does the student have legal dependents (other than a spouse)?	If "yes" be prepared to offer proof in the form of a tax return showing the exemptions.
8. For 2009, has the student completed an income tax form?	Check the appropriate answer.
9. What income tax return did or will the student file in 2009?	Select the appropriate tax form you are likely to submit. For most simple income situations, it will be a 1040A or 1040EZ. We recommend filing the CSS PROFILE early, even if it contains slight inaccuracies, and not waiting until you've completed your tax return.
10. Does the student own all or part of a business, corporation, partnership, farm, home or other real estate, or is the student self-employed?	Check the answer that applies. If you check "yes" and if there is a legal way to divest yourself of ownership or remove your name from the title of ownership, it would be a good idea to do so prior to answering this question.
11. What is the current marital status of the student's biological or adoptive parents?	Check the appropriate status.
11a. If you answered "separated," "divorced," or "never married, living separately" above, with which of the student's biological or adoptive parents did the student live with more during the past 12 months?	Check the appropriate selection. Often the "litmus test" of dependency will be the parent who claims the student on the 2009 income tax return. As a general rule, it may be beneficial to have the less affluent of the listed parents serve as the custodial parent through college.
If you answered "neither parent" above, which parent provided more financial support to the student during the last 12 months?	Make the appropriate selection. Again, listing the less affluent parent usually results in more financial aid.
12. What is the current marital status of the student's parent(s) who are providing information on the application?	The purpose is to determine whether there may be another "pocket" in the mix through remarriage. Check the answer that applies.
13. For 2009, have the student's parent(s) completed an income tax return?	It is not necessary to wait until you have completed an income tax return and because timing may be important, check "will file" and make reasonable estimates using your 2008 return and your latest wage statements. It is OK to make small, unintentional errors in your estimates. Since you can make corrections later on through your college financial aid office, it is more important to submit the PROFILE as early as possible.
14. What income tax return did or will the student's parent(s) file in 2009?	In all likelihood, it will be the same form as 2008. If you can qualify for a 1040A or EZ, there may be some significant financial aid benefits. Check the appropriate answer.
15. Does the student's parent receive Temporary Assistance for Needy Families (TANF)?	Check the appropriate answer. Parents who qualify for such assistance are very likely to also qualify for large amounts of college financial aid.
16. Does either of the student's parents receive Supplementary Security Income (SSI)?	This is for custodial parents only. Check the answer that applies.

REGISTRATION DATA (Continued)

17. Is either of the parents completing this application self-employed?	If you check "yes" you may be required to complete additional questions relating to the business in a section called "Parents' Business (BA)".
18. How many businesses, corporations, or partnerships do the student's parents own all or part of?	Include only those entities where the parent is a sole or majority shareholder. Custodial parent(s) only. This does not include simply being a small share holder in a company from stocks purchased through your broker or other agency.
19. How many farms do the student's parents own all or part of?	Sole or majority ownership. Custodial parent only.
20. What is the student's parent(s) housing status?	Check the appropriate answer. If you indicate that you own a home, there will be questions later on relating to its net value.
21. What is the student's PARENT(S)' current country of residence?	This question is used to determine family residence and/or whether there is a parent living off-shore who may be sheltering income and assets in another country.

In the sections that follow, we have tried to include as many questions as possible. Some may not apply to you and if they don't, simply ignore them.

Parents' Data (PD)

This section should be completed by the parents of the student. List ONLY CUSTODIAL Parent(s) in this section. If the question does not apply, leave it blank.

Parent 1 – Parent's relationship to the student (PD-100)	Check the appropriate response for this parent.
Name (PD-105)	Enter the name of this parent.
Parent's date of birth (PD-110)	List the month, day and year of this parent's birth.
Is this parent self-employed or unemployed? (PD-115)	Enter the appropriate response. If your parent is employed by others or is retired or unemployed by choice, enter "no".
If this parent is unemployed, enter the date unemployment began. (PD-120)	List the month, day and year.
This parent's occupation. (PD-125)	Keep it generic and without impressive titles.
This parent's employer. (PD-130)	List employer or self.
Number of years at the current place of employment. (PD-135)	If the parent works for the same company that has moved its offices, include the total years the parent has worked for the company regardless of the location.
Preferred daytime phone number (PD-140A)	Numbers only not spaces or dashes.
This parent plans to draw social security upon retirement. (PD-145)	Yes or no.
This parent has a civil service or state sponsored retirement plan. (PD-150)	Yes or no.
This parent has a military sponsored retirement plan. (PD-155)	Yes or no.
This parent has a union or employer sponsored retirement plan. (PD-160)	Yes or no.
This parent has an IRA, Keogh, or other tax-deferred retirement plan. (PD-165)	Yes or no.

Parents' Data (PD) (Continued)

This parent had another retirement plan. (PD-170)	Yes or no.
Enter the total current value of this parent's tax-deferred retirement, pension, annuity and savings plans. Include IRA, SRA, Keogh, SEP, 401(a), 401(k), 403(b), 408, 457, 501(c) plans, etc. (PD-175A)	This is a troubling question and for some is the great unknown factor since no one knows what the individual colleges do with this number. It is entirely excluded from the federal formula because the U.S. government wants to protect a family's retirement security. It is unclear what private colleges do with this information but it may be assumed that it will affect the college's approach to providing need-based aid to the student. If it has no effect as some colleges claim, one wonders why they ask the question in the first place.
Will this parent attend college at least one term (semester) during the 2010-11 school year? (If so answer the next two questions.) (PD-180)	Enter the appropriate answer. If the parent does attend college and is in a degree or certificate program or is required to attend college by an employer who does not reimburse the college expenses, it may increase the amount of financial aid for this student. FYI, if the parent is a degree or certificate student in a college, the parent might want to complete a FAFSA for him/herself as an independent student living off campus with a dependent in college. You may find some interesting financial aid outcomes for you, the parent.
What is the name of the college or university the parent will attend? (PD-185)	For financial aid purposes, four-year colleges and grad schools work better than two-year colleges or proprietary, for-profit schools.
What type of college or university will this parent attend? (PD-190)	See above.

If there is a second parent, there will be similar questions relating to that parent, ("Parent 2")

Parents' Household Information (PH)

Custodial Parents Only

How many people are in your parents' household? (PH-100)	Include you, your parents, your brothers and sisters and anyone else for whom your parents provide over 50% of their support. List their names and provide information about them in Section FM (dependents) and Section PD (Parents)
How many people in your parents' household will be college students at least half time (6 units or more) between July 1, 2010 and June 30, 2011? Include yourself. (PH-105)	On this question, leave out any parent who will attend college but count any other members of the household included in the question above.
What is the date of your parents' remarriage? (MMDDYYYY) (PH-115)	This question is only for those families where the divorced or widowed parents have been remarried.
What is your parents' state, territory or province of legal residence? (PH-120)	Where does your family live most of the time? [Custodial Parent(s) only]
What is your parents' preferred email address? (PH-125)	This will help to provide fast communications when a problem on the form may exist.
At any time during 2008 or 2009 did your parent(s) receive benefits from any of the following federal benefit programs: SSI, food stamps, free or reduced price lunch, TANF or WIC? (PH-130)	Simply indicate the correct choice.
As of today, are either of your parents a dislocated worker? (PH-135)	This refers to termination, plant closure, or essentially without a business if self-employed and there is no demand for the parent's services or products. Here is the definition according to the federal government: "In general, a person may be considered a dislocated worker if he or she:

Parents' Household Information (PH) (Continued)

- is receiving unemployment benefits due to being laid off or losing a job and is unlikely to return to a previous occupation;
- has been laid off or received a lay-off notice from a job;
- was self-employed but is now unemployed due to economic conditions or natural disaster; or
- is a displaced homemaker. A displaced homemaker is generally a person who previously provided unpaid services to the family (e.g., a stay-at-home mom or dad), is no longer supported by the husband or wife, is unemployed or underemployed, and is having trouble finding or upgrading employment.

If a person quits work, generally he or she is not considered a dislocated worker even if, for example, the person is receiving unemployment benefits."

Parent's 2009 Income and Benefits (PI)

This is about the custodial parents only. If the custodial parent has remarried, the stepparent's income and assets should be included. If the question does not apply, use a "0". The wording in the questions infer that the student is or should be completing this form. Under no circumstances except parental illiteracy or parental institutionalization should a student complete this section or any other section relating to parents' anything!

<p>Enter or estimate the total number of exemptions your parents claim for 2009 on their IRS Form 1040, line 6d or 1040A, line 6d or 1040EZ. (PI-100)</p>	<p>If taxes have not been done for 2009, use the 2008 tax forms as a guide. Typically, the exemptions will be the same barring any unusual and/or unexpected circumstances. In this instance the exemptions are listed on the same lines (6d) on the 1040 and 1040A.</p>
<p>Enter or estimate your parents' 2009 wages, salaries, and tips they report on their 2009 IRS Form 1040, line 7 or 1040A, line 7 or 1040EZ, line 1. (PI-105)</p>	<p>If you don't know, make an estimate using your 2008 tax return and your most recent 2009 pay stub.</p>
<p>Enter or estimate the amount of interest income you parents earned in 2009 as reported on their 2009 IRS Form 1040 line 8a or 1040A, line 8a or 1040EZ, line 2 (PI-110)</p>	<p>Use the 2008 return if you need to make an estimate. The lines are the same as the 2009 1040s. Remember, any reported income on this line will trigger a search for the asset that produced it later on.</p>
<p>Enter or estimate the amount of dividend income your parents earned in 2009 as reported on their 2009 IRS Form 1040, line 9a or 1040A, line 9a. (PI-115)</p>	<p>When in doubt, use your 2008 return as a guide. (Same lines)</p>
<p>Enter or estimate your parents' net income (or loss) from business, farm, rents, royalties, partnerships, estates, trusts, etc. as reported on their 2009 IRS Form 1040, lines 12, 17, and 18 and other financial documents. To enter a loss, use a minus (-) sign. (PI-120)</p>	<p>If taxes for 2009 are not done, use your 2008 tax return to generate an estimate. (Same lines)</p>

Parent's 2009 Income and Benefits (PI) (Continued)

<p>Enter or estimate the total amount of your parents' other taxable income such as alimony received, capital gains (or losses), pensions, annuities, etc. as reported on their 2009 IRS Form 1040, lines 10,11, 13, 14, 15b, 16b, 19, 20b and 21 or 1040A, lines 10, 11b, 12b, 13, and 14b or 1040EZ, line 3. (PI-125)</p>	<p>Use your 2008 tax return for an estimate if the 2008 taxes are not done. The reference lines are the same.</p>
<p>Enter or estimate your parents' 2009 total adjustments to income claimed on their 2008 IRS Form 1040, line 36 or 1040A, line 20 and other financial documents. (PI-130)</p>	<p>Since these don't vary much between years and since they may not make a huge difference in terms of financial aid, use last year's return as a guide for an estimate. The lines are the same.</p>
<p>Enter or estimate your Parents' 2009 adjusted gross income (AGI) from their 2009 IRS Form 1040, line 37 or 1040A, line 21 or 1040EZ, line 4. (PI-135)</p>	<p>This is all your reported income for the year minus adjustments. IT DOES NOT INCLUDE ANY DEDUCTIONS which are reflected in taxable income later on the IRS form. If your 2009 taxes are not done, use last year's taxes and the parents' most recent pay stubs to make an estimate. The reference lines are the same. To enter a loss use a minus (-) sign.</p>
<p>Enter or estimate the income tax your parents paid (will pay) in 2009 from their IRS Form 1040, line 56 or 1040A, line 35 or 1040EZ, line 11. (PI-140)</p>	<p>If you don't know, use last year's taxes to help with an estimate. Use lines 56 on the 2008 1040, line 35 on the 1040A and line 11 on the 1040EZ. While your estimates don't have to be completely accurate, you should try to make them as close to reality as possible. Colleges that require the PROFILE will at some point want to verify your estimates with a copy of your actual 2009 tax return when it is available.</p>
<p>Enter or estimate the amount of 2009 education credits (Hope and Lifetime Learning) that your parents claimed on their 2009 IRS Form 1040, line 50 or 1040A, line 31. (PI-145)</p>	<p>These credits, created during the Clinton administration, apply to families who actually had a student in college in 2008-9 and whose adjusted gross income was below \$100,000 or so. If your child is about to enter college, you should inquire about these tax credits. If you qualify, you can lower your taxes by several thousand dollars over the college career of each child.</p>
<p>Enter the amount of your parents' itemized deductions for 2009 from their 2009 IRS Schedule A, line 29. Enter "0" if you did not itemize deductions. (PI-150)</p>	<p>If taxes are not done, look at 2008's Form 1040's Schedule "A", line 29 for an estimate.</p>
<p>Enter the income for parent 1 (as defined earlier on this form in PD-105) earned from work in 2009. For the 1040, use lines 7, 12, 18 and K-1 box 14, for the 1040A, line 7, and the 1040EZ, line1 (PI-155)</p>	<p>Include wages and net profit from business. If filing a joint return, estimate this parent's share of the combined total. If using the 2008 return as a guide, refer to the same lines as in the 2009 return.</p>
<p>Enter the income for parent 2 (as defined earlier on this form in PD-195) earned from work in 2009. See (PI-155) above for appropriate line referrals on the 1040. (PI-160)</p>	<p>Don't forget, this is about the custodial parent(s) only. See above for 1040 line references.</p>
<p>Enter the amount of combat pay your parents will or did receive in 2009 that is taxable and included in your parents' adjusted gross income. (PI-163)</p>	<p>Why we tax combat pay eludes us! Combat pay is reported on a W-2 box 12, Code Q.</p>
<p>Enter the untaxed social security benefits your parents received for all family members except you, the student, in 2009. (PI-165)</p>	<p>If applicable, this should be available on your last social security payment statement.</p>

Parent's 2009 Income and Benefits (PI) (Continued)

<p>Enter the untaxed social security benefits your parents received for you, the student, in 2009. (PI-170)</p>	<p>Only include those benefits that are paid with you as the named beneficiary. If the payments will cease prior to entering college, you should inform the financial aid administrator at the college you are or will be attending so the college will not assume you have ongoing social security payments to help with college costs.</p>
<p>Enter the amount of Temporary Assistance for Needy Families (TANF) your parents received or will receive in 2009. (PI-175)</p>	<p>Parents receiving this will know the amounts since it is such an important part of the monthly budget.</p>
<p>Enter the amount of child support your parents received or expect to receive for all children in 2009. (PI-180)</p>	<p>It is probably similar to the amount in 2008. If there is any alteration in the amount when the student enters college, you should so inform the financial aid administrator at the college the student actually attends. Do this at a later date in the late spring of 2010. We recommend that you report only those amounts you have received since, for many, what they expect and what they actually receive may be very different numbers.</p>
<p>Enter the amount of deductible IRA and/or SEP, SIMPLE, or Keogh payments your parents made in 2009 as reported on their 2009 IRS Form 1040, lines 28 and 32 or Form 1040A, line 17. (PI-185)</p>	<p>In all likelihood it will be about the same as on your 2008 return. (Same lines)</p>
<p>Enter the untaxed portions of IRA distributions, excluding "rollovers" your parents received or expect to receive in 2009. (PI-187)</p>	<p>Estimate for 2009 using the 2008 IRS Form 1040, lines 15a minus 15b.</p>
<p>Enter the amount of payments to tax-deferred pension and savings plans your parents made in 2009. (PI-190)</p>	<p>Use your most recent pay stubs or your end-of-the-year W-2 statement for estimates. See boxes 12a through 12d, codes D, E, F, G, H and S.</p>
<p>Enter the untaxed portions of pensions from IRS forms. Excluding "rollovers" your parents received or expect to receive in 2009. (PI-192)</p>	<p>Use your 2008 IRS Form 1040, lines 16a minus 16b to estimate the amount for 2009.</p>
<p>Estimate the amount of tuition and fees your parents will claim in 2009. (PI-195)</p>	<p>For an estimate, use the 2008 IRS Form 1040, line 34.</p>
<p>Enter the total amount withheld from your parents' wages for dependent care and medical spending accounts in 2009. (PI-200)</p>	<p>Use your most recent pay stubs or your end-of-the-year W-2 statement for estimates.</p>
<p>Enter the amount of Earned Income Credit (EIC) your parents claimed on their 2009 IRS Form 1040, line 65a or 1040A, line 40a or 1040EZ, line 8a. (PI-205)</p>	<p>Refer to last year's tax returns for an estimate. Use line 65a on the 1040, 40a on the 1040A and 8a in the 1040EZ.</p>
<p>Enter the amount of additional child tax credit your parents will claim for 2009. (PI-207)</p>	<p>To estimate, use the 2008 IRS Form 1040, line 66.</p>

Parent's 2009 Income and Benefits (PI) (Continued)

<p>Enter the amount of housing, food, and other living allowances your parents received or expect to receive in 2009 from their employer or other sources as members of the military, clergy, etc. Include cash payments and cash value of payments. (PI-210)</p>	<p>This is always a hard one to do accurately. Actual allowances are easy but making estimates of the cash value of the benefits paid in kind is much more difficult. Make reasonable estimates but DO NOT OVER-VALUE them! After all, these are payments to people who make a relatively low salary and need the benefits to make living possible. Do not include the value of on-base military housing or the value of a basic military housing allowance.</p>
<p>Enter the amount of tax-exempt interest income your parents received in 2009. (PI-215)</p>	<p>Use your 2008 return for a 2009 estimate. Refer to lines 8b on the IRS Form 1040 and line 8b on the 1040A. Interest in this form is from things like municipal bonds and certain other retirement and education instruments which are tax-free.</p>
<p>Enter the amount of foreign income exclusion your parents reported or will report on their 2009 IRS Form 2555, line 45 or Form 2555EZ, line 18. (PI-220)</p>	<p>These exclusions are not very common so most of you will not be reporting them. If you do, look at the 2008 return to generate an estimate for 2009. The forms and lines are the same.</p>
<p>Enter the amount of any other untaxed income your parents received or will receive in 2009. Use the worksheet that accompanies the online Profile (PI-225 Worksheet) to help with an estimate. (PI-225)</p>	<p>Do the best you can on this one but don't over-think it. If you don't know what the items are on the Worksheet, you probably don't receive it. Veterans' benefits and Workers' Compensation are the most common entries here.</p>
<p>Enter the amount of cash your parents received on their behalf (e.g. bills) in 2009. (PI-230)</p>	<p>Don't include child support or any other amounts reported elsewhere on this application. With regard to this question, we have no comment other than we think that any financial arrangements you have with family and friends is your business and no one else's.</p>

Parents' 2008 Income and Benefits (PP)

This section is about the student's parents (custodial parents only). Use your 2008 tax return to help with this.

<p>Enter your parents' 2008 adjusted gross income from their 2008 IRS Form 1040, line 37 or 1040A, line 21 or 1040EZ, line 4. (PP-100)</p>	<p>Copy the number from the correct form.</p>
<p>Enter the income tax your parents paid for 2008 from their 2008 IRS Form 1040, line 56, 1040A, line 35 or 1040EZ, line 10 (PP-105)</p>	<p>Write the number from the tax form.</p>
<p>Enter the amount of your parents' itemized deductions for 2008 from their 2008 IRS Schedule A, line 29. Enter "0" if they did not itemize deductions. (PP-110)</p>	<p>Write number from the tax form or enter "0".</p>
<p>Enter the amount of your parents' 2008 untaxed income and benefits. (PP-115)</p>	<p>Use the worksheet on the PROFILE form to create an estimate for 2008. (The questions are similar to those asked above in PI-165 through 225)</p>

Parents' 2010 EXPECTED Income and Benefits (PF)

Make estimates for next year. We strongly recommend that you enter a number similar to 2009 or lower if you believe you will make less in 2010. Again, this is for custodial parents only.

<p>Enter the amount of income parent 1 (listed earlier in PD-105) expects to earn from work in 2010. (PF-100)</p>	<p>Reporting the same as in 2009 or less is most advantageous for financial aid. As a general rule it is never a good idea to predict a higher income or asset picture until you actually receive it.</p>
<p>Enter the amount of income parent 2 (listed earlier in PD-195) expects to earn from work in 2010. (PD-105)</p>	<p>Reporting the same as in 2009 or less is most advantageous for financial aid.</p>
<p>Enter the amount of other taxable income and benefits your parents expect to receive in 2010. (PD-110)</p>	<p>Reporting the same as in 2009 or less is most advantageous for financial aid.</p>
<p>Enter the amount of untaxed income and benefits your parents expect to receive in 2010. (PD-115)</p>	<p>Some untaxed benefits such as child support and social security end with high school graduation or the age of 18. Be sure to show any such projected <u>decrease</u> in the answer to this question. Use the model covered earlier in PI-165-225 to make predictions for 2010.</p>

Parents' Assets (PA)

This is about **custodial parents** only.

<p>Enter the amount your parents have in their cash, savings, and checking account. (PA-100)</p>	<p>Since this amount changes nearly every minute, it is impossible to be 100% accurate here. We recommend that what colleges really want to know is the amount that is usually left in these accounts AFTER your normal bills have been paid. If you have some money set aside for a specific home improvement project or other non-discretionary expense and the money is specifically earmarked for those purposes, it would OK not to list that amount here BUT you must spend it on the intended uses. If this makes you at all nervous, then you should not submit the PROFILE until the money is actually spent.</p>
<p>Enter the total value of parents' assets held in the name of the student's brothers and sisters who are under the age of 19 and not college students. (PA-105)</p>	<p>Remember, this asks about PARENTS' assets held in the names of your siblings (By definition, UTMA's and UGMA's are assets belonging to the siblings and are no longer parent assets so, in our opinion, they are sibling assets and do not apply to this question). If there are assets that do apply, remember to reduce the value by the actual cost of liquidation (taxes, early withdrawal fees, commissions, etc.). Do not include 529 plans here.</p>
<p>What is the current market value of your parents' investments? (PA-120)</p>	<p>This does not include retirement assets and real estate, (home and other real property). List the NET value (the current market value less fees, taxes, penalties). Use the Profile worksheet to work up an estimate. (PA-120, A-K)</p>
<p>What do your parents owe on their investments? (PA-125)</p>	<p>Here you should list any loans against the value of the investments such as margin accounts, security guarantees and liens.</p>
<p>What is the current market value of your parents' home? (PA-130)</p>	<p>Use the Home Value Estimator tool in the Minimize College Cost section of TuitionCoach. If the tool returns a value less than your reported mortgages and lines of credit, simply raise the reported value of the home so that it is about 2-5% higher than the total debt against the property.</p>
<p>What do your parents owe on the home? (PA-135)</p>	<p>List all mortgages, lines of credit and liens.</p>
<p>What year was your home purchased? (YYYY) (PA-140)</p>	<p>List the year you actually purchased the home. If you inherited it, list the year you took title to the home.</p>
<p>What was the purchase price of your parents' home? (PA-145)</p>	<p>List the amount on the bill of sale or if inherited, the cost basis of the property at the time of inheritance. Do not include any fees, taxes or improvements as part of the purchase price.</p>

Parents' Assets (PA) (Continued)

What is the total current market value of your parents' real estate other than their home? (PA-180)	Use the commercial real estate estimator in the "Minimize" section of TuitionCoach. Use the same cautions as in estimating the cost of your home in PA-130 above. If you have more than one property, evaluate each separately and then total the amount. Be sure to list only the value relating to your percentage of ownership in other properties.
What do your parents owe on other real estate that they own? (PA-185)	List all mortgages, liens, security for loans and other obligations against the property(ies). Remember to enter values relating to your percentage ownership in other properties.
What year was your parents' other real estate purchased? (PA-190)	Use the same approach as in PA-140 above. If more than one party, list the purchase dates separately in Section ES below.
What was the purchase price of your parents' other real estate? (PA-195)	If more than one, list them separately in Section ES below. Remember, just list the actual purchase price and not improvements or upgrades of any kind. Remember too that the numbers you enter should reflect your percentage of ownership in the property.

Parents' Business (BA)

This section refers to your parents' business. It is pretty straightforward. At no time, should you report the business as a growth enterprise. Before-the-fact boasting can prove to be very costly in terms of college expenses. If you have several businesses, you will find the questions somewhat repetitive.

Business 1	Each of your businesses will require similar explanations.
Enter the name of this business. (BA-100)	Use the actual name of the business as listed on your individual or corporate tax return.
On what kind of tax return did your parents or will you parents report the income from this business? (BA-105)	Indicate the appropriate answer. The question infers that this information is being supplied by a high school teenager. Someone out there is operating on another plane of reality!
Describe the principal product or service of this business. (BA-110)	Be simple and brief.
Enter the date your parents' started this business. (BA-115)	List the year.
What is the total current market value of this business? (BA-120)	List the quick sale value of the business only. Don't brag about value of the business. If you have equipment, list the salvage value of that equipment. If your parents own part of the business, list the value of their share. If there is a partnership and the partnership agreement does not permit using the partner's share as leverage for a private loan, you should state this in the section labeled Explanations/Special Circumstances (ES) below . You may be asked to provide documentation of the agreement later on.
What do your parents owe on this business? (BA-125)	List here the total of any debts, contracts for equipment, leases (rental of space), taxes and other accounts payable. If a partnership, list only the parents' share of the debt.
Enter the number of people your parents employ in this business? (BA-130)	Provide the answer that applies. Answer in terms of full-time employees only. For instance, 200 half-time employees equal 100 full-time employees.
Which parent owns this business? (BA-135)	Choose the appropriate answer.
Enter your parents' percentage of ownership. (BA-140)	Enter the percent.
Are there other family members with ownership in this business? If yes, list their names, relationship to the parents and percentage of ownership in BA-160. (BA-145)	Remember this refers to actual family members not organizational "families" as in some other, often shady, contexts.

Parents' Business (BA) (Continued)

<p>Are there other family members who receive a salary or wages from this business? If yes, list their names, relationship to the parents and yearly salary or wages in BA-160. (BA-150)</p>	<p>Answer the question that by any standard is intrusive and beyond what is a reasonable level of due diligence to determine a parent's ability to pay for college. After all, we parents do not have the ability to ask colleges how they spend their money and why they charge whatever they charge for tuition and fees.</p>
<p>Enter the full address where this business is located. (BA-155)</p>	<p>Enter the address.</p>
<p>Use this space to provide additional information on this business as requested above or to explain any special circumstances pertaining to this business. (BA-160)</p>	<p>Your responses will be limited to 1000 characters. If you need to include more, you should work with the college. But if there are all sorts of complicated information, don't do anything until the student is actually accepted by the college. Colleges who are confronted with lots of complicated issues relating to an applicant will solve the matter in the cheapest way by simply not admitting the student.</p>

Parents' Farm (FA)

These are pretty easy questions. If you have more than one farm, you will have to give information on them in Section ES.

<p>Enter the name of the farm. (FA-100)</p>	<p>Enter the name.</p>
<p>Describe the principal product grown on this farm. (FA-105)</p>	<p>Be sure the product is a legal one.</p>
<p>Enter the number of acres on this farm. (FA-110)</p>	<p>List the acreage.</p>
<p>Enter the current market value per acre. (FA-115)</p>	<p>Don't brag or in any way inflate the value.</p>
<p>What is the current market value of your parents' farm? (FA-120)</p>	<p>Enter the quick sale value or use the Commercial Property Estimator in Minimizing College Costs to determine its value. If you live on the farm, you can use the Home Value Estimator to determine its value. If you own only part of the farm, prorate the value by your parents' percentage of ownership. Enter the name of the farm and the percentage of ownership in Section ES of this form.</p>
<p>Enter the amount your family owes on this farm. (FA-125)</p>	<p>List them all, mortgages, liens, deferred maintenance, and any encumbrances that can be used to offset the market value.</p>
<p>Enter the full address of this farm. (FA-130)</p>	<p>Hopefully, it is the same address of the student's home address.</p>
<p>Does the student's family live on this farm? (FA-135)</p>	<p>If "yes" it will be treated as your home; if "no" it will be treated as a commercial property and will be considered as another asset in addition to whatever equity you have in your home.</p>
<p>Use this space to provide additional information or to explain any special circumstances pertaining to this farm. (FA-140)</p>	<p>You are limited to 1000 characters. Keep it simple and direct. Complications can sometimes affect admissions.</p>

Parents Expenses (PE)

Remember, this is about custodial parents only. The purpose is to provide an overview to financial aid administrators of other non-discretionary financial obligations that might affect your ability to pay for college at any income.

<p>Enter the amount of child support your parent(s) paid (not received) in 2009 because of divorce or separation or as the result of a legal requirement. (PE-100)</p>	<p>This is about child support your parents PAID, not received. Enter a figure for the entire year. Include any funds provided to the children over and above the official amount required by a child support agreement.</p>
<p>Enter the amount of child support your parent(s) expect to pay in 2010 because of divorce or separation. (PE-105)</p>	<p>Make an estimate for the entire calendar year of 2010. See above.</p>
<p>Enter how much your parent(s) repaid on their educational loans in 2009. (PE-110)</p>	<p>Include amounts for the parents' own loans and any amounts they are paying on for their children's educational loans.</p>
<p>Enter how much your parent(s) expect to pay on their education loans in 2009 (PE-115)</p>	<p>Make an estimate. Use the previous answer as a guide.</p>
<p>Enter the amount of medical and dental expense your parent(s) paid in 2009 that were not covered by insurance or a medical or dental plan. (PE-120)</p>	<p>Include all medical and dental expenses for all household members including out-of-pocket insurance premiums, deductibles, out-of-pocket medication expenses, braces, mental health care, rehab, travel back and forth to doctors and hospitals. No, you can't include veterinarian expenses or meds for your pets even they may be very substantial. While you can't list pet expenses here you might be able to negotiate them with a college's financial aid administrator later on particularly if he/she owns a dog!</p>
<p>Enter the amount of medical and dental expenses your parent(s) expect to pay in 2010 that will not be covered by insurance or a medical or dental plan. (PE-125)</p>	<p>If there is major surgery or dental work looming on the horizon in 2010, be sure to indicate your projected out-of-pocket costs here in addition to your normal family medical and dental costs.</p>
<p>Enter the total elementary, junior high school, and high school tuition your parent(s) paid for dependent children in 2009. Do not include tuition paid for you, the student. (PE-130)</p>	<p>Two things: This refers to tuition only, not other expenses like books and transportation and it does not include secondary school tuition paid on behalf of the student for whom this PROFILE is prepared. It refers to siblings or other household members. This is actual out-of-pocket expenses, If you received scholarships or any other financial assistance, that amount should not be included as your parent(s) educational expenses.</p>
<p>Enter the total elementary, junior high school, and high school tuition your parent(s) expect to pay for dependent children in 2010. Do not include you, the student. (PE-135)</p>	<p>Make an estimate for 2010. This does not include this student or any projected college costs in 2010.</p>
<p>For how many dependent children did your parent(s) pay elementary, junior high school, and high school tuition for 2009? Do not include you, the student. (PE-140)</p>	<p>Enter the number referred to in the above questions. Remember, do not include this student. Even if you only paid a small amount because of a scholarship, you may count that student in this answer.</p>
<p>For how many dependent children do your parent(s) expect to pay elementary, junior high school, and high school tuition for 2010? Do not include you, the student. (PE-145)</p>	<p>Enter the number. See above.</p>

Parents Expenses (PE) (Continued)

What is your parents' monthly home mortgage or rental payment? If none explain in Section ES (PE-150)

List the amount on your rental or monthly mortgage statement. If there are any non-discretionary amounts included in the normal monthly payment like association fees, maintenance fees or local taxes, it is a good idea to include them here provided that they are also included in the mortgage or rental invoice. If they are not, you may be able to negotiate their impact with the college's financial aid administrator later on.

Information About Noncustodial Parent (NP)

This section for separated and divorced noncustodial parents is a very large and often troublesome "can of worms"! For many, it is a toxic mix marked by emotional and sometimes real distance and a legacy of ill-feelings, all of which must be overcome to address this successfully.

Noncustodial parent's name. (NP-100)

Enter the name

Home address - street (NP-105)

If unknown, say so but don't say unknown if you have the address. Often, if the noncustodial parent is nowhere to be found, the college will ignore his/her existence.

Home address - city, state, zip (NP-110)

See above

Occupation/Employer (NP-115)

Enter, if known. It is a good idea to leave out flashy titles. Just list the employer, if known. Always enter "unemployed" if that is the case.

Year of separation (YYYY) (NP-120)

In what year did you go your separate ways? It doesn't necessarily have to be an official, legal separation.

Year of divorce (YYYY) (NP-125)

As a general rule, the longer you have been divorced or separated, the better since the former spouse is often less involved with the family with the passage of time.

According to court order, when will support for the student end? (MMYYYY) (NP-130)

List the month and year when child support, if any, will end. If you never received child support indicate this by listing the date of the separation or divorce.

Who last claimed the student as a tax exemption? (NP-135)

As much as any other indication, this will confirm the logical and true identity of the custodial parent because of the IRS rules relating to claiming exemptions. Therefore, the **custodial parent completing the PROFILE** should take the student as an exemption on the IRS 1040 in 2009.

How much will the noncustodial parent contribute to the student's education for the 2010-11 school year? Do not include this amount in Section SR. (NP-145)

Let's stop here and consider this soberly.

1. Typically, child support agreements end at age 18 and the non-custodial parent is essentially "off the hook" but this isn't asking about that. They want to know in addition to traditional child support, is there an agreement formal or otherwise relating to helping with college costs?
2. In the absence of any agreement, the college will surely require completion of a non custodial parent form which will ask about the noncustodial parent's income, assets and lots of other stuff. The college will then use the financial aid formula to determine how much that noncustodial parent will be expected to pay for college.
3. The loss of control on this issue to a college can be forestalled by creating a college support agreement between former spouses before you complete this form. It may not keep the noncustodial parent "out of the college loop" but it does provide an opportunity for that person to contribute an amount that he/she can dictate and not be a victim of a formula over which he/she has no control.

Information About Noncustodial Parent (NP) (Continued)

	<p>4. Try to come up with a reasonable amount given your present circumstances. That amount will be added to the custodial parent's expected family contribution. What often works very well is to agree to a monthly amount equal to what the noncustodial parent is paying for child support for that child now but call it college support rather than child support. Once college begins, the checks will no longer be payable to the former spouse but made out directly to the college.</p> <p>5. Whatever figure you decide upon as the noncustodial contribution, IT SHOULD NOT BE INCLUDED IN THE CUSTODIAL PARENT'S ANSWER TO A LATER PROFILE QUESTION (SR-160) "Enter the amount your parents think they will be able to pay for your 2010-2011 college expenses". That answer should include the custodial parent's contribution only!</p>
<p>Is there an agreement specifying this contribution for the student's education? (NP-150)</p>	<p>Always say "yes" if it applies. The question does not ask how "official" the agreement is but the more formal it looks, the more comfortable the college will be with it.</p>
<p>SPECIAL NOTE:</p>	<p>If the noncustodial parent is compelled to complete a Noncustodial Parent Form for the Profile people, either share this guide with that person or offer to buy a subscription to TuitionCoach so he or she can have the benefits of help. The questions asked of noncustodial parents are almost identical to those of the custodial parent. If the noncustodial parent plays "fast and loose" with his/her form, it could have a very negative impact on your expected contribution to your child's college education. Regardless of your feelings about your former spouse, this is a good time to try to work together particularly if the noncustodial parent did not also divorce the student.</p>

Student's Data (SD)

Remember, this is about the student, not the parent.

<p>Enter the name of the school, college or university you (the student) attend/attended during the 2009-2010 academic year. (SD-100)</p>	<p>Provide the full name of the school or college.</p>
<p>What was your year in school during the 2009-10 school year? (SD-105)</p>	<p>Check the answer that applies.</p>
<p>How much did you or will you receive in scholarships, grants and other gift aid during the 2009-10 academic year? (SD-110)</p>	<p>List only those amounts that were paid directly to the school or university on your behalf. Do not list personal gifts paid directly to the student. Do not include loans or work/study awards.</p>
<p>How much did or will your parents pay for your education for the 2009-10 academic year? (SD-115)</p>	<p>Include only those funds paid by your parents. Do not include gifts from relatives or friends.</p>
<p>What is your state, territory, or province of legal residence? (SD-120)</p>	<p>List the state where you actually live, your home state.</p>
<p>The following questions are typically for independent students.</p>	
<p>When you were age 13 or older, were both of your parents deceased, were you in foster care, or were you a dependent/ward of the court? (SD-121)</p>	<p>Answer "yes" if both parents were deceased when you were 13 and you are now adopted by new parents. The same is true about being a ward of the court. If you were a ward of the court at 13 but are no longer a ward of the court, still check "yes". Both instances may require documentary proof by the college financial aid staff.</p>

Student's Data (SD) (Continued)

At any time on or after July 1, 2009 did you receive an official determination that you are an unaccompanied youth who is homeless or at risk of being homeless? (SD-122)	This status is normally verified by the high school district or the director of an emergency shelter.
At any time during 2009 did you or your spouse receive any benefits from any of the following federal benefits programs: SSI, food stamps, free or reduced lunch, TANF, or WIC? (SD-123)	Enter the correct response. Remember, this is about the student.
What is your country of citizenship? (SD-125)	Enter the country of citizenship.
What is your visa type? (SD-130)	Enter the appropriate visa status.
By checking this box, I authorize the College Board to release information indicating that I scored a 3 or higher on at least 2 AP exams. I understand that this information will only be used to help determine my eligibility for certain federal aid programs, and that neither the actual score, nor the AP subject will be released. I further understand that this information will only be released to the colleges and programs I listed to receive my PROFILE information. (SD-145)	Check at your own risk, In this age of identity theft and marketing of names, you may want to weigh the permission against the benefits. There are not many, if any, federal aid programs that are specifically linked to 2 or more 3's or higher grades on AP exams.

Student 2009 Income and Benefits (SI)

This is about you, the student. If you have to file a tax return and have not yet filed, use last year's tax return and your last pay stub as a guide.

Estimate your total number of exemptions for 2009 using your 2008 IRS form or 1040 or 1040A, line 6d or 1040EZ. (SI-100)	If you are still a dependent and are not making a great deal of money, it is best to have your parents take the exemption. You should enter a "0" for this question.
Estimate your 2009 adjusted gross income from your 2008 IRS form 1040, line 37 or line 21 on the 1040A or line 4 on a 1040EZ. (SI-105)	For financial aid purposes, the lower, the better. For maximum specificity, use the worksheet (on the Profile) that follows this question. It will help you answer this question and questions SI-125 and 135.
Estimate the income tax you will pay for 2009 using your 2008 IRS Form 1040, line 57 or 1040A, line 35 or 1040EZ, line 11, your 2009 pay stubs and other financial documents. (SI-110)	If you didn't file last year, using an estimate of your income from all sources, use a 2009 tax table for a guess.
Estimate the amount of 2009 education credits (Hope and Lifetime Learning) that you will claim for 2009 using your 2008 IRS form. (SI-115)	If you are applying to college for the first time, this question will not apply to you but if you are an ongoing student, it may particularly if you are an independent student. If it does, use IRS Form 1040 line 50 or 1040A, line 31.

Student 2009 Income and Benefits (SI) (Continued)

<p>Estimate the income you earned or expect to earn using your 2009 W-2 form(s) if you have received them; your 2008 IRS Form 1040, line 37 or 1040A line 7. (SI-125)</p>	<p>Don't over estimate. Keep this as low as possible for both tax and financial aid reasons.</p>
<p>Estimate the amount of taxable dividend and interest income you will earn in 2009 using your 2008 IRS Form 1040 or 1040A, lines 8a and 9a. (SI-135)</p>	<p>Use your last year's tax return as a guide. But better still, use any other current documentation since 2009 is likely to be worse than 2008.</p>
<p>Enter the amount of any other untaxed income you received or expect to receive in 2009. (SI-160)</p>	<p>Use the worksheet that comes with the Profile. It has the tax references next to each question. Be very careful about answering question (SI-160WV). It asks about any money paid on your behalf. We believe that such information is between the student and the benefactor and should not be entered here. Such funds are intended to benefit the student, not the college and to list it may increase the cost of college in the future.</p>
<p>Enter the amount of AmeriCorps earnings you reported or expect to report to the IRS in your adjusted gross income. (SI-165)</p>	<p>Only applies to AmeriCorps participants.</p>

Student's Expected Resources for 2010-2011 (SR)

This section is VERY important because it may affect your eligibility for need-based financial aid if you over-estimate your resources during the 2010-11 academic year. **The general rule is that you should not report any income or resources until you actually have them in hand.** If a question does not apply, enter a "0".

<p>If you received/will receive veterans' education benefits during July 1, 2010 - June 30, 2011, what type of benefits did you/will you receive? (SR-100)</p>	<p>Pick any that apply. Veterans' benefits are the least we can do for our men and women who have served the nation so well.</p>
<p>Enter the amount of veterans' education benefits you received/ expect to receive per month during July 1, 2010 - June 30, 2011. (SR-103)</p>	<p>Make an estimate but don't over-estimate.</p>
<p>For how many months did you/will you receive veterans' education benefits during July 1, 2010 - June 30, 2011? (SR-105)</p>	<p>Enter the number of months.</p>
<p>Enter the total amount you expect to earn in wages, salaries, tips, etc. during the summer of 2010. (3 months) (SR-110)</p>	<p>These are your expected wages. We recommend that since you haven't earned them yet, you should put in a "0" or an expectation of a low salary.</p>

Student's Expected Resources for 2010-2011 (SR) (Continued)

<p>Enter the total amount you expect to earn in wages, salaries, tips, etc. during the 2010-11 school year. (9 months) (SR-115)</p>	<p>Report income AFTER you earn it not before. Colleges will understandably factor in predicted income in their financial aid calculations. If you put in a number here, you had better be very certain that you will actually get it.</p>
<p>Enter the amount of grants, scholarships fellowships, etc. including AmeriCorps benefits you received or expect to receive from sources other than the colleges or universities to which you are applying. List sources in Explanation/Special Circumstances (ES). (SR-150)</p>	<p>It is our advice to only list those scholarships and grants that you have actually received unless it is a renewable four-year award. In that instance, list only the amount you will receive next year. Once you do receive an outside award, you should report it to the college unless the award agency wishes to give it directly to you for your personal use. If the outside scholarship does not exceed the total cost of college you won't have to report it as income.</p>
<p>Enter the amount of tuition benefits you will receive from your parents' employer(s) and/or your employer. (SR-155)</p>	<p>These refer to direct payments to the college on your behalf from a parent's employer. Remember too that the question refers to tuition payments, not to room and board, books or travel.</p>
<p>Enter the amount your parents think they will be able to pay for your 2010-11 college expenses. (SR-160)</p>	<p>This is a HUGE question. Do not answer this until you have used the Minimize College Cost tool in TuitionCoach to determine your lowest EFC. Never volunteer to pay above that amount unless you simply wish to spend more on college which colleges will happily accept. On the other hand, if you volunteer a figure ridiculously low given your resources, the college may determine that your parents are pretty much jerks. Remember, most of you have not yet been admitted and colleges tend to believe in genetics! Remember also, to divide your total ability to pay for college among the number of children who will be attending at the same time. So whatever you can afford for college, list whatever part of that total will be available for this student. For instance, if you can afford \$10,000 for one year of college and you have two kids in college, then for this student, enter \$5,000. If divorced or separated, do not include any support by the noncustodial parent here.</p>
<p>Enter the amount you expect to receive from your relatives and all other sources. (List sources and amounts in Explanations/Special Circumstances (ES). (SR-165)</p>	<p>Our suggestion is to not list anything here. Wait until you know what college will cost in the absence of help from your extended family and friends and then you may be able to ask them for a much smaller amount. In short, help from relatives and others should be determined after the fact and not before it. If you wait until after you have received a financial aid offer from the college, you may find out that you don't need outside help. If you report in advance what relatives and friends will contribute, you will raise the cost of college by lowering your eligibility for need-based financial aid.</p>

Student's Assets (SA)

This is about you, the student. If the question asks for a numerical amount but does not apply to you, enter a "0". If the question asks for a "yes" or "no" but does not apply to you, leave it blank.

<p>Enter the amount you have in cash, savings and checking accounts as of today. (SA-100)</p>	<p>Colleges understandably want to know about your true ability to pay for college. Before you answer this question, estimate what you would have left after you have taken care of your normal monthly expenses. If you are saving for a laptop or a car, it would be OK to reduce your reported funds by the cost of those items. You must, however, use the money for that purpose. Otherwise, you should make the college aware that you have more money than you reported here.</p>
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Student's Assets (SA) (Continued)

Enter the total amount of your non-educational IRA, Keogh, 401k, 403b, etc. accounts as of December 31, 2009. (SA-105)	If you have any accounts like this, the college wants to know about them. Report the estimated value after liquidation, fees, penalties and capital gains.
What is the current value of your investments including Uniform Gift to Minors? (SA-110)	Refer to the worksheet to help you here. Again you should report the value after you figure in the costs of liquidation. Be very careful about this since it will add about 25% of the reported value to your EFC. If you have an asset that is held in a custodial account that cannot be accessed without permission of a parent it may be listed as a parent asset since the student cannot access it directly. Either way, the asset must be listed somewhere but it is far better as a parent asset than a student asset.
What do you owe on your investments? (SA-115)	If you have a loan against an investment like a brokerage margin account, a mortgage or a lien against your property, list the total amount of the debt here.
Enter the total amount of all the trusts of which you are a beneficiary. If you do not or will not benefit from a trust, enter zero (0) and skip the next two questions. (SA-170)	Enter "0" or the value of your share of any trust owned by you or your parents.
If you are the beneficiary of a trust, is any income or part of the principal from the trust currently available? (SA-175)	Answer this only if you reported a trust in SA-170. It would be a good idea to say "No". If the answer is "Yes", you may want to redraw the trust instructions so that you can say "No". If you say "Yes", you should make a note in the (ES) section of this form to say that you only have access to the income and not the principal.
If you are the beneficiary of a trust, who established the trust(s)? (SA-180)	Indicate. If you say "Other", the college may want to involve that "Other" in the college funding mix, particularly if it is a relative.

Dependent Family Member Listing (FM) We will list one as an example.

In this section you should provide information on every family member listed as a member of your parents' household. DO NOT LIST
- You, the student or your parents.

Full name of family member (FM-100)	Include all family members you listed in (SD-135 and/or PH-100). List those who are at least half time school or college students first.
Relationship to student (FM-105)	Check the appropriate answer for this family member.
Age (FM-110)	Age as of January 1, 2010.
Enter the name of the educational institution (school or college, or university) this person attended during the 2009-10 academic year. (FM-115)	Enter the full name of the school. Do not use abbreviations.
What was this person's year of education during the 2009-10 academic year? (FM-120)	Indicate the year in school.
How much were the educational fees (tuition and other educational charges) for this person for the 2009-10 academic year? (FM-125)	Include fees and books.

Dependent Family Member Listing (FM) We will list one as an example. (Continued)

How much are/were the charges for room and board (housing and meals) for this person for the 2009-10 academic year? (FM-126)	Include room and board even if the student was living off campus.
How much did this person receive in scholarships, grants, or gift aid during the 2009-10 academic year? (FM-130)	List only these forms of aid that were provided by the school. Do not list gifts from family members or friends.
How much did your parents pay for this person's education for the 2009-10 academic year? (FM-135)	List all costs tuition. room and board, fees books, supplies, insurance, travel, etc.
Will this person attend college/ university at least one term during the 2010-11 academic year? (FM-140)	Pick the most appropriate answer. "Full time" would be the most helpful.
If this person will attend college/ university, what type of college/ university will this person attend? (FM-150)	Check the correct type.
Enter the name of the educational institution (school, college, or university) this person will attend during the 2010-11 academic year. (FM-155)	Use the full, formal name of the institution.
What will be the total cost of attending the educational institution (school, college or university) this person will attend during the 2010-11 academic year. (FM-160)	Enter the student budget or the entire cost of attendance including room and board if appropriate.
How much will your parents pay for this person's education for the 2010-11 academic year? (FM-165)	Enter the cost of attendance including room and board minus any known scholarship or grant money. Treat loans as a parental cost.
Explanations/ Special Circumstances (ES)	Here is where you include any explanations or clarification for issues such as extraordinary medical expenses or reasons why your projected 2009 income may go down or details about multiple properties. Keep it simple! Your student has not been admitted to the college yet so you do not want to present yourself as an applicant full of issues that will take staff time at the college. If a college is confronted with two relatively equal candidates below the level of academic "superstar" and one is easy to deal with and the other has all kinds of complicated financial issues, the college is likely to admit the easy student and take a "pass" on the problem candidate. It is nothing more than human nature. So, while you are waiting on the college's "front porch" pending admission, you will want to appear as a prototypical "Beaver Cleaver" family. Then, after the student is admitted, you can share your issues with the college to your heart's content. Just don't offend anyone!
Supplemental Questions (SQ)	In addition to the full array of PROFILE questions above, there is a data bank of many more questions which each college can request The College Board to append to the basic form. Some colleges like Harvard ask many supplemental questions while others ask none. More and more, there are questions about the value of your retirement assets so when those questions arise, you should be very careful when you answer them. Use the lowest values you can fairly justify.

PROFILE Online 2009-2010 Worksheets:

General Comments

Parent Other Untaxed Income in 2009 (PI-225)	These kinds of untaxed income are fairly specific and rare. If you don't know what they mean, you probably don't get any.
Parent Untaxed Income in 2008 (PP-115)	These refer to untaxed benefits the parents received in 2008. Many of the categories do not apply to most parents and those that may, are covered in comments in Section PI of the Profile Completion Guide.
Parent Untaxed Income in 2010 (PF-115)	This is a projection of what benefits the parents think they will receive in 2010. Don't report anything more than 2009 and better yet, report less than 2009.
Parents' Assets (PA-120)	Be very careful here. List the minimum market value of each item listed minus the cost of liquidation including fees, taxes, early withdrawal penalties and the like.
Student's 2009 Income and Benefits (SI-105)	This is a simple breakout of your total income using your 2008 tax return as a guide. The worksheet provides reliable references to the appropriate lines on your 2008 tax forms.
Students Other Untaxed Income (SI-160)	For most dependent students, this will not apply. For independent students on their own and supporting themselves, there may be some relevant categories. If you are receiving any of the benefits, you will know it so just list them accordingly.
Market Value of Student Assets (SA-110)	Only list those assets the student controls directly. If the student is under the age designated on the asset (usually 18 or 21) that is under the control of a custodian, the asset may be listed as a parent asset and not a student asset.

Noncustodial PROFILE Pre-Application Worksheet

This form is sometimes required by the Profile colleges. It varies a bit from year to year but this guide will help you through it.

Section A – Noncustodial Parent's and Current Spouse's Household Information

Questions A1.a. through 1.v.	These are pretty harmless questions that refer to the noncustodial parent and his/her spouse. In question "n", it is a good idea to simply list the occupation and leave out impressive titles like CEO or President.
A2. Your current marital status	Simply indicate your marital status from the list.
A3. If remarried, enter the date of remarriage.	For remarried noncustodial parents only.
A4a-o. If remarried, this is about your current spouse	These are similar to the questions about you in 1. above. They are straightforward.
A5. Enter the number of people in your family. Always include your current spouse (if you have one), the student, and other children who are under the age of 24 whom you share with the custodial parent, even if they do not live with you. Include other people if they currently live with you and receive more than half of their support from you and your current spouse. List the names of family members and give information about them in Section B (Question (9)).	<p>OK. This sounds confusing so let's get to it</p> <p>List:</p> <ol style="list-style-type: none"> 1. Yourself and your current spouse; 2. The student; 3. Any other of your children still living with your former spouse or with you. 4. Any of your current spouse's children either living with you or receiving more than 50% of their support from you or your current spouse 5. Anyone else for whom you and your current spouse provide more than 50% of their support such as grandparents, relatives, etc. <p>Enter the total on line 5.</p>

Section A – Noncustodial Parent’s and Current Spouse’s Household Information (Cont.)

A6. Number in college in 2010-11.	Half-time means six units or more and should be leading to a degree or certificate. Include the student and anyone else EXCEPT THE NONCUSTODIAL PARENT(S) for whom you provide 50% of their support. The more in college, the merrier!
A7. State, territory or province of legal residence.	Simply list the name of the state, territory or province where you currently reside.
A8. Your email address.	Listing your email address may make things move faster.

Section B – Dependent Family Member Listing

Space will be provided depending upon the number of family members you indicated in the previous section. If you need more space, simply go back to question 5 and increase the number.

Give information for all family members counted in question A5.	<p>Be sure to include every dependent family member. DO NOT INCLUDE information about your current spouse or you.</p> <p>Indicate the name of the school every listed person attends in 2009-2010 and their year in school (use the drop down list). Include elementary & secondary schools, public or private schools, colleges and community colleges, vocational training schools and graduate schools.</p> <p>List THE student for whom this form is being completed first, in "Family member 1".</p> <p>Enter the correct ages of each person.</p> <p>When indicating how much you contribute to each student’s education expenses, make an estimate of any costs to you, tuition, books, transportation, etc.</p>
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Section C – Noncustodial Parent’s Support of Former Household

Be careful on this section. It could commit you to an amount you are not expecting.

C1. Who claimed the student as a dependent on the 2009 U.S. income tax return?	It lends a certain symmetry to have the custodial parent (not you) claim the student on the income tax return. For many colleges, whichever parent claims the student as an exemption amounts to a litmus test of custodial responsibilities.
C2. Annual Child support you paid or will pay for the student applicant?	<p>a. For 2009, list the support you paid for this applicant only in 2009.</p> <p>b. For 2010, list only those months that will be covered by the child support agreement which often runs out before college. Whatever you list for child support that occurs during college, that amount may well be added to whatever the custodial parent is expected to pay. Be careful.</p>
C3. According to court order, when will (did) the student’s child support end?	List the month, day and year (MMDDYYYY).
C4. Annual support you paid or will pay for all the children in the custodial parent’s household.	Remember it is just about the custodial parent’s household. List both years (2009 and 2010).
C5. Alimony you will pay the student’s custodial parent.	Give yearly amounts for 2009 and 2010.
C6.a. How much did you contribute to the child’s education, excluding child support, for the 2009-2010 school year?	Be really careful here. This reported number should be as low as possible because if it is large, a college may think that a fair noncustodial amount for college would be child support plus educational support since you are already doing it.

Section C – Noncustodial Parent’s Support of Former Household (Continued)

<p>C6.b. How much do you plan to contribute to the student’s education to the student’s education excluding child support for the 2010-11 school year?</p>	<p>Be even more careful here. Try to come up with a reasonable, doable amount. Be sure you confer with your ex-spouse to make whatever amount you put here coincide with a similar question the former spouse had to enter on the PROFILE form the custodial parent has completed or will complete. Make the amounts the same.</p> <p>Suggestions:</p> <p>A college support amount similar to the amount you paid in the form of child support usually is acceptable to colleges. Be sure not to call it child support; call it an “education contribution”</p> <p>It is always advisable to list an agreed to amount for an education contribution. If there is none, you will be at the mercy of the colleges and a somewhat Draconian formula called the Institutional Methodology.</p>
<p>C7. Is there an agreement specifying this contribution to the student’s education?</p>	<p>There is only one answer to this, “Yes”. If you don’t have one, make one. In the absence of an agreement, colleges will understandably try to involve you in any amount the financial aid formula may suggest. An agreement forged between consenting adults will usually forestall this. The agreement should be in writing but does not need to be done with the assistance of lawyers. A simple letter will suffice. It will help to get it notarized, however. In the absence of an agreement, the information contained in the remainder of this form will become VERY relevant, usually resulting in painful outcomes for all concerned.</p>

Section D – Noncustodial Parent and Current Spouse’s Expenses

<p>D1.a. Child support both you and your current spouse paid or will pay because of divorce or separation. (2009)</p>	<p>This is about child support you PAID and will pay, not received. Provide figures for the entire year.</p>
<p>b. 2010</p>	<p>Make an estimate for the entire calendar year of 2010.</p>
<p>D2.a. Repayment of you and your current spouse’s education loans.</p>	<p>Include amounts for your own loans and any amounts you and your spouse are paying for any children’s educational loans.</p>
<p>b. 2010</p>	<p>Make an estimate. Use the previous answer as a guide.</p>
<p>D3.a. Medical and dental expenses not covered by insurance in 2009.</p>	<p>Include all medical and dental expenses for all household members including out-of-pocket insurance premiums, deductibles, out-of-pocket medication expenses, braces, mental health care, rehab, travel back and forth to doctors and hospitals. No, you can’t include veterinarian expenses or meds for your pets although they may be very substantial.</p>
<p>b. 2010</p>	<p>Make an estimate and be sure to include any new expenses anticipated, operations, therapy, braces, mental health issues resulting from dealing with forms like this, etc.</p>
<p>D4.a. Total elementary , junior high and high school tuition paid for dependent children in 2009. (Do not include this student)</p>	<p>This refers to tuition only but you may consider adding any non-discretionary costs as well such as books and uniforms and the like. Remember this is for pre-college education. Do not include college students here.</p>
<p>b. 2010</p>	<p>Make a reasonable estimate.</p>
<p>c. For how many dependent children? (2009) (Don’t include this student)</p>	<p>Enter the total number.</p>
<p>d. 2010</p>	<p>Enter the total number.</p>

Section E – Noncustodial Parent’s and Current Spouse’s 2009 Income and Benefits

E1.a. Have you completed an income tax return for 2009?	Yes or no.
b. What income tax return did you or will you file for 2009?	Select the appropriate answer.
E2. 2009 total number of exemptions (2009 IRS Form 1040, line 6d or 1040A, line 6d or 1040EZ (Enter 1, if single or 2 if married)).	If taxes have not been done for 2008, use the 2007 tax forms as a guide. Typically, the exemptions will be the same, barring any unusual and/or unexpected circumstances.
E3.a. 2009 wages, salaries, and tips (2009 IRS Form 1040, line 7 or 1040A, line 7 or 1040EZ, line 1).	If you don't know, make an estimate using your 2008 tax return and your most recent 2008 pay stub.
b. 2009 interest income (2009 IRS Form 1040 line 8a+9a or 1040A, line 8a+9a or 1040EZ, line 2).	Use the 2008 return if you need to make an estimate. Remember, any reported income on this line will trigger a search for the asset that produced it later on.
c. 2009 dividend income (2009 IRS Form 1040, line 9a or 1040A, line 9a).	When in doubt, use your 2008 return as a guide.
d. 2009 net income (or loss) from business, farm, rents, royalties, partnerships, estates, trusts, etc. (2009 IRS Form 1040, lines 12, 17, and 18. To enter a loss, use a minus (-) sign.)	If taxes for 2009 are not done, use your 2008 tax return to generate an estimate.
e. 2009 other taxable income such as alimony received, capital gains (or losses), pensions, annuities, etc. (2009 IRS Form 1040, lines 10, 11, 13, 14, 15b, 16b, 19, 20b and 21 or 1040A, lines 10, 11b, 12b, 13, and 14b or 1040EZ, line 3.)	Use your 2008 tax return for an estimate if the 2009 taxes are not done.
f. 2009 adjustments to income (2008 IRS Form 1040, line 36 or 1040A, line 20).	Since these don't vary much between years and since they may not make a huge difference in terms of financial aid, use last year's return as a guide for an estimate.
g. 2009 adjusted gross income (AGI) (2009 IRS Form 1040, line 37, 1040A, line 21 or 1040EZ, line 4).	This is all your reported income for the year minus adjustments. IT DOES NOT INCLUDE ANY DEDUCTIONS which are reflected in taxable income later on the IRS form. If your 2009 taxes are not done, use last year's taxes and the parents' most recent pay stubs to make an estimate.
E4. 2009 income tax paid (2009 IRS Form 1040, line 55 or 1040A, line 35 or 1040EZ, line 10).	If you don't know, use last year's taxes to help with an estimate. While your estimates don't have to be completely accurate, you should try to make them as close to reality as possible. Colleges that require the PROFILE may at some point want to verify your estimates with a copy of your actual 2009 tax return when it is available.
E5. 2009 education credits -Hope and Lifetime Learning (2009 IRS Form 1040, line 50 or 1040A, line 31). Education credits should be verified by attaching Form 8863.	These credits, created during the Clinton administration, apply to families who actually had a student in college in 2009 and whose adjusted gross income was below \$100,000 or so. If your child is about to enter college, you should inquire about these tax credits. If you qualify, you can lower your taxes by several thousand dollars over the college career of each child. TuitionCoach has an overview of Education Tax Credits and other education tax benefits in Paul's Corner. Just scroll down to a three-part blog on Education Tax Benefits.
E6. 2009 Itemized deductions (2009 IRS Schedule A, line 29 Enter "0: if you did not itemize deductions.	If taxes are not done, look at 2008's Form 1040 Schedule "A" for an estimate.

Section E – Noncustodial Parent’s and Current Spouse’s 2009 Income and Benefits (Cont.)

E7. 2009 income you earned from work. Use W-2s, IRS Form 1040, lines 7, 12 and 18 and K1, box 14, 1040A, line 7, or 1040EZ, line 1	Include wages and net profit from business.
E8. 2009 income your current spouse earned from work. (see above)	Include wages and net profit from business.
E9. This section wants to know about any 2009 untaxed income	
a. Social security benefits you received for all family members except the student, (untaxed portion only)	If applicable, this should be available on your last social security payment statement.
b. Temporary Assistance for Needy Families (TANF)	This is sometimes given a different name in certain states. If you do receive it, you will know it because for many it is an important part of the family budget.
c. Child support you received for all children in 2009.	It is probably similar to the amount in 2008. If there is any alteration in the amount when the student enters college, you should so inform the financial aid administrator at the college the student actually attends. If appropriate, contact the college in the spring of 2010 after the student has decided to attend that college.
d. Deductible IRA and/or SEP, SIMPLE, or Keogh payments your parents (2009 IRS Form 1040, lines 28 and 32 or Form 1040A, line 17.	In all likelihood it will be about the same as on your 2008 return. Don't include contributions to Coverdell Savings Accounts or Roth IRAs.
e. Payments to tax-deferred pension and savings plans.	Use your most recent pay stubs or your end-of-the-year W-2 statement for estimates.
f. Amounts withheld from your wages for dependent care and medical spending accounts.	Use your most recent pay stubs or your end-of-the-year W-2 statement for estimates. Use boxes 12a-12d and codes D-H and S
g. Earned Income Credit (EIC) (2009 IRS Form 1040, line 64a or 1040A, line 40a or 1040EZ, line 8a).	Refer to last year's tax returns for an estimate.
h. Housing, food, and other living allowances paid to members of the military, clergy, etc. Include cash payments and cash value of payments.	This is always a hard one to do accurately. Actual allowances are easy but making estimates of the cash value of the benefits paid in kind are much more difficult. Make reasonable estimates but DO NOT OVER-VALUE them! After all, these are payments to people who make a relatively low salary and need the benefits to make living possible.
i. Tax-exempt interest income (2009 IRS Form 1040, line 8b or 1040A, line 8b).	Use your 2008 return for a 2009 estimate. Interest in this form is from things like municipal bonds and certain other retirement and education instruments which are tax-free.
j. Foreign income exclusion (2009 IRS Form 2555 line 45 or Form 2555EZ, Line 18.	These exclusions are not very common so most of you will not be reporting these exclusions. If you do, look at the 2008 return to generate an estimate for 2009.
k. Tuition and fees deduction (2009 IRS Form 1040. Line 34 or 1040A, line 19).	Be sure to check on your eligibility for this deduction. Refer to IRS Publication 970 for more details.
l. Other untaxed income	Do the best you can on this one but don't over-think it.

Section F – Noncustodial Parent and Current Spouse’s 2008 Income & Benefits

Use your 2008 tax return to help with this.

F1. 2008 adjusted gross income (2008 IRS Form 1040, line 37 or 1040A, line 21 or 1040 EZ, line 4.	Copy the number from the appropriate form.
F2. 2008 income tax your parents paid (2008 IRS Form 1040, line 56, 1040A, line 35 or 1040EZ, line 10).	Write the number from the tax form.
F3. 2008 itemized deductions (2008 IRS Schedule A, line 29. Enter “0” if you did not itemize deductions.	Write number from the tax form or enter “0”.
F4. 2008 untaxed income and benefits. (Include the same types of income and benefits that are listed in E9a-l above.)	Use the entries made earlier for 2009 to craft an estimate for 2008.

Section G – Noncustodial Parent’s and Current Spouse’s 2010 Expected Income & Benefits

Make estimates for next year. We strongly recommend that you enter a number similar to your 2009 or lower, if you believe you will make less in 2010. Do not report higher numbers until you actually have the money in hand.

G1. 2010 Income you will earn from work.	The same as 2009 or less.
G2. 2010 Income your current spouse will earn from work.	The same as 2009 or less.
G3. 2010 Other taxable income	The same as 2009 or less.
G4. 2010 untaxed income and benefits (See E9, a-l for an estimate)	Some untaxed benefits such as child support and social security end with high school graduation or the age of 18. Be sure to show any such projected decrease in the answer to this question.

Section H – Noncustodial Parent and Current Spouse’s Assets

Don’t over-estimate assets. Always reduce their value by the cost of liquidation (taxes, commissions, fees, penalties, etc.) Include current spouse’s assets only if the spouse owns more than 50% of any asset entered in this section.

H1. Total cash, savings, and checking account (as of today).	Since this amount changes nearly every minute, it is impossible to be 100% accurate here. We recommend that what colleges really want to know is the amount that is typically left in these accounts AFTER your normal bills have been paid. If you have some money set aside for a specific home improvement project or other non-discretionary expense and the money is specifically earmarked for those purposes, it would OK not to list that amount here BUT you must spend it on the intended uses. If this makes you at all nervous, then you should not submit the Profile until the money is actually spent.
H2. Total value of assets held in the names of your and your current spouse’s children (other than the student) who are under the age of 19 and not college students.	Remember, this asks about PARENTS’ assets held in the names of your and your current spouse’s children. If it applies, remember to reduce the value by the actual cost of liquidation (taxes, early withdrawal fees, commissions, etc.). Do not include 529 Plans.
H3a. What is the total current market value of your and your current spouse’s investments?	This does not include retirement assets and real estate, (home and other real property). List the NET value (the current market value less fees, taxes, penalties).

Section H – Noncustodial Parent and Current Spouse’s Assets (Continued)

b. What is owed on these investments?	Here you should list any loans against the value of the investments such as margin accounts, security guarantees and liens).
H4a. What is the current market value of your home?	Use the home value estimator tool in the “Minimize College Costs” section of TuitionCoach. If the tool returns a value less than your reported mortgages and lines of credit, simply raise the reported value of the home so that it is about 2-5% higher than the total debt against the property. If you don’t own a home, enter “0” and leave 4b-d blank.
b. What is owed on it?	List all mortgages, lines of credit and liens.
c. Year purchased (YYYY)	List the year you actually purchased the home. If you inherited it, list the year you took title to the home.
d. Purchase price	List the amount on the bill of sale. Do not include any fees, taxes or improvements as part of the purchase price. Inherited property usually has a known value at the time of the inheritance called the “cost basis”. It is part of the record for present and future tax issues.
e. Monthly home mortgage or rental payment (if none explain in Section I.)	List the amount paid in the monthly non-discretionary rent or mortgage invoice. If taxes and maintenance fees are included in the payment, it is OK to list those amounts here but if you pay them in a separate payment, you should not include them in the amount listed here.
H5. Do you or your current spouse own all or part of a business or farm or are either of you self-employed? If you own all or part of a business or farm, enter its name and the percent of ownership in Section I. If you answer “no”, skip to question H8.	“Yes” or “no”
H6a. What is the current market value of the business?	List the quick sale value of the business only. Don’t brag about value of the business. If you have equipment, list the salvage value of that equipment. As a general rule, a personal services business has no value other than the value of any used equipment. If your parents own part of the business, list the value of their share. If there is a partnership and the partnership agreement does not permit using the partner’s share as leverage for a private loan, you should state this in the section labeled Section I , Question 12. (below). You may be asked to provide documentation of the agreement later on.
b. What is owed in it?	List here the total of any debts, contracts for equipment, leases (rental of space), taxes and other accounts payable. If a partnership, list only your share of the debt.
H7a. What is the current market value of your farm?	Enter the quick sale value or use the Commercial Property Estimator to determine its value. If you live on the farm, you don’t have to list the value of the house but if you don’t live on the farm use the Home Value Estimator to determine its value. Both Estimators are found in the “Minimize College Costs” section of TuitionCoach. If you own only part of the farm, prorate the value by your percentage of ownership.
b. What is owed in it?	List all debts, taxes, mortgages, equipment payments, leases, pending repairs, ongoing contracts of any kind relating to the operation of the farm that commits you to future payments.
H8a. What is the current market value of your other real estate?	This is in addition to any property you have listed in the section up to now. Use the Commercial Property Estimator in TuitionCoach’s “Minimize College Costs” section for each property. You will need to know the year you bought each piece and the purchase price. If you own only a part of the property, prorate its value by the percentage of ownership for each.
b. What is owed on other real estate?	Add up all the debt against the property(ies)... mortgages, lines of credit, liens, taxes, maintenance fees, etc. and enter the number here. If you are a part owner, prorate the debt to reflect your share of ownership. If you need to explain anything relevant about the debt, use Section I below to do so.
c. Year purchased? (YYYY)	If you need more space because of more than one property, you can always use the space in Section I below.

Section H – Noncustodial Parent and Current Spouse’s Assets (Continued)

d. Purchase price

List each property separately. If you need more space, use Section I. Report only the amounts on the bill of sale. Do not include subsequent improvements or fees.

Section I – Other Important Information

I1. Do you authorize the college to discuss the information collected on this form with the student applicant?

Be careful here because your former spouse will have full access to it as well. If you are “nudgy” about that say “no”.

I2. Explanations/Special circumstances.

Here is where you include explanations that clarify any issues on the Noncustodial Parent Form that need further discussion such as extraordinary medical expenses or reasons why your projected income may go down or details about multiple properties. Keep it simple! Your student has not been admitted to the college yet so you do not want to present yourself as an applicant family full of issues that will take staff time at the college. If a college is confronted with two relatively equal candidates below the level of academic “superstar” and one is easy to deal with and the other has all kinds of complicated financial issues, the college is likely to admit the easy student and take a “pass” on the problem candidate. It is nothing more than human nature. So while you are waiting on the college’s “front porch” pending admission, despite the divorce or separation, you will want to appear as a prototypical “Beaver Cleaver family” (divorce notwithstanding). Then, after you are admitted, you can share your issues with the college to your heart’s content, although, as a general rule, the less a college hears from a noncustodial parent, the better. Aggressive intervention by a noncustodial parent may undermine the concept of “noncustodial.” Just remember, whenever you contact the college, be kind and gentle with financial aid personnel!

Once you have completed the form, make a copy for your records before submitting it.