**Introduction**

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

The Noncustodial PROFILE Application is designed to support consistent collection of information from the noncustodial parent. You complete a single application and the College Board distributes the information to each college that requires it. There is a standard fee of $23 for this service. You can pay using a credit or debit card, or an electronic check. Fee waivers are awarded automatically to parents with very low incomes and few assets.

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

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

**Instructions**

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

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

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

**Records That Will Be Needed**

Get together these records:

- 2006 U.S. income tax return, if completed
- 2005 U.S. income tax return
- W-2 Forms and other records of money earned in 2006
- Records of 2005 and 2006 untaxed income
- Current bank statements and mortgage information
- Records of stocks, bonds, trusts, and other investments

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

**If a tax return won’t be filed:** Even if you (and your spouse if currently married) will not file an income tax return for 2006, it will be necessary to know your earnings for the year. You will need records showing the income reported on the PROFILE.

**Section A—Noncustodial Parent’s and Current Spouse’s Household Information**

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

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

5. Include yourself and your current spouse, if you have remarried. Always include the student and the student’s brothers and sisters who are under age 24, even if they don’t live with you. Include other people if they currently live with you and receive more than half of their support from you and your current spouse and will continue to get this support between July 1, 2007, and June 30, 2008. (Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, payment of college costs, etc.)

6. Always count the child for whom you are filing this application. Do not include yourself or your spouse. Include other family members counted in question 5 as college students only if they are planning to enroll at least half-time in 2007-08 in a program that leads to a degree or certificate.

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

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

**Section B—Dependent Family Member Listing**

9. Be sure to complete all parts of this question, giving the information asked for about each dependent family member reported in question 5. Do not include information about yourself or your current spouse, if remarried. **Be sure to include the age and relationship code for each.** If you have more dependent family members than the spaces provided, go back to question 5 and correct the number you entered. This section of the application (Section B) will be expanded automatically.

In the 2006-07 school year section enter the name of each school for each family member attending school, including a private preschool, a public or private elementary or secondary school, or a college or graduate school. For the “Year in School” box, choose the year in school from the drop-down list.

When completing the 2006-07 Parent’s Contribution field give the best estimate of the amount of money you paid or will pay toward 2006-07 school or college expenses, including tuition and fees, books and supplies, room and board, transportation, and personal expenses. Don’t include amounts you plan to withdraw from Section 529 prepaid tuition plans. In the “2007-08 College or University Type” box, choose the type of college or university each family member will attend from the drop-down list.
Section C—Noncustodial Parent’s Support of Former Household

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

10. Select the response that indicates whether you or the custodial parent claimed the student on the 2006 U.S. income tax return. If you haven’t yet filed your 2006 income tax return and are not certain who will claim the student, respond based on who claimed the student in 2005.

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

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

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

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

15a. Fill in the amount you paid or will pay toward the student’s school or college expenses for the 2006-07 school year. Expenses include tuition and fees, books and supplies, room and board, transportation, and personal expenses.

15b. Give your best estimate of the amount of money you plan to pay toward the student’s college expenses for the 2007-08 school year. Expenses include tuition and fees, books and supplies, room and board, transportation, and personal expenses.

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

Section D—Noncustodial Parent and Current Spouse’s Income

This section of the application asks for information about expenses you and/or your current spouse incurred in 2006 and asks you to estimate these same expenses for 2007.

17. Fill in the amount of child support that you and/or your current spouse paid to a former spouse in 2006 and expect to pay in 2007 for dependent children living outside your home. Don’t include child support you or your current spouse received for support of dependent children living in your home.

18. Fill in the total amount of education loan repayments that you and/or your current spouse made in 2006 and expect to make in 2007. Include loans you obtained for your or your spouse’s education or for your or your spouse’s children’s education. Don’t include loans that your children obtained for their own education and that you have agreed to repay.

19. You may leave this question blank if expenses are less than 3 percent of total 2006 income (taxed and untaxed reported in Section E). Fill in the amount of money you and/or your current spouse paid in 2006 and expect to pay in 2007 for medical and dental expenses, including insurance premiums. Don’t include amounts covered by insurance, or health insurance deductions for the self-employed from 2006 IRS Form 1040, line 29. If you itemized deductions on your U.S. income tax return, fill in the amount from 2006 Schedule A, line 1.

20a and 20b. Fill in the amount of money that you and/or your spouse paid in 2006 and expect to pay in 2007 for elementary, junior high, and high school tuition for family members who were included in question 5. (Tuition does not include room, board, books, transportation, etc.) Don’t include tuition paid by scholarships. Also, don’t include any tuition paid for the student named on this application or any tuition paid for preschool or college.

20c and 20d. Fill in the number of dependent children for whom the amounts listed in questions 20a and 20b were paid in 2006 and will be paid in 2007. Don’t include the student named on this application or any person who was not included in question 5. Do not answer 20c and 20d if you entered “0” (zero) in 20a and 20b.

Section E—Noncustodial Parent’s and Current Spouse’s 2006 Income and Benefits

This section of the application asks for detailed information about your and/or your current spouse’s taxable and untaxed income for 2006.

21. Select the answer that indicates which IRS form was filed or will be filed for 2006. Use your tax return, if available, to fill out questions 21 through 28.

If you are not currently married and are giving information for only yourself on this application, and you filed (or will file) a joint tax return for 2006, give only your portion of the exemptions, income, taxes, and itemized deductions asked for in questions 21 through 28.

If you are married and you filed (or will file) separate tax returns for 2006, be sure to include both your and your current spouse’s exemptions, income, taxes paid, and itemized deductions in questions 21 through 28.

22. If you used the Form 1040EZ and checked either “you” or the “spouse” box on line 5, use the 1040EZ worksheet to determine the number of exemptions. If you didn’t check either box, enter “1” if you are single or “2” if you are married.

23g. Adjusted gross income (AGI) is the taxable income, before exemptions and deductions, reported on your 2006 IRS Form 1040, line 37; Form 1040A, line 21; Form 1040EZ, line 4. Also, the total of questions 23a–23e minus 23f equals the answer to question 23g (adjusted gross income).

24a. Fill in the amount of U.S. income tax paid from 2006 IRS Form 1040, line 57; Form 1040A, line 35; Form 1040EZ, line 10. Make sure this amount doesn’t include any FICA, self-employment, or other taxes from Form 1040. Don’t copy the amount of “federal income tax withheld” from a W-2 Form.

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

25. If you did not itemize deductions on Schedule A, or if you filed Form 1040A or 1040EZ, fill in “0.”

26 and 27. These questions ask for information about how much you and your current spouse, if married, earned from working. Answer this question whether or not you or your spouse filed a tax return. This information may be on your W-2 Forms; 2006 IRS Form 1040, lines 7, 12, and 18; Form 1040A, line 7; or on your Form 1040EZ, line 1.
Section G—Noncustodial Parent’s and Current Spouse’s 2007 Expected Income and Benefits

In this section, report the amount of income and benefits you and/or your current spouse expect to receive during 2007. Explain in Section I any unusual increases or decreases from 2006.

33. Include your wages, salaries, and tips.

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

35. Fill in the total amount of other taxable income that you and your current spouse will report on your 2007 IRS Form 1040, 1040A, or 1040EZ. Include interest and dividend income and any other taxable income. Don’t include any income reported in questions 33 and 34.

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

Section H—Noncustodial Parent and Current Spouse’s Assets

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

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

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

38. Include funds in custodial accounts, Uniform Gifts to Minors accounts, or other savings and investment accounts held in the names of the student’s siblings, half-siblings, and step-siblings who are under age 19 and not enrolled in college. Do not include funds held in Section 529 college savings or prepaid tuition plans. Include these in question 39.

39. If you and/or your current spouse have investments, use the worksheet to determine how much those investments are worth today. The total is the answer to question 39a. Don’t include savings given in question 37 or assets reported in question 38a, 38b, or 38c. Include funds held in Section 529 college savings or prepaid tuition plans or Coverdell education savings accounts established for the student and the student’s siblings, half-siblings, and step-siblings. If assets held in
Coverdell education savings accounts are included, note this and the amount in the student’s account in Section I, question 46.

Then enter how much you owe on your investments.

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

Then fill in how much you and/or your current spouse owe on the home, including the present mortgage and related debts on the home. Don’t include interest due. Check with the mortgage company if you’re not sure of the amount.

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

Renters fill in “0” for 40a and fill in the amount paid each month for rent in 40e. Renters should leave questions 40b–40d blank.

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

42. If you and/or your current spouse own a business, fill in the current market value. Include the value of land, buildings, machinery, equipment, inventories, etc. Then fill in what is owed on the business. Include only the present mortgage and related debts for which the business was used as collateral. If you or your current spouse are not the sole owners, fill in only your and your spouse’s share of the total value and debt.

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

44a–44d. If you and/or your current spouse own other real estate (including rental property, land, or second or summer homes), fill in the current market value of these assets. Then fill in how much is owed on this real estate, the year purchased, and the purchase price. If you and/or your current spouse own more than one property, enter in Section I, question 46 the year each was purchased and its purchase price.

Section I—Other Important Information

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

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