

# COMPARING THE FAFSA AND THE CSS PROFILE

## TEN IMPORTANT DIFFERENCES FOR UNDERGRADUATE STUDENTS

The CSS Profile is used by approximately 250 schools to determine eligibility for their institutional financial aid. All schools must use the Free Application for Federal Student Aid (FAFSA) to determine eligibility for federal financial aid. The list of schools that require the CSS Profile can be found at [CSS Profile Participating Institutions and Programs](#).

There are numerous differences between the CSS Profile and the FAFSA which can result in questions from students and families. **Here are 10 important differences:**

Area of Difference	The FAFSA	The CSS Profile
<b>1 Application Structure and Sign-in Requirements</b>	The FAFSA consists of segmented student and parent sections. Each section can only be accessed by the owners' StudentAid.gov account.	The CSS Profile is one continuous form that includes student and parent information but is all accessed by the student's College Board ID (unless non-custodial parent information is needed).
<b>2 Application Cost</b>	As the name suggests, submitting the <b>FAFSA is always free</b> to all filers.	There is a \$25 application fee with an additional fee of \$16 for each school added to the form. Fee waivers are available if the: <ul style="list-style-type: none"><li>family's adjusted gross income less than \$100,000;</li><li>student qualifies for an SAT fee waiver or;</li><li>student is an orphan or ward of the court under the age of 24.</li></ul>
<b>3 Determining Dependency Status</b>	Students are considered dependent and parent information is required on the FAFSA unless students can answer yes to one of the following: <ul style="list-style-type: none"><li>Are you 24 or older?</li><li>Are you currently married?</li><li>Are you a veteran of the U.S. Armed Forces or currently on active duty?</li><li>Do you have legal dependents other than a spouse?</li><li>At any time since you turned <b>age 13</b>, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?</li><li>Are you an emancipated minor or in a legal guardianship?</li><li>Are you homeless or at risk of being homeless?</li></ul>	Students are considered dependent, and parent information is required on the CSS Profile unless students can answer yes to one of the following: <ul style="list-style-type: none"><li>Are you a veteran of the U.S. Armed Forces or currently on active duty?</li><li>Do you have legal dependents?</li><li>Are you an emancipated minor?</li><li>Are you homeless or at risk of being homeless?</li><li>Are you currently a ward of the court or were you until <b>age 18</b>?</li><li>Are you in foster care or were you until <b>age 18</b>?</li></ul> Being in legal guardianship or being married does not automatically make a student independent.

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<b>4 Parent Contributors</b>	<p>If parents are married to each other or are unmarried but live together, information for both parents is required.</p> <p>If the student’s parents are separated, divorced, or never married and don’t live together, only the parent who provides the most financial support (and their spouse, if remarried) is required to provide information on the FAFSA.</p> <p>If information is required for two parents/stepparents, the parent tax filing status determines how many parents need to create and sign the FAFSA with their StudentAid.gov account. If parents filed a joint tax return for the applicable tax year, only one parent needs to complete and sign the FAFSA. If parents filed separately or did not file federal taxes, both parents will need to complete and sign the FAFSA.</p>	<p>If parents are married to each other or are unmarried but live together, information for both parents is required.</p> <p>If the student’s parents are separated, divorced, or never married and don’t live together, the parent who provides the most financial support (and their spouse, if remarried) is considered the custodial parent and is required to complete the parent section of the CSS Profile. Additionally, most CSS Profile schools also require information for the non-custodial parent (and their spouse, if remarried). The noncustodial parent will need to create a College Board account and complete a separate CSS Profile with only parent information.</p> <p>If it is not possible for the student’s non-custodial parent to provide information, the student should complete the waiver form.</p>
<b>5 Tax Information</b>	<p>When providing consent and approval on the FAFSA, tax information is pulled over automatically from the IRS (if available).</p> <p>If tax information is provided by the IRS schools don’t require that tax returns be provided except in rare situations where information needs to be verified.</p>	<p>The CSS Profile does not pull tax information from the IRS. Instead, all tax information must be entered manually by the student and parent(s). Many CSS Profile schools use “iDoc” which is a platform where individuals can securely upload requested tax documents. Other CSS Profile schools will request that tax documents be sent directly to the school.</p>
<b>6 Assets</b>	<p>Required assets include value of cash, saving and checking accounts, real estate (excluding primary residence), student’s 529 account(s), non-retirement investments, and the net worth of business and family farms.</p> <p>Typically, those families who earn less than \$60,000 per year or receive any federally means-tested benefits are exempt from providing assets.</p>	<p>Required assets include those listed on the FAFSA as well as information regarding the value and net worth of the primary residence, retirement accounts (401ks, IRAs, etc.), sibling 529s.</p> <p>Asset information is required of all students and parents regardless of income and eligibility for means-tested programs.</p>
<b>7 Time to Complete the Form</b>	<p>Most students and parents can complete their individual sections of the FAFSA in less than 15 minutes.</p>	<p>The length of time to complete the CSS Profile varies depending on factors including whether non-custodial parent information is required and the complexity of the financial situation. Families should set aside at least an hour to complete the form. The form can be saved at any point so you can complete part of it and then return to finish it later.</p>

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8 <b>Corrections</b>	Submitted information can be viewed by logging into StudentAid.gov and clicking on the FAFSA Submission Summary (FSS) once the FAFSA has been processed. Corrections can be made (and additional schools added) when viewing the FSS. Once corrections are submitted, the information is sent to all schools on the FAFSA. Multiple corrections can be made.	Only one correction can be made per academic year. To make additional corrections the applicant must reach out to each school directly. Schools may have specific requests for how corrections, even initial corrections, should be shared with them. Only certain corrections can be made “line by line” and all others must be reported in a standard text box.
9 <b>Formula and Transparency</b>	The FAFSA formula calculation is publicly available. The formula calculates the Student Aid Index (SAI) based on income, assets, and family size to determine eligibility for federal and state aid as well as need-based institutional aid at many schools.	The CSS Profile formula is proprietary and not publicly available. The CSS Profile uses “Institutional Methodology” to determine need-based institutional aid eligibility (schools are still required to use the SAI to determine eligibility for federal and state financial aid). Because this methodology is only used to determine institutional aid, schools have more flexibility in determining how to use the information provided.
10 <b>School-Specific Questions</b>	The questions on the FAFSA do not change based on the schools listed on the form. No school-specific questions are asked.	School may add their own “supplemental questions” to the form. These questions can range from “did a family member inherit an asset?” to “what make of car do you drive?”. Not all schools ask supplemental questions; it is up to the school’s discretion.



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