



CSS/Financial Aid
PROFILE®

2009-10
Noncustodial PROFILE
Application Instructions

www.collegeboard.com

Introduction

Many colleges use the Noncustodial PROFILE Application in conjunction with the CSS/Financial Aid PROFILE® Application to help them determine eligibility for institutionally funded need-based aid. These colleges believe strongly that it is the responsibility of both biological or adoptive parents to pay for the student's college expenses, regardless of the parents' marital status or where the student lives. (Other colleges that require information from the noncustodial parent may require different application forms, including the Noncustodial Parent's Statement.)

The Noncustodial PROFILE Application is designed to support consistent collection of information from the noncustodial parent. You complete a single application and the College Board distributes the information to each college that requires it. There is a standard fee of \$25 for this service. You can pay using a credit or debit card, or an electronic check. Fee waivers are awarded automatically to parents with very low incomes and few assets.

Your information is kept secure and is shared only with the colleges authorized by the student to receive it. Neither the student nor the custodial parent has access to your information unless you choose to share your password.

You are encouraged to print the Pre-Application Worksheet and instructions before beginning the process. These tools are intended to help you gather the needed information before beginning the application. Detailed online help and Frequently Asked Questions are designed to answer any questions you may have about the process.

Instructions

Read the instructions as you fill out the Noncustodial PROFILE Application. Some instructions appear on the application itself. If more help is needed, check out the online Help Desk.

On the application, the word "spouse" means the noncustodial parent's current spouse, not the student's custodial parent. "College" means a college, university, graduate or professional school, vocational or technical school, or any other school beyond high school. "Student financial aid" means money from education loans, grants, and scholarships. It also means earnings received based on the financial aid administrator's determination of financial need.

Special instructions for international parents: Convert all income, asset, and expense amounts into their U.S. dollar equivalents based on the local exchange rate on the day that the Noncustodial PROFILE is completed. Give the actual rate of exchange used in Section I, Question 46. You can find the daily exchange rate at www.federalreserve.gov/releases/h10/update.

Records That Will Be Needed

Get together these records:

- 2008 U.S. income tax return, if completed
- 2007 U.S. income tax return
- W-2 Forms and other records of money earned in 2008
- Records of 2007 and 2008 untaxed income
- Current bank statements and mortgage information
- Records of stocks, bonds, trusts, and other investments

Note: Some schools and programs may ask you to send them a copy of your tax return. If a copy is requested, send it directly to the school or program. If the income tax information is not provided, aid may not be received.

If a tax return won't be filed: Even if you (and your spouse if currently married) will not file an income tax return for 2008, it will be necessary

to know your earnings for the year. You will need records showing the income reported on the PROFILE.

If a tax return hasn't been completed yet: If you (and your spouse if currently married) haven't completed a 2008 U.S. income tax return but will be filing one, estimate 2008 income and benefits using income and tax records from 2007 in addition to salary records from 2008. If you need to correct Noncustodial PROFILE information after filing the tax return, do so directly with your son's or daughter's colleges and scholarship programs.

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

Throughout the application, "you" and "your" refer to the student's noncustodial parent. If you have remarried as of today, you must also include information about your current spouse in this section and throughout the application.

11. If you are employed by others or are retired or otherwise not-employed by choice, select "No."

If you are self-employed, and that employment is your main source of income, select "Yes, self-employed." Someone who is self-employed is normally defined as one who operates a business or profession as a sole proprietor, partner in a partnership, independent contractor, or consultant. He or she normally reports self-employment income on Schedule C of IRS Form 1040. If you are self-employed, but that employment does not provide the majority of your income (e.g., a teacher who tutors during the summer), select "No."

2–4. Select your current marital status. If you are now married, select "remarried" and provide the date of your remarriage in question 3. Then give information about your current spouse in question 4.

4g. If your spouse is employed by others or is retired or otherwise not-employed by choice, select "No."

If your spouse is self-employed, and that employment is his or her main source of income, select "Yes, self-employed." Someone who is self-employed is normally defined as one who operates a business or profession as a sole proprietor, partner in a partnership, independent contractor, or consultant. He or she normally reports self-employment income on Schedule C of IRS Form 1040. If your spouse is self-employed, but that employment does not provide the majority of her or his income (e.g., a teacher who tutors during the summer), select "No."

5. Include yourself and your current spouse, if you have remarried. Always include the student and the student's brothers and sisters who are under age 24, even if they don't 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 and will continue to get this support between July 1, 2009, and June 30, 2010. (Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, payment of college costs, etc.)

6. Always count the child for whom you are filing this application. Do not include yourself or your spouse. Include other family members counted in question 5 as college students only if they are planning to enroll at least half-time in 2009-10 in a program that leads to a degree or certificate.

7. Select your current state of legal residence. (If that legal residence is outside the United States, leave this question blank.) Your legal residence is your fixed and permanent home.

8. Enter the e-mail address at which you want to receive communications about the financial aid process.

Section B—Dependent Family Member Listing

9. Be sure to complete all parts of this question, giving the information asked for about each dependent family member reported in question 5. Do not include information about yourself or your current spouse, if remarried. **Be sure to include the age and relationship code for each.** If you have fewer than eight total family members, including yourself, the student, and your current spouse (if married), and have more dependent family members than the spaces provided, go back to question 5 and correct the number you entered. This section of the application (Section B) will be expanded automatically. If you have more than eight total family members, first list those who will be in school or college at least half-time. List the others in Section I, Question 46.

In the 2008-09 school year section enter the name of each school for each family member attending school, including a private preschool, a public or private elementary or secondary school, or a college or graduate school. For the “Year in School” box, choose the year in school from the drop-down list.

When completing the 2008-09 Parent’s Contribution field give the best estimate of the amount of money you paid or will pay toward 2008-09 **private** high school or college expenses, including tuition and fees, books and supplies, room and board, transportation, and personal expenses. Only include expenses directly related to the student’s education, not to extracurricular activities such as sports or band. Don’t include amounts you plan to borrow. In the “2009-10 College or University Type” box, choose the type of college or university each family member will attend from the drop-down list.

Section C—Noncustodial Parent’s Support of Former Household

This section of the application asks about the support you provide to the student’s custodial parent’s household.

10. Select the response that indicates whether you or the custodial parent claimed the student on the 2008 U.S. income tax return. If you haven’t yet filed your 2008 income tax return and are not certain who will claim the student, respond based on who claimed the student in 2007.

11. Enter the amount of child support you paid or will pay to your former spouse for the student applicant. Do not include child support payments for other children. You will be asked to report total child support payments in questions 13 and 17.

12. Enter the month, day, and year when child support payments for the student ended or will end, based on order of the court.

13. Enter the amount of child support you paid or will pay to your former spouse for all children in the custodial parent’s household, **including the student applicant.** (Question 13 should include the amount you reported in Question 11.) Do not include child support payments for children in other households. You and your current spouse will be asked to report total child support payments for all children in question 17.

14. Enter the amount of alimony you paid or will pay to your former spouse. Give annual amounts, not monthly amounts.

15a. Enter the amount you paid or will pay toward the student’s private high school or college expenses for the 2008-09 school year. Expenses include tuition and fees, books and supplies, room and board, transportation, and personal expenses. Only include expenses directly related to the student’s education, not to extracurricular activities such as sports or band. Don’t include amounts you borrowed or plan to borrow.

If your child is a high school student, don’t include expenses incurred to apply to or prepare for college or the next school year.

15b. Give your best estimate of the amount of money you plan to pay toward the student’s college expenses for the 2009-10 school year. Expenses include tuition and fees, books and supplies, room and board, transportation, and personal expenses.

16. Of the amount you gave in 15b, click “yes” if there is a written agreement specifying the amount you will pay for the student’s education expenses.

Section D—Noncustodial Parent and Current Spouse’s Expenses

This section of the application asks for information about expenses you and/or your current spouse incurred in 2008 and asks you to estimate these same expenses for 2009.

17. Enter the amount of child support that you and/or your current spouse **paid** to a former spouse in 2008 and expect to pay in 2009 for dependent children living outside your home. Don’t include child support you or your current spouse **received** for support of dependent children living in your home. This question should include the amount you reported in question 13.

18. Enter the total amount of education loan repayments that you and/or your current spouse made in 2008 and expect to make in 2009. Include loans you obtained for your or your spouse’s education or for your or your spouse’s children’s education. Don’t include loans that your children obtained for their own education and that you have agreed to repay.

19. You may leave this question blank if expenses are less than 3 percent of total 2008 income (taxed and untaxed reported in Section E). Enter the amount of money you and/or your current spouse paid in 2008 and expect to pay in 2009 for medical and dental expenses, including insurance premiums. Don’t include amounts covered by insurance, or health insurance deductions for the self-employed from 2008 IRS Form 1040, line 29. If you included medical and dental expenses as an itemized deduction on your U.S. income tax return, enter the amount from 2008 Schedule A, line 1.

20a and 20b. Enter the amount of money that you and/or your spouse paid in 2008 and expect to pay in 2009 for elementary, junior high, and high school **tuition** for family members who were included in question 5. (Tuition does not include room, board, books, transportation, etc.) Don’t include tuition paid by scholarships. Also, don’t include any tuition paid for the student named on this application or any tuition paid for preschool or college.

20c and 20d. Enter the number of dependent children for whom the amounts listed in questions 20a and 20b were paid in 2008 and will be paid in 2009. **Don’t include the student named on this application or any person who was not included in question 5.** Do not answer 20c and 20d if you entered “0” (zero) in 20a and 20b.

Section E—Noncustodial Parent’s and Current Spouse’s 2008 Income and Benefits

This section of the application asks for detailed information about your and/or your current spouse’s taxable and untaxed income for 2008.

21. Select the answer that indicates which IRS form you filed or will file for 2008. Use your tax return, if available, to fill out questions 21 through 28.

If you are not currently married and are giving information for only yourself on this application, and you filed (or will file) a joint tax return for 2008, give only your portion of the exemptions, income, taxes, and itemized deductions asked for in questions 21 through 28.

If you are currently married and you filed (or will file) separate tax returns for 2008, be sure to include both your and your current spouse's exemptions, income, taxes paid, and itemized deductions in questions 21 through 28.

22. If you used the Form 1040EZ and checked either "you" or the "spouse" box on line 5, use the 1040EZ worksheet, line F, to determine the number of exemptions (\$3,500 equals one exemption). If you didn't check either box, enter "1" if you are single or "2" if you are married.

23g. Adjusted gross income (AGI) is the taxable income, after adjustments but before exemptions and deductions, reported on your 2008 IRS Form 1040, line 37; Form 1040A, line 21; Form 1040EZ, line 4. Also, the total of questions 23a–23e minus 23f equals the answer to question 23g (adjusted gross income).

24a. Enter the amount of U.S. income tax paid from 2008 IRS Form 1040, line 56; Form 1040A, line 35; Form 1040EZ, line 11. Make sure this amount doesn't include any FICA, self-employment, or other taxes from your tax return. Don't copy the amount of "federal income tax withheld" from a W-2 Form.

24b. A family **may be eligible** to claim a Hope Credit of up to \$1,500 for each eligible family member enrolled at least half-time in the first two years of undergraduate study, provided that the student is claimed as a dependent by the taxpayer claiming the credit. The amount of the credit is based on the qualified tuition and fee expenses paid by the taxpayer. A family may also claim a Lifetime Learning Credit of up to \$2,000 per year for all eligible family members. A family may not claim both a Hope and a Lifetime Learning Credit for the same student. There are restrictions about who is eligible for each tax credit. For more information, check with the Internal Revenue Service (IRS) or your tax adviser.

25. If you did not itemize deductions on Schedule A, or if you filed Form 1040A or 1040EZ, enter "0" (zero).

26 and 27. These questions ask for information about how much you and your current spouse, if married, earned from working. Answer this question whether or not you or your spouse filed a tax return. This information may be on your W-2 Forms; 2008 IRS Form 1040, lines 7, 12, and 18; Form 1040A, line 7; or on your Form 1040EZ, line 1.

28a. Enter the amount of **untaxed** social security benefits (including Supplemental Security Income) that you and your current spouse received in 2008 for all family members except the student. Don't include any benefits reported in question 23. Don't give monthly amounts. Be sure to include the amounts that you and your current spouse received for the student's brothers and sisters, half-brothers and half-sisters, as well as the student's step-siblings.

28b. Enter the total amount of Temporary Assistance for Needy Families (TANF) you and your current spouse received for 2008; don't report monthly amounts. Don't include food stamps or subsidized housing.

28c. Enter the total child support you and your current spouse **received** for 2008; don't report monthly amounts. Don't include foster care or adoption payments. Report amounts paid in questions 11, 13, and 17.

28d. Enter the deductible IRA and/or SEP, SIMPLE, or Keogh payments from 2008 IRS Form 1040, total of lines 28 and 32, or Form 1040A, line 17. Don't include contributions to Roth IRAs or Coverdell savings accounts.

28e. Enter payments to tax-deferred pension and savings plans (paid directly or withheld from earnings) including, but not limited to, amounts reported on W-2 Forms in boxes 12a through 12d, codes D, E, F, G, H, and S. Include untaxed payments to 401(k) and 403(b) plans.

28f. Enter amounts withheld from wages for dependent care and medical spending accounts. These amounts are usually reported on W-2 Forms.

28g. Enter the amount of Earned Income Credit from 2008 IRS Form 1040, line 65a or Form 1040A, line 40a or Form 1040EZ, line 8a. If you aren't a tax filer, enter "0" (zero).

28h. Enter the amount for housing, food, and other living allowances paid to you or your current spouse as a member of the military, clergy, or other profession (including cash payments and cash value of benefits).

28i. If you received any tax-exempt interest, such as from municipal bonds, enter the amount. Include any exempt-interest dividends from a mutual fund or other regulated investment company. Do not include interest earned on your IRA or Coverdell education savings account.

28j. If you or your current spouse qualify to exclude a limited amount of your foreign earned income from your AGI, you must complete IRS Form 2555 or 2555-EZ and report the amount on Form 2555, line 45 or Form 2555-EZ, line 18 in question 28j. See IRS instructions.

28l. Use the worksheet provided to answer this question. Don't include: 1) any income reported elsewhere on the PROFILE Application, 2) money from student financial aid, 3) educational Workforce Investment Act benefits, 4) veterans educational benefits (GI Bill, Dependents Educational Assistance Program, VA Vocational Rehabilitation Program, VEAP Benefits, etc.), 5) non-tax filers' combat pay, or 6) gifts and support, other than money, received from friends or relatives.

Section F—Noncustodial Parent and Current Spouse's 2007 Income and Benefits

All questions in this section refer to your and/or your current spouse's **2007** income and benefits. For questions 29–31, use figures from a completed 2007 U.S. income tax return if one was filed.

32. Report your and your current spouse's **2007** untaxed income and benefits, including: 1) social security benefits, 2) TANF, 3) child support received, 4) deductible IRA and/or SEP, SIMPLE, or Keogh payments, 5) payments to tax-deferred pension and savings plans, 6) tuition and fees deduction, 7) amounts withheld from wages for dependent care and medical spending accounts, 8) Earned Income Credit, 9) housing, food, and other living allowances paid to members of the military, clergy, and others, 10) tax-exempt interest income, 11) foreign income exclusion, and 12) other untaxed income. See questions 28a–28l for further details.

Section G—Noncustodial Parent's and Current Spouse's 2009 Expected Income and Benefits

In this section, report the amount of income and benefits you and/or your current spouse expect to receive during 2009. Explain in Section I, question 46, any unusual increases or decreases from 2008.

33. Include your wages, salaries, and tips.

34. Include your current spouse's wages, salaries, and tips.

35. Enter the total amount of other taxable income that you and your current spouse will report on your 2009 IRS Form 1040, 1040A, or 1040EZ. Include interest and dividend income and any other taxable income. Don't include any income reported in questions 33 and 34.

36. Report your and your current spouse's estimated 2009 untaxed income and benefits, including: 1) social security benefits, 2) TANF, 3) child support received, 4) deductible IRA and/or SEP, SIMPLE, or Keogh payments, 5) payments to tax-deferred pension and savings plans, 6) non-tax filers'

combat pay, 7) amounts withheld from wages for dependent care and medical spending accounts, 8) Earned Income Credit, 9) housing, food, and other living allowances paid to members of the military, clergy, and others, 10) tax-exempt interest income, 11) foreign income exclusion, and 12) other untaxed income. See questions 28a–28l for further details.

Section H—Noncustodial Parent and Current Spouse's Assets

Give information about **your and your current spouse's** assets in questions 37–44. If you or your current spouse have assets jointly owned with someone else, including a former spouse, give only your and your current spouse's portion of the assets and debts. Be sure to include information about assets held in trust for you. Don't leave any of these questions blank unless instructed otherwise. If a question does not apply to you and your current spouse, fill in "0."

In questions 37–44, don't include: 1) personal or consumer loans or any debts that are not related to the assets listed, 2) the value of retirement plans (pension funds, annuities, IRAs, Keogh plans, etc.), or 3) student financial aid.

37. Enter the total balance of your and your current spouse's cash, savings, and checking accounts, as of today.

38. Include funds in custodial accounts or other savings and investment accounts held in the names of the student's siblings, half-siblings, and step-siblings who are under age 19 and not enrolled in college. Do not include funds held in Section 529 college savings or prepaid tuition plans. Include these in question 39. If any of the student's siblings have a 529 plan as part of a Uniform Gift to Minors Act (UGMA) account or Uniform Transfer to Minors Act (UTMA) account or that was funded from assets from an UGMA/UTMA, it is considered the sibling's asset and should not be reported here. You should only include assets you own in the student's siblings' names, not assets owned by your children.

39. If you and/or your current spouse have investments, use the worksheet to determine how much those investments are worth today. The total is the answer to question 39a. Don't include your parents' home, business(es), farm(s), or other real estate. Those should be reported in questions 40–44. Don't include savings given in question 37 or assets reported in question 38. Include funds held in Section 529 college savings or prepaid tuition plans or Coverdell education savings accounts established for the student and the student's siblings, half-siblings, and step-siblings. If the student's siblings have a 529 plan as part of a Uniform Gift to Minors Act (UGMA) account or Uniform Transfer to Minors Act (UTMA) account or that was funded from assets from an UGMA/UTMA, it is considered an asset of the UGMA/UTMA owner (the child), and should not be reported here. If assets held in Coverdell education savings accounts are included, note this and the amount in the student's account in Section I, question 46.

Do not include the value of retirement plans (pension funds, annuities, IRAs, Keogh plans, etc.). Report them in 1s and 4l.

Then enter how much you owe on your investments.

40a–40e. If you and/or your current spouse own a home, fill in the current market value. Use the price you could reasonably expect to receive for your home if it were sold **today**. Don't use assessed, insured, or tax value. A "home" includes a house, mobile home, condominium, etc.

Then enter how much you and/or your current spouse owe on the home, including the current payoff amount of the mortgage and outstanding related debts on the home. Don't include interest due, escrow payments, insurance premiums, association fees, or property taxes. Check with the mortgage company if you're not sure of the amount.

Next, enter the year you purchased the home and the purchase price. Finally, enter the amount paid each month for home mortgage, excluding property tax.

Renters enter "0" for 40a and b and enter the amount paid each month for rent in 40e. Renters should leave questions 40c–40d blank.

41. Choose "yes" if you and/or your current spouse own all or part of a business or farm. If you answer "no," skip to question 44.

42. If you and/or your current spouse own a business, enter the current market value. Enter the price you could reasonably expect to receive for your business if it were sold today. Include the value of land, buildings, machinery, equipment, inventories, etc. Then enter what is owed on the business. Include only the present mortgage and related debts for which the business was used as collateral. If you or your current spouse are not the sole owners, enter only your and your spouse's share of the total value and debt.

43. If you or your current spouse own a farm, enter the current market value. Include the value of land, buildings, machinery, equipment, livestock, inventories, etc. Don't include the home if it is part of the farm. Then enter what is owed on the farm. Include only the present mortgage and related debts for which the farm was used as collateral. If you or your spouse are not the sole owners, enter only your share of the total value and debt.

44a–44d. If you and/or your current spouse own other real estate (including rental property, land, or second or summer homes), enter the current market value of these assets. Then enter how much is owed on this real estate, the year purchased, and the purchase price. If you and/or your current spouse own more than one property, enter in Section I, question 46 the year each was purchased and its purchase price. If you do not own other real estate enter "0" (zero) in 44a and b and do not answer questions 44c and d.

Section I—Other Important Information

45. If you choose "no," the colleges and programs receiving your information will not share it with the student. If you choose "yes," you are giving these colleges and programs permission to share your information with the student. Some colleges have policies that they will never share information reported on the Noncustodial PROFILE.

46. Use this section to explain any unusual expenses. Also, explain special circumstances that may affect your or your family's ability to pay college expenses, such as loss of employment, serious illness, or natural disaster. If space is inadequate, provide the requested information directly to the student's colleges or programs. Include the student's name on all correspondence.