About MEFA

Non-for-profit state authority created in 1982 helping families plan, save, and pay for college

Keeping you on track with FREE college planning:

- Visit mefa.org: Information, tools, & resources
- Call at: (850) 449-6332
- Email us: collegeplanning@mefa.org
- Follow us: Facebook, Twitter, & LinkedIn
- Get our emails: Sign up at mefa.org
- Attend a seminar: Details at mefa.org/events
- Attend a webinar: Register at mefa.org/events

What is the CSS Profile?

- College Board’s online financial aid application
- Required by ~250 colleges/universities/scholarship programs
- Used to award non-federal financial aid funds
- Opens October 1st each year
- Available for both domestic and international students

CSS Profile® Winter 2020 Webinar for families

Profile is a registered trademark of the College Board, with which MEFA is not associated
Why Do Institutions Use the Profile?

- Collects more detailed information than the FAFSA
- Allows schools to ask customized questions
- Permits you to provide special circumstances

Start Here: cssprofile.org

Overview webinar

High school seniors should apply 2020-21
List of colleges

Additional Resources on Homepage
Application Process

- Sign in
  - Use student's College Board account from SATs/AP tests
  - Or create a new student account using parents' information
  - Separate College Board account is needed for each student
- Left-hand sidebar will show different sections
- Sections are added when they become required
- You are permitted to jump ahead to a different section
- Click Save and Continue to move to the next section
- Each section is checked when it's completed
- You don't have to do the application all in one sitting
- When logging back in, you will be directed to the first incomplete section
- Answers are automatically saved as you go

Application General Tips

- To exit, click Save and Continue and then close the browser
- Local session in application, not web browser, is password protected
- Click into an answer field and help tips will appear
- Questions with an asterisk are required
- Answer all questions to which you have answers, such as the SSN
- Can leave an answer blank if it does not apply and it's not required
Parent Information

- Report all parents and step-parents (up to 4) (include deceased)
- Legal guardians should be reported as parents (different from the FAFSA)
- Custodial parent, current spouse, and student provide info
- Non-custodial schools require non-custodial parent info (check school’s website)
- Student provides email address of non-custodial parent
- Provide it either before school selection or in dashboard after submission
- It is student responsibility to follow up with non-custodial parent

Noncustodial Parent Instructions

- Noncustodial parent will receive an email request to submit the Profile
- Noncustodial parent completes a separate Profile
  - Use same website: cssprofile.org
  - Must create own College Board account
  - Will use student’s CB FINAID ID (included in email)
  - Will create a student account with parent information
- No student financial info provided, just student demographic info
- Does not select colleges but sees them listed
- Cannot submit application until at least one college is listed
- Can use a fee payment code
- Custodial and noncustodial parents cannot see one another’s application
- If no contact with noncustodial parent, contact each financial aid office

General Information Requested on Profile

- Colleges where student is applying
- Parent & student 2018 income
- Parent & student projected income
- Parent & student parental income
- Parent and student assets (current)
- Parent and student student aid awards
- Household member information
- Number of children in college
More Questions = Better Estimate of Ability to Pay

Parent Income
- Unearned Social Security Benefits, Earned Income Credit, Additional Child Tax Credit, Foreign Income Exclusion

Parent Assets
- Value and debt of primary home
- 25 business and farm information
- Parent assets held in siblings’ names
- Retirement value (asked for, though not often used)

Parent expenses
- Medical/dental
- Private elementary/secondary school tuition
- Education loan payments

More Questions = Better Estimate of Ability to Pay

Family data
- Ages of siblings
- Colleges that siblings attend

Student data
- Private scholarships
- Employee tuition benefits

Explanation of special circumstances
- After certain questions: At the end of the application
- Notify change in income, exceptional expenses, etc.
- Send details to college if it happens after completing the Profile

Supplemental questions
- Added by each college/university (requesting school will be noted)
- Sometimes not required but strongly recommended to answer

Fees
- $25 for the application and initial school report
- $16 for each additional school report
- Fees are paid by the family
- Payment options: Credit card or debit card
- Noncustodial parent’s Profile: $25 one-time
Fee Waivers

- Automatically granted if family meets one of the following:
  - Family is low income (parental income of approximately $45,000 or less)
  - Student is an orphan or ward of the court and under 24
  - Student received an SAT fee waiver (must use student’s College Board account)
  - Student resides in a FEMA-designated disaster area
- Not available for international students
- Available to students applying for college freshman year whose parents live in U.S.
- Noncustodial parents: fee waiver if meet same income guidelines above

Fee Payment Codes

- Purchased by colleges/universities/organizations for use by students
- Each code pays for one college submission
- No limit on use of fee payment codes

Submitting the Profile

- Will be given a chance to review the application
  - Prompts given to review inconsistencies or possible errors
  - Able to print answers if desired
- Will need to check box to certify application is accurate
- Will be asked to pay — fee waivers shown here
- Once submitted, cannot make online edits or delete schools
Dashboard

- Can access anytime
- Tab on top right of application
- Includes:
  - Application status
  - Each college’s submission date, deadline, and additional documents required
  - Next steps required by each school
  - Payment receipt
  - Option to save or print application
  - Opportunity to add a college or program
  - Link to IDOC
  - Space to add noncustodial parent’s email address (can be sent multiple times)
  - The student's CBFinAid ID

What is IDOC?

- College Board’s Institutional Documentation Service
- Collects family documents (such as tax return) on institution’s behalf
- IDOC student dashboard tells student of required documents
- Institution-specific forms are under the Get Forms link on the IDOC dashboard
- Documents must be in JPEG, TIFF, or PDF format
- Sign any documents on signature lines
- IDOC Customer Service: (866) 897-9881
- idoc.collegeboard.com

IDOC Overview
Profile Customer Support Center
Reach by selecting Contact Us throughout the application

Email: finaidservices@collegeboard.org

CSS Profile Overview
learn.collegeboard.org/css-profile-overview/

CSS Profile Student Guide
Link on cssprofile.org
After the College Acceptance Seminars

- Provides assistance and clarity on:
  - Financial aid awards
  - The college bill
  - Payment plans
  - College loans
  - What to ask the Financial Aid Office
- Locations across MA in March and April (regional: not offered at every high school)
- Register for MEFA emails to receive locations
- Webinars also offered

Things To Do

- Sign up for MEFA emails
- Reference MEFA’s College Admissions and Financial Aid Timeline on mefa.org
- Research deadlines and required applications
- Attend a MEFA seminar or other webinars: mefa.org/events
- Start completing applications — Remember to do the FAFSA!

Connect with MEFA on Social Media

- Facebook.com/mef AMA
- @MEFAevents
- LinkedIn.com/company/mefa
- Youtube.com/MEFAcounselor
Questions?
(800) 449-MEFA (6332)
collegeplanning@mefa.org

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