

[Instructions]

PROFILE Worksheet for 2008-2009 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 all 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 QUESTION | 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 mailing 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 preferred telephone number | Use the home phone. Do not use cell phone numbers. |
| 1. What will be the student’s year in school during the upcoming academic year? | 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 (2008-9)? | Check the appropriate category. |
| 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 must check “Neither of the above.”</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. |
| 5. Is the student a veteran of the U.S. Armed Forces? | Indicate appropriately. |

REGISTRATION DATA (Continued)

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| <p>6. Are both the student's parents deceased, or is the student or was the student (until age 18) a ward/dependent of the court?</p> | <p>If you claim to be a ward of the court, you will have to provide documentary evidence to the college.</p> |
| <p>7. Does the student have legal dependents (other than a spouse)?</p> | <p>If "yes" be prepared to offer proof in the form of a tax return showing the exemptions.</p> |
| <p>8. For 2007, has the student completed an income tax form?</p> | <p>Check the appropriate bubble.</p> |
| <p>9. What income tax return did or will the student file in 2007?</p> | <p>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. If you do not intend to file a tax return, skip to question 10.</p> |
| <p>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?</p> | <p>Check the bubble 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.</p> |
| <p>11. What is the current marital status of the student's biological or adoptive parents?</p> | <p>Check the appropriate status.</p> |
| <p>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?</p> | <p>Check the appropriate selection. Often the "litmus test" of dependency will be the parent who claims the student on the 2007 income tax return. As a general rule, it may be beneficial to have the less affluent of the listed parents to be the custodial parent through college.</p> |
| <p>If you answered "neither parent" above, which parent provided more financial support to the student during the last 12 months?</p> | <p>Make the appropriate selection. Again, listing the less affluent parent usually results in more financial aid.</p> |
| <p>12. What is the current marital status of the student's parent(s) who are providing information on the application?</p> | <p>The purpose is to determine whether there may be another "pocket" in the mix through remarriage. Check the answer that applies.</p> |
| <p>13. For 2007, have the student's parent(s) completed an income tax return?</p> | <p>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 2006 return and your latest wage statements. It is OK to make small, unintentional errors in your estimates. Since you can make corrections later on, it is more important to submit the PROFILE as early as possible.</p> |
| <p>14. What income tax return did or will the student's parent(s) file in 2007?</p> | <p>In all likelihood, it will be the same form as 2006. If you can qualify for a 1040A or EZ, there may be some significant financial aid benefits. Check the appropriate answer.</p> |
| <p>15. Does the student's parent receive Temporary Assistance for Needy Families (TANF)?</p> | <p>Check the appropriate answer. Parents who qualify for such assistance are very likely to also qualify for large amounts of college financial aid.</p> |

REGISTRATION DATA (Continued)

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| 16. Do either of the student's parents receive Supplementary Security Income (SSI)? | This is for custodial parents only. Check the answer that applies. |
| 17. Is either of the parents completing this application self-employed? | If you check "yes" you may be required to complete an additional form called the "Business/Farm Supplement" which for all intents and purposes is a variation on a 1040 Schedule C. |
| 18. Does either of the student's parents own all or part of a business, corporation, partnership or farm? | Remember, this is for the 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. What is the student's parent(s) housing status? | Check the appropriate answer. |

The answers you supplied above will determine the look of your PROFILE. Below, we have listed the full array of PROFILE questions in an effort to help you with the application. Simply ignore those questions in this guide that do not appear on your PROFILE.

STUDENT'S DATA (SD)

Remember, this is about the student....not the parent(s)

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|---|---|
| Enter the name of the school or college you attend/attended during the 2007-2008 school year (SD-100) | In the space, type the full name of the school or college. |
| What is/was your year in school during the 2007-2008 school year? (SD-105) | Check the answer that applies. |
| How much did you receive in scholarships and grants during the 2007-2008 school year? (SD-110) | List only those amounts that were paid directly to the school or college on your behalf. Do not list personal gifts paid directly to the student. |
| How much was your parents' contribution to your education in the 2007-2008 school year? (SD-115) | Only include those funds paid by your parents. Do not include gifts from relatives or friends. |
| What is your state of legal residence? (SD-120) | List the state where you actually live, your home state. |
| At any time during 2007 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) | Check the correct response. |
| What is your country of citizenship? (SD-125) | Write the country for which you hold citizenship. |
| What is your visa type? (SD-130) | If you have indicated citizenship in a country other than the United States, you should report your visa type. Select the one that applies. |

STUDENT'S DATA (SD) (Continued)

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|---|---|
| <p>How many people in your household (SD-135)</p> | <p>If independent, list yourself, a spouse if married, and any dependent children. If dependent, list your parents, yourself, any brothers and sisters still living at home and any other persons for whom your parents pay for at least 50% of their support. As a general rule, the larger the household, the more financial aid you may receive.</p> |
| <p>How many people in your household will be college students enrolled at least half-time between July 1, 2008 and June 30, 2009? Include yourself. (SD-140)</p> | <p>Whatever your calculated Expected Family Contribution, that amount is likely to be divided by the number of household members enrolled in college. It is always a good idea if you are claiming another household member in college, to have that person enrolled in a degree or certificating program.</p> |

By checking this box, I authorize the College Board to release....The benefits outweigh the risks so check "yes".

STUDENT'S 2007 INCOME & BENEFITS (SI)

Don't forget, this is about the STUDENT! (and, if married, the student's spouse.) If taxes are not done yet, make estimates using your latest pay stub and/or last year's tax return.

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| <p>Enter your total number of exemptions for 2007 from your 2007 IRS Form 1040, line 6D or 1040A, line 6D or 1040EZ. (SI-100)</p> | <p>If single, it is probably better not to claim yourself as an exemption. It will benefit your parents more to claim you. If you make lots of money ask your tax person for advice on this issue.</p> |
| <p>Enter your 2007 adjusted gross income from your 2007 IRS Form 1040, line 37 or 1040A, line 21 or 1040EZ, line 4. (SI-105)</p> | <p>For financial aid purposes, the lower the better.</p> |
| <p>Enter the income tax you paid for 2007 from your 2007 IRS Form 1040, line 57 or 1040A, line 35 or 1040EZ, line 11. (SI-110)</p> | <p>If you don't know, use last year's 1040 and make a guess or look at a current federal income tax instruction booklet.</p> |
| <p>Enter the amount of 2007 education credits (Hope and Lifetime Learning) that you claimed on your 2007 IRS Form 1040, line 49 or 1040A, line 31. (SI-115)</p> | <p>If you don't know what these are and if you were in college in 2007-8, you should explore these credits to see if you qualify. A tax credit lowers your taxes on a dollar-for-dollar basis. It has much more impact than a tax deduction which may have only a marginal effect.</p> |
| <p>Enter the amount of your itemized deductions for 2007 IRS Schedule A, line 28. Enter "0" if you do not itemize deductions. (SI-120)</p> | <p>Check with last year's (2006) tax return to see what you did and to get an estimate for 2007.</p> |
| <p>Enter the income you earned from work in 2007. (SI-125)</p> | <p>For both tax filers and non-tax filers. List income for any reported wages. Do not include income from non-work sources.</p> |
| <p>Enter the income your spouse earned from work in 2007. (SI-130)</p> | <p>If unmarried, enter "0"</p> |
| <p>Enter the amount of dividend and interest income you earned in 2007 as reported on your 2007 IRS Form 1040, lines 8a and 9a or 1040A, lines 8a and 9a or 1040EZ, line 2 (SI-135)</p> | <p>If your taxes are not done, refer to your 2006 tax return for an estimate. Tax filers and non-tax filers. List only those dividends and interest which went directly to the student.</p> |

STUDENT'S 2007 INCOME & BENEFITS (SI) (Continued)

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| <p>Enter the untaxed portion of any social security benefits you received in 2007. (SI-140)</p> | <p>Remember these are benefits paid directly to the student. If the student is younger than 18, it is better to list all payments of this nature as income to the parent. This will reduce the impact of this kind of income on financial aid eligibility.</p> |
| <p>Enter the amount of Temporary Assistance for Needy Families (TANF) you received in 2007. (SI-145)</p> | <p>Only list if the benefits went directly to the student. See above comment relating to social security.</p> |
| <p>Enter the amount of Child support you received for all children in 2007. (SI-150)</p> | <p>The operative word is "received" for the benefit of your (the student's) children.</p> |
| <p>Enter the amount of earned Income Credit you claimed on your 2007 IRS Form 1040, line 66a or 1040A, line 40a or 1040EZ, line 8a. (SI-155)</p> | <p>Enter the amount if claimed on the student's tax return.</p> |
| <p>Enter the amount of any other untaxed income you received in 2007. (Write in total from the worksheet at the end of this document.) (SI-160)</p> | <p>Refer to the categories listed on the worksheet</p> |
| <p>Enter your earnings from Federal Work-Study or other need-based work programs plus any grant, fellowship, scholarship, and assistantship aid reported to the IRS in your adjusted gross income for 2007. Include Americorps benefits. or scholarships (SI-165)</p> | <p>It is important to list those amounts here. Listing the student's total income from work/study or fellowships automatically reduces the reported student adjusted gross income by that amount. This will ensure you qualify for the maximum financial aid possible during the next academic year. Do not include scholarships on your Form 1040 or 1040A unless they are in excess of the actual cost of attending the college (including the cost of room and board, books, fees and other expenses).</p> |

STUDENT'S EXPECTED RESOURCES for 2008-2009 (SR)

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|---|--|
| <p>Enter the amount of veteran's benefits you will receive/received per month during July 1, 2008 – June 30, 2009 (SR-100)</p> | <p>This is rare for dependent students but becoming more common with independent students who have served in the military.</p> |
| <p>And for how many months did you/ will you receive veteran's benefits between July 1 2008 – June 30, 2009? (SR-105)</p> | <p>Enter the correct number of months.</p> |
| <p>Enter the total amount you will earn in wages, salaries, tips, etc. during the summer of 2008? (3 months) (SR-110)</p> | <p>These are your expected wages. We recommend entering the lowest amount you can reasonably expect to earn.</p> |
| <p>Enter the total amount you will earn in wages, salaries, tips, etc. during the 2008-2009 school year (9 months) (SR-115)</p> | <p>See the line immediately above. It is always better to report income AFTER you earn it, not before.</p> |
| <p>Enter the total amount your spouse will earn in wages, salaries, tips, etc. during the summer of 2008 (3 months) (SR-120)</p> | <p>Enter a zero if not married and the lowest estimate if you are married.</p> |

STUDENT'S EXPECTED RESOURCES for 2007-2008 (SR) (Continued)

| | |
|---|---|
| <p>Enter the total amount your spouse will earn in wages, salaries, tips, etc. during the 2008-2009 school year (9 months) (SR-125)</p> | <p>Be careful about reporting future income. Remember, this is only for married students.</p> |
| <p>Enter the total amount of other taxable income you will receive during the summer of 2008 (3 months) (SR-130)</p> | <p>This refers to things like dividends, interest, and other non-wage income. If you enter non-wage future income here, the college will be looking for assets that may produce it.</p> |
| <p>Enter the total amount of other taxable income you will receive during the 2008-2009 school year (9 months) (SR-135)</p> | <p>See above</p> |
| <p>Enter the total amount of untaxed income and benefits you will receive during the summer of 2008. (3 months) (SR-140)</p> | <p>This includes things like tax-free bond income, some forms of public assistance, pre-tax donations to IRAs, etc. Do not include grants and scholarships.</p> |
| <p>Enter the total amount of untaxed income and benefits you will receive during the 2008-2009 school year. (9 months) (SR-145)</p> | <p>See above.</p> |
| <p>Enter the total amount of grants, scholarships, fellowships, etc. including Americorps benefits you received/ will receive from sources other than the colleges or universities to which you are applying (List sources in Section 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 always report it to the college unless the awarding agency wishes to give it to you as income.</p> |
| <p>Enter the amount of tuition benefits you will receive from your parents' and/or your employer. (SR-155A)</p> | <p>These refer to direct payments to the college on your behalf from a parent's employer or your employer. Remember too, the question refers to tuition payments, not room and board, books or travel.</p> |
| <p>Enter the amount of tuition benefits you will receive from your parents and/or your spouse's employer. (SR-155B)</p> | <p>See above.</p> |
| <p>Enter the amount your parents think they will be able to pay for your 2008-2009 college expenses. (SR-160)</p> | <p>This is a HUGE question. Do not answer this until you have used the Minimize College Costs 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 they 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. If divorced or separated, do not include any support by the noncustodial parent here.</p> |
| <p>Enter the amounts you expect to receive from your relatives, spouse's parents, and all other sources. (List sources and amounts in section ES.) (SR-165)</p> | <p>Our suggestion is don't list anything here. Wait until you know what college will cost in the absence of help from your extended family and then ask them to help to pay a much lower amount. In short, help from relatives should be determined after the fact, not before it. If you wait until you have received a financial aid offer from the college, you may find that you don't need outside help.</p> |

STUDENT'S ASSETS (SA)

Don't forget...this is about student's (and student's wife's) assets and not the parents.

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| <p>Enter the amount you have in cash, savings, and checking accounts as of today. (SA-100)</p> | <p>Colleges understandably want to know your true ability to pay for college. Before you answer this question, estimate what you normally have AFTER you have taken care of any normal monthly expenses. If you are saving for something like 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 cash than you reported.</p> |
| <p>Enter the total amount of your non-educational IRA, Keogh, 401k, 403b, etc. accounts as of December 31, 2007. (SA-105)</p> | <p>If you have any accounts in any of the listed products, the college wants to know about them. Report the estimated value after liquidation, fees, penalties, and capital gains.</p> |
| <p>What is the total current market value of your investments including Uniform Gifts to Minors? (SA-110)</p> | <p>These include any non-retirement investments including any real estate owned by the student. Again, you should reduce the reported value by the estimated cost of liquidation.</p> |
| <p>What do you owe on your investments? (SA-115)</p> | <p>If you have a loan against an asset like a brokerage margin account, a mortgage or a lien against your property, list the total amount of that debt here.</p> |
| <p>What is the current market value of your home? (SA-120)</p> | <p>This is the home the student owns. Before you answer this, you should use the Home Value Estimator found in TuitionCoach's Minimize College Costs tool.</p> |
| <p>What do you owe on your home? (SA-125)</p> | <p>Add up all mortgages, home equity loans, liens, current maintenance contracts, etc. and enter the amount.</p> |
| <p>What year was your home purchased (YYYY)? (SA-130)</p> | <p>List the date you closed on your home.</p> |
| <p>What was the purchase price of your home? (SA-135)</p> | <p>List the actual amount on the bill of sale. DO NOT include the costs of improvements or remodeling.</p> |
| <p>What is the current market value of other real estate you own? (SA-140)</p> | <p>If you own property with others, only list the value of your share. Be sure to use the Commercial Property Estimator tool in TuitionCoach's Minimize College Costs tool.</p> |
| <p>What do you owe on your real estate? (SA-145)</p> | <p>List your share of the debt if you are one of several owners.</p> |
| <p>What is the total current market value of your business and/or farm? (SA-150)</p> | <p>This is a bad time to brag. List quick sale values. If it is a service business that you own, it has little value in your absence...probably not more than the salvage value of your equipment. If you are in a partnership, list your share of the business value. If the partnership does not allow for any partner to use his share of the business as leverage or security for a personal expense, you may be able to convince the college later on that as a practical matter, for college funding purposes, the business has no value and should not be included.</p> |
| <p>If you own a business, does it employ more than 100 full-time equivalent employees? (SA-160)</p> | <p>The question has to do with certain federal education programs.</p> |
| <p>If you own a farm, do you live on the farm? (SA-165)</p> | <p>If you actually live on the farm, its value will be treated very differently for financial aid than if you have a farm solely for investment reasons.</p> |
| <p>Enter the total value of all of your trust(s) (SA-170)</p> | <p>Again, list your part of the trust minus any costs of liquidation. Remember, this refers to YOUR trusts. Do not include 529 plans.</p> |
| <p>Is any income or part of the principal from your trust(s) currently available? (SA-175)</p> | <p>This is a tricky question since if the answer is "yes" it still doesn't clarify whether the student had access to only the income or the principal. If the answer is "yes", you should clarify whether it is the income or the principal in the comment section "Explanations/Special Circumstances" (ES) later on.</p> |

STUDENT'S ASSETS (SA) (Continued)

Who established your trust(s)? (SA-180)

If it wasn't your parents, then it was "other".

STUDENT'S 2007 EXPENSES (SE)

Independent student only...not parents of the student.

Enter the amount of child support you and your spouse paid in 2007 because of divorce or separation. (SE-100)

List the total child support you actually paid even if it was over and above any support agreement.

Enter the amount of medical and dental expenses you paid in 2007 that were not covered by insurance. (SE-105)

List everything, premiums, deductibles, co-payments, transportation costs to medical facilities for you, your wife and any children or dependents.

PARENTS' DATA (PD)

This section should be completed by the parents of the student completing this form. List ONLY CUSTODIAL Parent(s) in this section.

Parent 1

Simply complete all the questions in this section. Do not over estimate the value of your retirement assets. (PD-175)

Just a reminder that when you enter your occupation, it is a good idea to leave out fancy titles. Just use generic terms. For instance: Brain surgeon is better listed as a health professional. (PD-125)

If you (the parent) intend to be in college next year, you should indicate it at the bottom of the section. (PD-180, 185, 190) When listing a parent, the parent should be taking at least 6 units. Colleges are more likely to respond to a parent attending college (by lowering the expected family contribution for your student) when the parent is enrolled in a certificate or degree program. Enrichment courses will not be very helpful. The most compelling argument is when a parent is REQUIRED to attend college by an employer as a condition of continued employment.

And, by the way, if you are a parent in a full-time college program, you should complete a FAFSA and a PROFILE (if required by the college) for yourself. As an independent student with a dependent in college, you may qualify for lots of financial aid.

Parent 2

See above. (If there is only one parent, leave this blank.)

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, 2008 and June 30, 2009? 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' re-marriage? (MMDDYYYY) (PH-115)

This question is only for those families where the divorced or widowed parents have been remarried.

PARENTS' HOUSEHOLD INFORMATION (PH) (Continued)

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| What is your parents' state 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 2007 did your parent(s) receive benefits from any of the following federal benefit programs: food stamps, free or reduced price lunch, or WIC? (PH-130) | Simply indicate the correct choice. |

DEPENDENT FAMILY MEMBER LISTING (FM)

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
- Your parents.

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| Family Member 1 | Simply complete the section for all questions that apply. Be sure to list any out-of-pocket funds your parents may have spent on the person's education for 2007-2008 and any likely support for 2008-2009. |
| Other Family members | The online PROFILE application will provide space for many family members (up to 8) including the student and the parents. |

PARENT'S 2007 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.

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| Enter the number of exemptions your parents claimed for 2007 on their IRS Form 1040, line 6d or 1040A, line 6d or 1040EZ. (PI-100) | If taxes have not been done for 2007, use the 2006 tax forms as a guide. Typically, the exemptions will be the same barring any unusual and/or unexpected circumstances. |
| Enter your parents' 2007 wages, salaries, and tips they reported on their 2007 IRS Form 1040, line 7 or 1040A line 7 or 1040EZ, line 1. (PI-105) | If you don't know, make an estimate using your 2006 tax return and your most recent 2007 pay stub. |
| Enter the amount of interest income you parents earned in 2007 as reported on their 2006 IRS Form 1040 line 8a or 1040A, line 8a or 1040EZ, line 2 (PI-110) | Use the 2006 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. |
| Enter the amount of dividend income your parents earned in 2006 as reported on their 2007 IRS Form 1040, line 9a or 1040A, line 9a. (PI-115) | When in doubt, use your 2006 return as a guide. |
| Enter your parents' net income (or loss) from business, farm, rents, royalties, partnerships, estates, trusts, etc. as reported on their 2007 IRS Form 1040, lines 12, 17, and 18. To enter a loss, use a minus (-) sign. (PI-120) | If taxes for 2007 are not done, use your 2006 tax return to generate an estimate. |

PARENT'S 2007 INCOME AND BENEFITS (PI) (Continued)

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| <p>Enter the total amount of your parents' other taxable income such as alimony received, capital gains (or losses), pensions, annuities, etc. as reported on their 2007 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 2006 tax return for an estimate if the 2007 taxes are not done.</p> |
| <p>Enter your parents' 2007 total adjustments to income claimed on their 2007 IRS Form 1040, line 36 or 1040A, line 20. (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.</p> |
| <p>Enter your Parents' 2006 adjusted gross income (AGI) from their 2006 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 2007 taxes are not done, use last year's taxes and the parents' most recent pay stubs to make an estimate.</p> |
| <p>Enter the income tax your parents paid in 2007 from their IRS Form 1040, line 57 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. 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 2006 tax return when it is available.</p> |
| <p>Enter the amount of 2007 education credits (Hope and Lifetime Learning) that your parents claimed on their 2006 IRS Form 1040, line 49 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 2005 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 2007 from their 2007 IRS Schedule A, line 28. Enter "0" if you did not itemize deductions. (PI-150)</p> | <p>If taxes are not done, look at 2006's Form 1040's Schedule "A" for an estimate.</p> |
| <p>Enter the income for parent 1 (as defined earlier on this form in PD-105) earned from work in 2007. (PI-155)</p> | <p>Include wages and net profit from business.</p> |
| <p>Enter the income for parent 2 (as defined earlier on this form in PD-195) earned from work in 2007. (PI-160)</p> | <p>Don't forget, this is about the custodial parent(s) only.</p> |
| <p>Enter the untaxed social security benefits your parents received for all family members except you, the student, in 2007. (PI-165)</p> | <p>If applicable, this should be available on your last social security payment statement.</p> |
| <p>Enter the untaxed social security benefits your parents received for you, the student. (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> |

PARENT'S 2007 INCOME AND BENEFITS (PI) (Continued)

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| <p>Enter the amount of Temporary Assistance for Needy Families (TANF) your parents received in 2007. (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 for all children in 2007. (PI-180)</p> | <p>It is probably similar to the amount in 2006. 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 2008.</p> |
| <p>Enter the amount of deductible IRA and/or SEP, SIMPLE, or Keogh payments your parents made in 2007 as reported on their 2007 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 2006 return.</p> |
| <p>Enter the amount of payments to tax-deferred pension and savings plans your parents made in 2007. (PI-190)</p> | <p>Use your most recent pay stubs or your end-of-the-year W-2 statement for estimates.</p> |
| <p>Enter the total amount withheld from your parents' wages for dependent care and medical spending accounts. (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 2007 IRS Form 1040, line 66a or 1040A, line 40a or 1040EZ, line 8a. (PI-205)</p> | <p>Refer to last year's tax returns for an estimate.</p> |
| <p>Enter the amount of housing, food, and other living allowances paid to your parents 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.</p> |
| <p>Enter the amount of tax-exempt interest income your parents received in 2007 as reported on their 2006 IRS Form 1040, line 8b or 1040A, line 8b. (PI-215)</p> | <p>Use your 2006 return for a 2007 estimate. 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 on their 2007 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 these exclusions. If you do, look at the 2006 return to generate an estimate for 2007.</p> |
| <p>Enter the amount of any other untaxed income your parents received in 2007. Use the worksheet provided later to help with an estimate. (PI-225)</p> | <p>Do the best you can on this one but don't over-think it.</p> |

Parents' 2006 Income & Benefits (PP)

Use your 2006 tax return to help with this. [Custodial parent(s) only.]

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| Enter your parents' 2006 adjusted gross income from their 2006 IRS Form 1040, line 37 or 1040A, line 21 or 1040 EZ, line 4. (PP-100) | Copy the number from the correct form. |
| Enter the income tax your parents paid for 2006 from their 2006 IRS Form 1040, line 57, 1040A, line 36 or 1040EZ, line 10 (PP-105) | Write the number from the tax form. |
| Enter the amount of your parents' itemized deductions for 2006 from their 2006 IRS Schedule A, line 28. Enter "0" if they did not itemize deductions. (PP-110) | Write number from the tax form or enter "0". |
| Enter the amount of your parents' 2006 untaxed income and benefits. (PP-115) | Use the worksheet at the end of the PROFILE form to create an estimate for 2006. |

PARENTS' 2008 EXPECTED INCOME & BENEFITS (PF)

Make estimates for next year. We strongly recommend that you enter a number similar to your 2007 or lower, if you believe you will make less in 2008. Again, this is for custodial parents only.

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| Enter the amount of income parent 1 (listed earlier in PD-100) expects to earn from work in 2008. (PF-100) | Reporting the same as in 2007 or less is most advantageous for financial aid. |
| Enter the amount of income parent 2 (listed earlier in PD-195) expects to earn from work in 2008. (PD-105) | Reporting the same as in 2007 or less is most advantageous for financial aid. |
| Enter the amount of other taxable income and benefits your parents expect to receive in 2008. (PD-110) | Reporting the same as in 2007 or less is most advantageous for financial aid. |
| Enter the amount of untaxed income and benefits your parents expect to receive in 2008. (PD-115) | 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. |

PARENTS' ASSETS (PA)

This is about custodial parents only.

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| Enter the amount your parents have in their cash, savings, and checking account. (PA-100) | 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. |
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PARENTS' ASSETS (PA) (Continued)

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| 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) | Remember, this asks about PARENTS' assets held in the names of your siblings (UTMAs and UGMAs). 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 here. |
| What is the current market value of your parents' investments? (PA-120) | 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). |
| What do your parents owe on their investments? (PA-125) | Here you should list any loans against the value of the investments such as margin accounts, security guarantees and liens. |
| What is the current market value of your parents' home? (PA-130) | 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. |
| What do your parents owe on the home? (PA-135) | List all mortgages, lines of credit and liens. |
| What year was your home purchased? (YYYY) (PA-140)_ | List the year you actually purchased the home. If you inherited it, list the year you took title to the home. |
| What was the purchase price of your parents' home? (PA-145) | 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. |
| What is the total current value of your parents' business? (PA-150) | 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 their business? (PA-155) | 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 parents' share of the debt. |
| If your parents own a business, does it employ more than 100 full-time equivalent employees? (PA-160) | Provide the answer that applies. 200 half-time employees equal 100 full-time employees. |
| What is the current market value of your parents' farm? (PA-165) | 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. |
| What do your parents owe on their farm? (PA-170) | List all debts, taxes, mortgages, equipment payments, leases, pending repairs, ongoing contracts of any kind relating to the operation of the farm that commits your parents to future payments. |
| If your parents own a farm, does your family live on it? (PA-175) | 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. |
| What is the current market value of your parents' other real estate? (PA-180) | This is in addition to any property you have listed in the section up to now. Use the Commercial Property Estimator in Tuition Coach's "Minimize College Costs" section for each property. If your parents own only a part of a property, prorate its value by the percentage of ownership. |

PARENTS' ASSETS (PA) (Continued)

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| What do your parents owe on other real estate they own? (PA-185) | 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 the section Explanations/Special Circumstances to do so. |
| What year was your parents' other real estate purchased? (YYYY) (PA-190) | If you need more room, you can always use the space in Explanations/Special Circumstances (ES) below. |
| What was the purchase price of your parents' other real estate? (PA-195) | List each property separately. Use (ES) below. |

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.

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| Enter the amount of child support your parent(s) paid in 2007 because of divorce or separation. (PE-100) | 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. |
| Enter the amount of child support your parent(s) expect to pay in 2008 because of divorce or separation. (PE-105) | Make an estimate for the entire calendar year of 2008. See above. |
| Enter how much your parent(s) repaid on their educational loans in 2007. (PE-110) | Include amounts for the parents' own loans and any amounts they are paying on for their children's educational loans. |
| Enter how much your parent(s) expect to pay on their education loans in 2008 (PE-115) | Make an estimate. Use the previous answer as a guide. |
| Enter the amount of medical and dental expense your parent(s) paid in 2007 that were not covered by insurance. (PE-120) | 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. |
| Enter the amount of medical and dental expenses your parent(s) expect to pay in 2008 that will not be covered by insurance. (PE-125) | If there is major surgery or dental work looming on the horizon in 2008, be sure to indicate your projected out-of-pocket costs here in addition to your normal family medical and dental costs. |
| Enter the total elementary, junior high school, and high school tuition your parent(s) paid for dependent children in 2007. Do not include tuition paid for the student. (PE-130) | 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. |
| Enter the total elementary, junior high school, and high school tuition your parent(s) expect to pay for dependent children in 2008. Do not include the student. (PE-135) | Make an estimate for 2008. This does not include this student or any projected college costs in 2008. |

PARENTS EXPENSES (PE) (Continued)

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| <p>For how many dependent children did your parent(s) pay elementary, junior high school, and high school tuition for 2007? Do not include 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 2008? Do not include the student. (PE-145)</p> | <p>Enter the number. See above.</p> |
| <p>What is your parents' monthly home mortgage or rental payment? If none explain in Section ES) (PE-150)</p> | <p>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.</p> |

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.

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| <p>Noncustodial parent's name. (NP-100)</p> | <p>Enter the name</p> |
| <p>Home address-street (NP-105)</p> | <p>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.</p> |
| <p>Home address-city, state, zip (NP-110)</p> | <p>See above</p> |
| <p>Occupation/Employer (NP-115)</p> | <p>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.</p> |
| <p>Year of separation (YYYY) (NP-120)</p> | <p>In what year did you go your separate ways? It doesn't necessarily have to be an official, legal separation.</p> |
| <p>Year of divorce (YYYY) (NP-125)</p> | <p>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.</p> |
| <p>According to court order, when will support for the student end? (MMYYYY) (NP-130)</p> | <p>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.</p> |
| <p>Who last claimed the student as a tax exemption? (NP-135)</p> | <p>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 2007.</p> |

INFORMATION ABOUT NONCUSTODIAL PARENT (NP) (Continued)

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| <p>How much will the noncustodial parent contribute to the student's education for the 2008-2009 school year? Do not include this amount in Section SR. (NP145)</p> | <p>Let's stop here and consider this soberly.</p> <ol style="list-style-type: none"> 1. Typically, child support agreements end at age 18 and the noncustodial 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 noncustodial 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. 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. 5. Whatever figure you decide upon as the noncustodial contribution, IT SHOULD NOT BE INCLUDED IN THE CUSTODIAL PARENT'S ANSWER TO AN EARLIER PROFILE QUESTION (SR-160) "Enter the amount your parents think they will be able to pay for your 2008-2009 college expenses". That answer should include the custodial parent's contribution only!. |
| <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>Explanations/Special Circumstances (ES)</p> | <p>Here is where you include any explanations or clarification for issues such as extraordinary medical expenses or reasons why your projected 2008 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!</p> |
| <p>Supplemental Questions (SQ)</p> | <p>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.</p> |

PROFILE ONLINE 2008-2009 WORKSHEETS

As you work through these items, if you don't know what they are, the chances are excellent you don't have them or you are not receiving the listed benefit. Rather than a line-by-line commentary, we will make some more general comments about each section.

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| <p>Student's Untaxed Income (SI) (SI-160)</p> | <p>When completing this section, remember these are untaxed payments made DIRECTLY TO THE STUDENT. If they go to the parent, then they should be listed as parent's untaxed income below.</p> |
| <p>Student's Investments (SA-110)</p> | <p>These refer to assets in the STUDENT'S name and social security number. Their total may significantly raise the cost of college by lowering any eligibility for need-based financial aid. Refer to the "Minimize College Costs" section of TuitionCoach for some ideas relating to student assets.</p> |
| <p>Parent's Untaxed Income (PI-225)</p> | <p>If you don't know what the items are, you probably don't receive it. Veterans' benefits and Workers' Compensation are the most common entries her.</p> |
| <p>Parents' Investments (PA-120)</p> | <p>As you go through this section, remember not to over-value the asset. Report the value after you have figured in such costs of liquidation such as taxes, early withdrawal fees, commissions, and the like.</p> <p>Don't include items listed in PA-100 (checking, savings, etc) and PA-105 (Parent assets held in the name of children).</p> <p>Do include the value of 529 Plans, Prepaid tuition plans, and Coverdell savings plans established for the student and his/her siblings. Do not report these as a student asset in Section SA.</p> <p>DO NOT INCLUDE THE VALUE OF ANY PARENT-OWNED RETIREMENT PLANS (pension funds, annuities, IRAs, Keogh plans, 401ks, etc.)</p> |
| <p>Parent's Prior Year Untaxed Income (PP-115)</p> | <p>These are the amounts you received in 2006. Provide yearly not monthly amounts.</p> <p>Don't include any income reported elsewhere on the PROFILE form, money from student financial aid in 2006, Workforce Investment Act educational benefits, gifts and support other than money received from friends and relatives, or veterans' educational benefits.</p> <p>The best place to look for some of these benefits is your end-of-the year W-2 from 2006. Many annual totals will be listed there.</p> <p>Also check the "Adjustments" section on your 2006 1040. Contributions to IRAs and other items on the worksheet are listed there (IRS Form 1040, lines 28 and 32 or Form 1040A, line 17.</p> <p>Tuition and fees deduction will be listed on your 2006 IRS Form 1040, line 34 or 1040A, line 19.</p> <p>Earned Income credit (EIC) can be found on IRS Form 1040, line 66a or 1040A, line 41a or 1040EZ, line 8b.</p> <p>Tax-exempt income is listed on IRS Form 1040 and 1040A, line 8b.</p> <p>Foreign income exclusion is on IRS Form 2555, line 46 or Form 2555EZ, line 18.</p> <p>"Untaxed portions of IRA...." can be found on your 2006 IRS Form 1040, lines 15a minus 15b or 1040A, lines 11a minus 11b.</p> <p>"Untaxed portions of pension...." Can be found on your 2006 Form 1040, lines 16a minus 16b or 1040A, lines 12a minus 12b.</p> <p>Additional child tax credit is listed on your 2006 1040, line 68 or 1040A, line 42.</p> |

BUSINESS/FARM SUPPLEMENT

Filers who indicated they own all or part of a business or own a farm are typically required to submit a Business/Farm Supplement to the colleges requiring a PROFILE. We will not go through this form line-by-line since much of it is self-explanatory but we will highlight items that may be problematic.

The forms that will assist you are:

IRS Form 1040, Schedules C, D, and F as applicable. If your business is incorporated, refer to Form 1120 and if you are a partnership, refer to Form 1065 and/or K1.

If you have your taxes done by an accountant, it might be a good idea to have that person assist you. Just keep reminding him/her that you want the assets and bottom line to be low (CPAs will have already done this for you via the tax return) and the liabilities to be high. Make sure anything you do is truthful and within the parameters of the law.

This supplement should be sent to any of the PROFILE colleges that request it. **DO NOT SEND YOUR OWN PROFIT AND LOSS STATEMENTS, TAX RETURNS, OR CASH FLOW ANALYSES WITH THIS FORM.** Just send the Supplement form. If the college wants more, they will ask for it. Remember, we live in an era of identity theft so as a general rule, you should not send any financial information anywhere until instructed to do so and even then, it is a good idea to validate the request.

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|---|---|
| Student's Information | Just a reminder that this is about the student. Carefully and accurately enter the student's social security number. |
| Parents' Business/farm Information | These are pretty straightforward questions. Be sure to indicate the correct percentage of ownership and include any fees and other charges that are included in the mortgage payment in question 9. |
| Business Owners Only | This part is easily answered by using your 2006 tax return, probably Schedule C. With that as a guide, use similar figures to estimate 2007. Then, for 2008, simply predict the "bottom line". Avoid predicting more than 2007 even if things are looking up. Like any form, the trick is to make the Profit and Loss agree with the figures you gave or will give on your 1040. If you follow the Guide provided with the Business/Farm Supplement referring to the appropriate lines on your 1040 with each question, you should be fine. Be sure to indicate your percentage of either profit or loss on line 16. |
| Farm Owners Only | This part is easily done with a 1040, Schedule F at your elbow. Follow the Business/Farm Supplement's guide to the appropriate line on your most recently completed IRS Form 1040, Schedule F or Schedule D as you complete the section. Be sure to indicate your percentage of the profit or loss on line 18. If you have not yet submitted a Form 1040 for 2007, use the numbers in 2006 as a guide. When predicting 2008's figures, either enter the same "bottom line" for 2007 or less if appropriate. Never predict higher future profits. Wait until it actually happens and reflect them on next year's tax and college financial aid forms. |
| Business/farm Assets | <p>The rule of thumb is NEVER overestimate values in this section. Always lower values by the cost of liquidation including but not limited to taxes, fees, commissions, and legal expenses.</p> <p>Have your business or farm's bookkeeper or accountant help with this. If you don't know an answer, simply make a reasonable, low-end estimate.</p> <p>Remember, earlier you have made an estimate of the value of the business or farm on the actual PROFILE form. Try to have the numbers in this section along with those of the next section validate that earlier estimate. The value of the assets minus the liabilities is the approximate current value of the business or farm. For the time being, "phantom" assets like "reputation" and "good will" have no value and should not be included as assets here.</p> |
| Business/farm Liabilities | These are fairly self-explanatory. When listing debt, don't only include the principal of a debt but also the projected interest and any fees over the payback period of the debt. Again, you should indicate your percentage of the liabilities on line 8. |
| Remarks | Try to keep this simple. It may be helpful to include any non-avoidable adversities, fire damage, illness of the owner, natural disaster, harmful legislation and locusts. If there is nothing like that to report, report nothing! |

BUSINESS/FARM SUPPLEMENT (Continued)

Signatures

The form should be signed by the custodial parent(s) only. Before you send the form to a college, make a copy for your records and keep it in a known, safe place.

NONCUSTODIAL PROFILE PRE-APPLICATION WORKSHEET

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

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|---|--|
| <p>Questions 1.a. through 1.u.</p> | <p>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.</p> |
| <p>2. Your current marital status</p> | <p>Simply indicate your marital status from the list.</p> |
| <p>3. If remarried, enter the date of remarriage.</p> | <p>For remarried noncustodial parents only.</p> |
| <p>4a-m. If remarried, this is about your current spouse</p> | <p>These are similar to the questions about you in 1. above. They are straightforward.</p> |
| <p>5. 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> | <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> |
| <p>6. Number in college in 2008-09.</p> | <p>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!</p> |
| <p>7. State of legal residence.</p> | <p>Simply list the name of the state where you currently reside.</p> |
| <p>8. Your email address.</p> | <p>Listing your email address may make things move faster.</p> |

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.

9. Give information for all family members counted in question 5.

Be sure to include every dependent family member. DO NOT INCLUDE information about your current spouse or you.

Indicate the name of the school every listed person attends in 2007-2008 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.

List THE student for whom this form is being completed first, in "Family member 1".

Enter the correct ages of each person.

When indicating how much you contribute to each student's education expenses, make an estimate of any costs to you, tuition, books, transportation, etc.

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.

10. Who claimed the student as a dependent on the 2007 US 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.

11. Annual Child support you paid or will pay for the student applicant?

a. For 2007, list the support you paid for this **applicant only** in 2007.

b. For 2008, 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.

12. According to court order, when will (did) the student's child support end?

List the month, day and year (MMDDYYYY).

13. 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.

14. Alimony you will pay the student's custodial parent

Give yearly amounts.

15. a. How much did you contribute to the child's education, excluding child support, for the 2007-2008 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)

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|---|---|
| <p>15.b. How much do you plan to contribute to the student’s education to the student’s education excluding child support for the 2008-2009 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 (NP-145) 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>16. 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

| | |
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| <p>17a. Child support both you and your current spouse paid or will pay because of divorce or separation. (2007)</p> | <p>This is about child support you PAID and will pay, not received. Provide figures for the entire year.</p> |
| <p>b. 2008</p> | <p>Make an estimate for the entire calendar year of 2008.</p> |
| <p>18a. 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. 2008</p> | <p>Make an estimate. Use the previous answer as a guide.</p> |
| <p>19a. Medical and dental expenses not covered by insurance in 2007.</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. While you can’t list pet expenses here you might be able to negotiate them with a college’s financial aid administrator later on.</p> |
| <p>b. 2008</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>20a. Total elementary, junior high and high school tuition paid for dependent children in 2007. (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> |

Section D – Noncustodial Parent and Current Spouse’s Expenses (Continued)

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| b. 2008 | Make a reasonable estimate. |
| c. For how many dependent children? (2007) (Don’t include this student) | Enter the total number. |
| d. 2008 | Enter the total number. |

Section E – Noncustodial Parent’s and Current Spouse’s 2007 Income and Benefits

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| 21. The following 2007 U.S income tax return figures are: | Indicate the appropriate answer. Remember, you don’t need a completed IRS form to answer this section. An estimate will suffice. |
| 22. 2007 total number of exemptions (2007 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 2007, use the 2006 tax forms as a guide. Typically, the exemptions will be the same, barring any unusual and/or unexpected circumstances. |
| 23a. 2007 wages, salaries, and tips (2007 IRS Form 1040, line 7 or 1040A, line 7 or 1040EZ, line 1). | If you don’t know, make an estimate using your 2006 tax return and your most recent 2007 pay stub. |
| 23b. 2007 interest income (2007 IRS Form 1040 line 8a or 1040A, line 8a or 1040EZ, line 2). | Use the 2006 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. |
| 23c. 2007 dividend income (2007 IRS Form 1040, line 9a or 1040A, line 9a). | When in doubt, use your 2006 return as a guide. |
| 23d. 2007 net income (or loss) from business, farm, rents, royalties, partnerships, estates, trusts, etc. (2007 IRS Form 1040, lines 12, 17, and 18. To enter a loss, use a minus (-) sign.) | If taxes for 2007 are not done, use your 2006 tax return to generate an estimate. |
| 23e. 2007 other taxable income such as alimony received, capital gains (or losses), pensions, annuities, etc. (2007 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 2006 tax return for an estimate if the 2007 taxes are not done. |
| 23f. 2007 adjustments to income (2006 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. |
| 23g. 2007 adjusted gross income (AGI) (2006 IRS Form 1040, line 37, 1040A, line 21 or 1040EZ, line 4). This entry is the sum of 23a to 23e, minus 23f. | 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 2007 taxes are not done, use last year’s taxes and the parents’ most recent pay stubs to make an estimate. |

Section E – Noncustodial Parent’s and Current Spouse’s 2007 Income and Benefits (Cont.)

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| <p>24a. 2006 income tax paid (2007 IRS Form 1040, line 57 or 1040A, line 35 or 1040EZ, line 10.</p> | <p>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 2007 tax return when it is available.</p> |
| <p>24b. 2007 education credits -Hope and Lifetime Learning (2006 IRS Form 1040, line 49 or 1040A, line 31). Education credits should be verified by attaching Form 8863.</p> | <p>These credits, created during the Clinton administration, apply to families who actually had a student in college in 2007 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.</p> |
| <p>25. 2007 Itemized deductions (2007 IRS Schedule A. Enter "0: if you did not itemize deductions.</p> | <p>If taxes are not done, look at 2006's Form 1040 Schedule "A" for an estimate.</p> |
| <p>26. 2007 income you earned from work. Use W-2s, IRS Form 1040, lines 7, 12 and 18, 1040A, line 7, or 1040EZ, line 1.</p> | <p>Include wages and net profit from business.</p> |
| <p>27. 2007 income your current spouse earned from work. (see above)</p> | <p>Include wages and net profit from business.</p> |
| <p>28. This section wants to know about any 2007 untaxed income</p> | |
| <p>28a. Social security benefits you received for all family members except the student, (untaxed portion only)</p> | <p>If applicable, this should be available on your last social security payment statement.</p> |
| <p>28b. Social security benefits you received for the student.</p> | <p>Only include those yearly benefits that are paid with the student listed the named beneficiary. If the payments will cease prior to the student entering college, you should inform the college financial aid administrator at the college the student will be attending so the college will not assume you have ongoing social security payments to help with college costs.</p> |
| <p>28c. Temporary Assistance for Needy Families (TANF)</p> | <p>Parents receiving this will know the amounts since it is such an important part of the monthly budget.</p> |
| <p>28d. Child support you received for all children in 2007.</p> | <p>It is probably similar to the amount in 2006. 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 2008 after the student has decided to attend that college.</p> |
| <p>28e. Deductible IRA and/or SEP, SIMPLE, or Keogh payments your parents (2007 IRS Form 1040, lines 28 and 32 or Form 1040A, line 17.</p> | <p>In all likelihood it will be about the same as on your 2006 return. Don't include contributions to Coverdell Savings Accounts or Roth IRAs.</p> |
| <p>28f. Payments to tax-deferred pension and savings plans.</p> | <p>Use your most recent pay stubs or your end-of-the-year W-2 statement for estimates.</p> |
| <p>28g. Amounts withheld from your parents' wages for dependent care and medical spending accounts.</p> | <p>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</p> |

Section E – Noncustodial Parent’s and Current Spouse’s 2007 Income and Benefits (Cont.)

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| 28h. Earned Income Credit (EIC) (2007 IRS Form 1040, line 66a or 1040A, line 40a or 1040EZ, line 8a). | Refer to last year’s tax returns for an estimate. |
| 28i. 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. |
| 28j. Tax-exempt interest income (2007 IRS Form 1040, line 8b or 1040A, line 8b). | Use your 2006 return for a 2007 estimate. Interest in this form is from things like municipal bonds and certain other retirement and education instruments which are tax-free. |
| 28k. Foreign income exclusion (2007 IRS Form 2555, Form 2555EZ). | These exclusions are not very common so most of you will not be reporting these exclusions. If you do, look at the 2006 return to generate an estimate for 2007. |
| 28m. Other untaxed income (Use the worksheet provided later to help with an estimate.) | Do the best you can on this one but don’t over-think it. |

Section F – Noncustodial Parent and Current Spouse’s 2006 Income & Benefits Parents’ 2006 Income & Benefits

Use your 2006 tax return to help with this.

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| 29. 2006 adjusted gross income (2006 IRS Form 1040, line 37 or 1040A, line 21 or 1040 EZ, line 4). | Copy the number from the appropriate form. |
| 30. 2006 income tax your parents paid (2005 IRS Form 1040, line 57, 1040A, line 36 or 1040EZ, line 10). | Write the number from the tax form. |
| 31. 2006 itemized deductions (2005 IRS Schedule A, line 28. Enter “0” if you did not itemize deductions. | Write number from the tax form or enter “0”. |
| 32. 2006 untaxed income and benefits. (Include the same types of income and benefits that are listed in 28a-m.) | Use the worksheet at the end of this form to create an estimate for 2006. |

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

Make estimates for next year. We strongly recommend that you enter a number similar to your 2007 or lower, if you believe you will make less in 2008. Do not report higher numbers until you actually have the money safe in hand.

| | |
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| 33. 2008 Income you will earn from work | The same as 2007 or less. |
| 34. 2008 Income your current spouse will earn from work. | The same as 2007 or less. |
| 35. Other taxable income | The same as 2007 or less. |
| 36. 2008 untaxed income and benefits (See 28a-m) | 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.

| | |
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| <p>37. Total cash, savings, and checking account.</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 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.</p> |
| <p>38. 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.</p> | <p>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.</p> |
| <p>39a. What is the total current market value of your and your current spouse’s investments? Write in the amount from the worksheet at the end of this document.</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). Do not include 529 plans, pre-paid tuition plans or Coverdell education savings accounts.</p> |
| <p>39b. What is owed on these investments?</p> | <p>Here you should list any loans against the value of the investments such as margin accounts, security guarantees and liens).</p> |
| <p>40a. What is the current market value of your home?</p> | <p>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 40b-d blank.</p> |
| <p>40b. What is owed on it?</p> | <p>List all mortgages, lines of credit and liens.</p> |
| <p>40c. Year purchased (YYYY)</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>40d. Purchase price</p> | <p>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.</p> |
| <p>40e. Monthly home mortgage or rental payment (if none explain in Section I.)</p> | <p>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.</p> |
| <p>41. 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 44.</p> | <p>“Yes” or “no”</p> |

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

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| <p>42. What is the current value of your parents’ business?</p> | <p>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 (below). You may be asked to provide documentation of the agreement later on.</p> |
| <p>42b. What is owed in it?</p> | <p>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.</p> |
| <p>43a. What is the current market value of your farm?</p> | <p>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 parents’ percentage of ownership.</p> |
| <p>43b. What is owed in it?</p> | <p>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.</p> |
| <p>44a. What is the current market value of your other real estate?</p> | <p>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.</p> |
| <p>44b. What is owed on other real estate?</p> | <p>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 to do so.</p> |
| <p>44c. Year purchased? (YYYY) (PA-190)</p> | <p>If you need more space because of more than one property, you can always use the space in Section I below.</p> |
| <p>44d. Purchase price</p> | <p>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.</p> |
| <p>Section I – Other Important Information</p> | <p>Here is where you include explanations that clarify any issues on the Noncustodial Parent Form that need explanation such as extraordinary medical expenses or reasons why your projected 2008 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, 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!</p> |



NONCUSTODIAL PARENT PROFILE ONLINE 2008-2009 WORKSHEET

The questions on the main form for which these worksheets are intended are indicated.

Question 28m

Things you should not include here because you have already considered them elsewhere are: money from student financial aid; workforce Investment Act educational benefits; veterans' educational benefits (GI Bill, etc.), non-tax filers' combat pay, or gifts and support, other than money, received from friends and relatives. Total all your worksheet entries and enter on line 28m on the Noncustodial Parent Form.

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