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PROFILE Online 2013-14

Help Desk

Select a Help Section:

Customized PROFILE Application Instructions

General Instructions

Below you will find instructions for the questions you will be asked on your customized PROFILE Application. You will also see these instructions as you complete your application by clicking on the "?" button to the left or the Help Code to the right of the question. If more help is needed, check out the online Help Desk. The student's high school counselor or college financial aid administrator may also be of assistance.

On the application, the word "parents" means the parent or parents the student lives with, including the stepparent if the student's biological or adoptive parent has remarried.

Records That Will Be Needed

Gather these records for the student and the student's family:

- 2012 federal income tax return(s), if completed
- 2011 federal income tax return(s)
- W-2 forms and other records of money earned in 2012
- Records of 2011 and 2012 untaxed income
- Current bank statements and mortgage information
- Records of stocks, bonds, trusts, and other investments

If a tax return won't be filed: Even if you will not file an income tax return for the 2012 tax year, it will be necessary to know your earnings for the year. You will need records showing the income reported on the PROFILE.

If a tax return has not been completed yet: If you haven't completed a 2012 federal income tax return but will be filing one, it is recommended that one be completed before the PROFILE Application is filled out. However, if the student's colleges or programs have an early priority filing date and completing the tax return is not possible, **estimate** to the best of your ability 2012 income and benefits using income and tax records from 2011 and salary and other financial records from 2012. See the Help Desk for information on estimating, including tips, U.S. federal income draft U.S. federal income tax forms, and a tax line reference table. If you need to correct PROFILE information after filing the tax return, do so **directly** with your colleges and scholarship programs.

If you submitted a 2012-13 PROFILE Application some information may have been pre-filled from last year's application. Please review your information carefully.

International Applicants

If your country's tax year does not follow the calendar year you should collect the information listed above for your country's last tax year that ended or will end before April 1, 2013, and the year previous to that. If, for example, your country's tax year runs from April 1 to March 31, collect the information for the tax year that ended or will end March 31, 2013 and the tax year that ended March 31, 2012. If your country's tax year runs from July 1 to June 30, collect the information for the tax year that ended June 30, 2012 and the tax year that ended June 30, 2011.

Throughout the application, wherever you are asked for information from "your country's most recent tax year," report information from your country's last tax year that ended or will end March 31, 2013.

You will also be asked questions about your household expenses. You should gather those records as well.

You must complete the application in English using a standard American keyboard. Umlauts, tildes, or similar characters not found on a standard American keyboard may cause processing problems.

Independent Students

Please note, some colleges and programs require financial aid applicants to report parents' information even if you meet the conditions for "independent" student status. This is because they have limited institutional grant aid, and may take the parents' resources into account in deciding how much aid to award an independent student. If

the parents' sections are displayed on your application, that information is required by your college or program; you must provide information about your parents in those sections. Questions regarding a college's application policies should be directed to that college's financial aid office.

Application Instructions

Parents' Data (PD)

This section asks for information about the student's parent(s) whose information is being given on this application. If a question does not apply, you may leave it blank.

PD-115 - If your parent is employed by others or is retired or otherwise not-employed by choice, select "No."

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

PD-175A - Report the total amount in tax-deferred retirements, pensions, annuities, and savings plans held by parent 1. You should include amounts in plans held by parent 1 in his/her IRA account(s), SRA Keogh account(s), 401(a) account(s), 401(k) account(s), 403(b) account(s), 408 account(s), 457 account(s), and 501(c) plans, etc., regardless of whether they were contributed by the parent or the parent's employer.

For defined benefit pension plan values, use the most recent account statement received from the plan(s) that reports the current net worth based on the employer and employee contributions.

This information is not used in the calculation the College Board sends to your school, although some schools may use it when determining the overall financial strength of your family.

PD-210 - If your parent is employed by others or is retired or otherwise not-employed by choice, select "No."

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

PD-270A - Report the total amount in tax-deferred retirements, pensions, annuities, and savings plans held by parent 2. You should include amounts in plans held by parent 2 in his/her IRA account(s), SRA Keogh account(s), 401(a) account(s), 401(k) account(s), 403(b) account(s), 408 account(s), 457 account(s), and 501(c) plans, etc., regardless of whether they were contributed by the parent or the parent's employer.

For defined benefit pension plan values, use the most recent account statement received from the plan(s) that reports the current net worth based on the employer and employee contributions.

This information is not used in the calculation the College Board sends to your school, although some schools may use it when determining the overall financial strength of your family.

Parents' Household Information (PH)

This section asks for information about the student's parents' household. Any time a question says "you" or "your" it is referring to the student. Any time a question says "parents" it is referring to the student's parent(s) whose information is being given on this application. If the student's parents do not have an email address, you may leave that question blank.

PH-100A - **Always include your parents and yourself, even if you don't live with your parents.** Include other children if they will get more than half their support from your parents from July 1, 2013 through June 30, 2014. Include other people only if they: 1) now live with your parents, and 2) they now get more than half their support from your parents, and they will continue to get this support between July 1, 2013 and June 30, 2014. (Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, payment of college costs, etc.) Do not include other people your parents support but who do not live with your parents (e.g. your grandparents who live elsewhere). Do not include other people who live with your parents unless your parents provide at least half of their support.

PH-105A - **Always count yourself as a college student. Do not include your parents.** Include other family members as college students only if they are planning to enroll at least half-time in 2013-14 in a program that leads to a degree or certificate.

PH-120 - Select your parents' state, territory, or province of legal residence. If that legal residence is outside the United States, its territories, or Canada, select "Foreign Country." Your parents' legal residence is their fixed and permanent home.

PH-125 - Enter the email address at which your parents want to receive communications about the financial aid process.

The College Board will send important information regarding your financial aid process, including notification of additional requirements to this email address. Therefore, we suggest that you enter an email address that is frequently monitored and that you watch for emails from the College Board.

This email address will be shared only with the colleges and programs to which you are applying.

PH-135 - Answer "Yes" if either of your parents is a dislocated worker.

Your parent may be considered a dislocated worker if he or she meets one of the following conditions:

- He or she was terminated or laid off from employment or received a notice of termination or layoff, he or she is eligible for or have exhausted her or his unemployment compensation, or is not eligible for it because, even though he or she has been employed long enough to demonstrate attachment to the workforce, she or he had insufficient earnings or performed services for an employer that weren't covered under a state's unemployment compensation law; and he or she is unlikely to return to his or her previous industry or occupation.
- She or he is employed at a facility at which his or her employer made a general announcement that it will close.
- He or she is self-employed (including farmers, ranchers, and fishermen), but is unemployed due to general economic conditions in his or her community or a natural disaster.
- She or he is a displaced homemaker who previously provided unpaid services to family members in the home (e.g., stay-at-home mom or dad), have been dependent upon the income of another family member but are no longer supported by that income; and, is either unemployed or underemployed (working a job that does not support the household), and is having trouble obtaining or upgrading employment.

The financial aid administrator at your college or program may require you to provide proof that your parent is a dislocated worker.

Parents' 2012 Income & Benefits (PI)

This section asks for information about the student's parents' income and benefits for 2012. Any time a question says "you" or "your" it is referring to the student. Any time a question says "parents" it is referring to the student's parent(s) whose information is being given on this application. If a question does not apply, enter "0" (zero).

PI-135D - Use your parents' 2011 tax return and 2012 W-2 Forms or other records of 2012 income, including pay stubs, interest and dividend statements, etc., to estimate your parents' 2012 adjusted gross income (AGI). AGI is the total of your parents' wages, salaries, tips, interest income, dividends, and other taxable income (alimony received, business and farm income, capital gains, other gains, total IRA distribution, pensions, annuities, rents, unemployment compensation, social security benefits, and all other taxable income) minus IRS

allowable adjustments to income (Educator expenses, expenses of reservists, performing artists, and fee-basis government officials; health savings account deduction; moving expenses; one-half of self-employment tax; self-employed SEP, SIMPLE, and qualified plans; self-employed health insurance deduction; penalty on early withdrawal of savings; alimony paid; IRA deduction; student loan interest deduction; tuition and fees deduction; and domestic production activities deduction).

PI-140D - Estimate your parents' 2012 taxes by using your parents' 2011 tax return and your parents' estimated 2012 AGI (PI-135). To figure the percentage of AGI represented by the U.S. tax divide 2011 IRS Form 1040 line 55 (taxes paid) by line 37 (AGI) and apply the resulting percentage to your parents' estimated AGI. (This assumes there will be no significant changes in exemptions and deductions between the two years.) Do not use your parents' estimated withholding (from your parents' W-2s) as estimated tax paid because in most cases actual tax paid will be different.

PI-145C - A family may be eligible to claim an American opportunity tax credit of up to \$2,500 for each eligible family member enrolled at least half-time in the first four 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 related expenses paid by the taxpayer. A family may also claim a lifetime learning tax credit of up to \$2,000 per year for all eligible family members. A family may not claim both an American opportunity and a lifetime learning tax credit for the same student. There are restrictions about who is eligible for each tax credit. For more information, check IRS Publication 970 or with your tax adviser.

PI-165A - Enter the amount of **untaxed** social security benefits (including Supplemental Security Income) that your parents received or expect to receive in 2012 for all family members except you, the student. (Don't enter

your parents received or expect to receive in 2012 for all family members except you, the student. (Don't enter the amount **your parents received for you** anywhere on this application.) Don't include any benefits reported elsewhere on this application. Don't give monthly amounts. Be sure to include the amounts that your parents received for your siblings.

PI-175 - Enter the total amount of Temporary Assistance for Needy Families (TANF) your parents received or expect to receive for 2012; don't report monthly amounts. Don't include food stamps or subsidized housing.

PI-180A - Enter the total child support your parents received or expect to receive for 2012. Don't report monthly amounts. Don't include foster care or adoption payments.

PI-185C - Estimate the deductible IRA and/or SEP, SIMPLE, or Keogh payments your parents will report on their 2012 tax return. Don't include contributions to Roth IRA's or Coverdell savings accounts.

PI-190A - null

PI-195C - Your parents may be eligible to claim the tuition and fees deduction. However, there are income limits based on your parents' marital status. In addition, your parents cannot take this deduction if they are claiming an Education Credit (American opportunity or lifetime learning) for the same student. See IRS Publication 970 for eligibility information.

PI-200B - Flexible spending accounts are benefits some employers provide to their employees that allow them to set aside pre-tax money for certain expenses. Amounts contributed to this type of plan must be spent during the tax year or are forfeited. If your parents signed up for and contributed to one for medical expenses, enter the amount they contributed or will contribute in 2012.

PI-201B - Flexible spending accounts are benefits some employers provide to their employees that allow them to set aside pre-tax money for certain expenses. Amounts contributed to this type of plan must be spent during the tax year or are forfeited. If your parents signed up for and contributed to one for dependent care expenses (day care, preschool, after-school care, etc.), enter the amount they contributed or will contribute in 2012.

PI-202B - Health savings accounts are tax-exempt trusts or custodial accounts created to pay for qualified medical expenses. Account holders and/or their employer may contribute to the plan. Funds deposited into the account may be used through an account holder's lifetime.

If your parents have a health savings account, and expect to qualify for the health savings account deduction, enter what they expect to deduct on their 2012 IRS Form 1040 line 25.

If your parents make pre-tax contributions to a health savings account, do not report them here. Report them in PI-225.

PI-205D - The Earned Income Credit is a tax credit for certain people who work. The credit may give you a tax refund even if you do not owe any tax. See IRS tax form instructions for detailed eligibility information.

PI-210A - Enter the cash value of any living allowances, such as the rental value of rent free housing (e.g. clergy's parsonage), any utilities paid on their behalf, etc. provided to your parent(s) as a member of the military, clergy or other profession.

If your parent (s) are members of the military, do not include the value of on-base military housing or a basic military allowance for housing (BAH); those should be reported in PI-212. If your parents received living allowances beyond the basic allowance, those should be included here.

PI-211A - Enter the value of on-base military housing or a basic military allowance for housing (BAH) that your parents received or expect to receive in 2012. If your parents received other living allowances or housing allowances beyond the basic allowance, those should be included in PI-211.

PI-215D - If your parents received or expect to receive any tax-exempt interest, such as from municipal bonds, enter the amount. Include any exempt-interest dividends from a mutual fund or other regulated investment company. Do not include interest earned on an IRA or Coverdell education savings account.

PI-220B - If you or your spouse qualifies to exclude a limited amount of your foreign earned income from their AGI, you must complete IRS Form 2555 or 2555-EZ and report the amount on Form 2555, line 45 or Form 2555-EZ, line 18 in PI-220. See IRS instructions.

PI-225D - Use the worksheet provided to answer this question. Don't include: 1) any income reported elsewhere on the PROFILE Application, 2) money from student financial aid, 3) educational Workforce Investment Act benefits, 4) veterans educational benefits (GI Bill, Dependents Educational Assistance Program, VA Vocational Rehabilitation Program, VEAP Benefits, etc.), 5) combat pay, or 6) gifts and support, other than money, received from friends or relatives.

Parents' 2011 Income & Benefits (PP)

This section asks for information about the student's parents' income and benefits from the previous

This section asks for information about the student's parents' income and benefits from the previous year. Any time a question says "you" or "your" it is referring to the student. Any time a question says "parents" it is referring to the student's parent(s) whose information is being given on this application. If a question does not apply, enter "0" (zero).

PP-100A - The tax line reference shown in the question is based on the tax return your parents filed or will file this year. If your parents filed a 1040A in 2011, their adjusted gross income is found on line 21. If they filed a 1040EZ it is found on line 4.

PP-105A - The tax line reference shown in the question is based on the tax return your parents filed or will file this year. If your parents filed a 1040A in 2011 the income tax your parents paid is found on line 35. If they filed a 1040EZ, it is found on line 10.

PP-110 - Deductions are expenses you are permitted to subtract from your taxable income. Itemized deductions may include such things as medical and dental expenses, state and local income taxes, and home mortgage interest and points. Itemized deductions result in a lowered adjusted gross income and lower federal taxes paid. If your parents claimed the standard deduction amount (didn't itemize deductions), enter zero (0).

PP-115D - Use the worksheet to determine your parents' untaxed income for 2011. Give total amount for the year. Do not give monthly amounts. Don't include: 1) any income reported elsewhere on the PROFILE Application, 2) money from student financial aid, 3) Workforce Investment Act educational benefits, 4) veterans educational benefits (GI Bill, Dependents Educational Assistance Program, VA Vocational Rehabilitation Program, VEAP Benefits, REAP Benefits, etc), 5) combat pay or 6) gifts and support, other than money, received from friends and relatives.

Parents' 2013 Expected Income & Benefits (PF)

This section asks for information about the student's parents' expected income and benefits. Any time a question says "you" or "your" it is referring to the student. Any time a question says "parents" it is referring to the student's parent(s) whose information is being given on this application. If a question does not apply, enter "0" (zero). If the expected total income and benefits will differ from the 2012 total by 10% or more, explain in Section ES.

PF-100A - Enter how much the parent selected in PD-105 expects to earn from working in 2013. Include wages, salaries, tips, and commissions.

PF-105A - Enter how much the parent selected in PD-195 expects to earn from working in 2013. Include wages, salaries, tips, and commissions.

PF-110A - Enter the total amount of other taxable income that your parents will report on their 2013 income tax return. Include interest and dividend income and any other taxable income. Don't include any income reported in questions PF-100 and PF-105.

PF-115A - Use the worksheet to help determine all untaxed income and benefits your parents expect to receive in 2013.

These are the same items you should report for 2012 in PI-165 through PI-225. For more details, see Help for PI-165 through PI-225.

Parents' Assets (PA)

This section asks for information about the student's parents' assets. Any time a question says "you" or "your" it is referring to the student. Any time a question says "parents" it is referring to the student's parent(s) whose information is being given on this application. If a numeric question does not apply, enter "0" (zero). If a non-numeric question (e.g. yes/no questions about asset ownership) does not apply, you may leave it blank.

PA-100A - Enter the total balance of your parents' cash, deposit, savings, and checking accounts, as of today. Do not enter average monthly balances.

PA-105A - Include funds in custodial accounts, Uniform Gifts to Minors accounts, or other savings and investment accounts held **by your parents** in the names of your brothers and sisters, who are under age 19 and not enrolled in college. Funds held in Section 529 college savings or prepaid tuition plans are parent assets and should be reported as parent owned investments in PA-120. If any of your siblings have a 529 plan as part of a Uniform Gift to Minors Act (UGMA) account or Uniform Transfer to Minors Act (UTMA) account or that was funded from assets from an UGMA/UTMA, it is considered your sibling's asset and should not be reported here. You should only include assets your parents own in your siblings' names, not assets owned by your siblings.

To recap:

If an asset is held **by your parents in the name of a sibling**, it is reported in PA-105

If an asset is held **by your parents in your parents' names**, even if it's for your sibling (e.g. a 529 plan), it is

If an asset is held by your parents in your parents' names, even if it is for your sibling (e.g., a 529 plan), it is reported in PA-120.

If an asset is **owned by your sibling**, it is not reported on your PROFILE application.

PA-120A - If your parents have investments, use the worksheet to determine how much those investments are worth today. The total is the answer to PA-120. Don't include your parents' home, business(es), farm(s), or other real estate or property. Those should be reported in PA-130 - home, BA-120 - business, FA-120 - farm, and PA-180 - other real estate. Don't include savings given in PA-100 or siblings' assets reported in PA-105. Include funds held in Section 529 prepaid tuition or college savings plans or Coverdell education savings accounts established for you and your brothers and sisters. If you or your siblings have a 529 plan as part of a Uniform Gift to Minors Act (UGMA) account or Uniform Transfer to Minors Act (UTMA) account or that was funded from assets from an UGMA/UTMA, it is considered an asset of the UGMA/UTMA owner (you or your sibling), and should not be reported here. (Students should report their UGMA/UTMA accounts and 529 plans funded by UGMA/UTMA accounts in SA-110.) If assets held in Coverdell savings accounts are included, note this and the amount in the student's account in Section ES.

Do not include the value of retirement plans (pension funds, annuities, IRAs, Keogh plans, etc.). Report them in PD-175 (parent 1) and PD-270 (parent 2).

If your parents have assets owned jointly with someone else, give only their portion of the assets.

PA-125A - Only enter what your parents owe on their investments; don't include personal or consumer loans or any debts that are not related to the assets listed. Don't include debts related to your parents' home, business(es), farm(s), or other real estate/property. Those should be reported in PA-135 - home, PA-155 - business, PA-170 - farm, and PA-185 - other real estate.

If your parents have assets owned jointly with someone else, give only their portion of the debts.

PA-130A - If your parents own a home, enter how much the home is worth. Use the price they could reasonably expect to receive for their home if it were sold today. Don't use assessed, insured, or tax value. A "home" includes a house, mobile home, condominium, co-op, etc.

If your parents are not the sole owners of the home, give only their portion of the value of the home.

PA-135A - Enter how much your parents owe on their home, including the current payoff amount of the mortgage and outstanding related debts on the home. Don't include interest due, escrow payments, insurance premiums, association fees, or property taxes. Check with the mortgage company if you are not sure of the amount.

Only enter what your parents owe on their home; don't include personal or consumer loans or any other debts.

If your parents are not the sole owners of the home, give only their portion of the debts.

PA-140 - Select the year your parents purchased their home. If they own a home but didn't purchase it, select the year they took possession of it.

PA-145A - Enter the amount your parents originally purchased their home for. If they own a home but didn't purchase it, enter the value of the home when they took possession of it.

PA-180A - If your parents own other real estate (including residential or commercial rental property, land, second or summer homes, a time share), enter how much these assets are worth **today**. Use the price they could reasonably expect to receive for these assets if they were sold today. Don't use assessed, insured, or tax value.

If your parents are not the sole owners, enter only your parent's share of the total value.

If your parents don't own any real estate other than their home, enter "0" (zero).

PA-185A - Enter how much your parents owe on other real estate/properties, including the current payoff amount of the mortgage and related debts. Don't include interest due, escrow payments, insurance premiums, association fees, or property taxes. Check with the mortgage company if you are not sure of the amount.

Only enter what your parents owe on the real estate/properties; don't include personal or consumer loans or any other debts.

If your parents are not the sole owners of the real estate/properties, give only your parents' portion of the debts.

If your parents don't own any real estate other than their home, enter "0" (zero).

PA-190A - Do not answer this question if you entered "0" (zero) in PA-180.

If your parents own more than one property, enter in Section ES the year each was purchased and its purchase

If your parents own more than one property, enter in Section ES the year each was purchased and its purchase price.

If your parents own other real estate but didn't purchase it, select the year they took possession of it.

PA-195A - Enter "0" (zero) if you entered "0" in PA-180.

If your parents own more than one property, enter in Section ES the year each was purchased and its purchase price.

If your parents own other real estate but didn't purchase it, enter the value of the property when they took possession of it.

Parents' Expenses (PE)

This section asks for information about the student's parents' expenses. Any time a question says "you" or "your" it is referring to the student. Any time a question says "parents" it is referring to the student's parent(s) whose information is being given on this application. If a question does not apply, answer "0" (zero).

PE-100 - Enter the amount of child support that your parents **paid** or expect to pay to a former spouse in 2012 for dependent children living outside your parents' home. Don't include child support **received** by your parents for support of dependent children living in your parents' home.

PE-105 - Enter the amount of child support that your parents expect to **pay** in 2013 for dependent children living outside your parents' home. Don't include child support your parents expect to **receive** for support of dependent children living in your parents' home.

PE-110 - Enter the total amount of educational loan repayments that your parents made or expect to make in 2012. Include loans obtained by your parents for their own education or for your or your siblings' education. Don't include loans that you or your siblings obtained for your own education and that your parents have agreed to repay.

PE-115 - Enter the total amount of educational loan repayments that your parents expect to make in 2013. Include loans obtained by your parents for their own education or for your or your siblings' education. Don't include loans that you or your siblings obtained for your own education and that your parents have agreed to repay.

PE-120A - You may enter "0" (zero) if your parents' uncovered/unreimbursed medical and dental expenses were less than three percent of their total income.

Enter the amount of money your parents paid or expect to pay in 2012 for medical and dental expenses, including insurance premiums. Don't include amounts covered or reimbursed by any medical or dental plan including insurance or a government sponsored health care system. Don't include health insurance deductions for the self-employed from 2012 IRS Form 1040, line 29. If your parents included medical and dental expenses as an itemized deduction on their U.S. income tax return, they may enter the amount from Schedule A, line 1. (See IRS instructions for Form 1040, Schedule A for a comprehensive list of expenses to include.)

PE-125 - Enter the amount of money your parents expect to pay in 2013 for medical and dental expenses, including insurance premiums. Don't include amounts they expect will be covered or reimbursed by insurance. Don't include health insurance deductions for the self-employed.

Valid expenses may be reported as an itemized deduction on a U.S. income tax return, Form 1040 Schedule A, line 1. (See IRS instructions for Form 1040, Schedule A for a comprehensive list of expenses to include.)

PE-130A - Enter the amount of money that your parents paid or expect to pay in 2012 for elementary, junior high, and high school tuition for family members who were included in PH-100. (Tuition does not include room, board, books, supplies, 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 siblings in preschool or college.

PE-135 - Enter the amount of money that your parents expect to pay in 2013 for elementary, junior high, and high school tuition for family members who were included in PH-100. (Tuition does not include room, board, books, supplies, transportation, etc.) Don't include tuition to be paid by scholarships. Also, don't include any tuition to be paid for the student named on this application or any tuition to be paid for siblings in preschool or college.

PE-140A - Enter the number of dependent children for whom the amount listed in PE-130 was paid or will be paid in 2012. Don't include the student named on this application or any person who was not included in PH-100.

Enter "0" (zero) if you entered "0" in PE-130.

PE-145 - Enter the number of dependent children for whom the amount listed in PE-135 will be paid in 2013. Don't include the student named on this application or any person who was not included in PH-100.

Enter "0" (zero) if you entered "0" in PE-135.

Student's Data (SD)

This section asks for information about the student. Any time a question says "you" or "your" it is referring to the student. If a financial question does not apply, enter "0" (zero). If a non-financial question (e.g. name of school) does not apply, you may leave it blank.

SD-110A - Enter the total amount of all scholarships, grants, and gift aid (money the student does not have to repay) the student received for academic year 2012-13, including those from the college, university, or school he or she is attending. Do not include money the student earned from work or has to repay, including loans (subsidized or unsubsidized) or money earned through work-study.

SD-115A - Enter zero if you are attending or attended a public U.S. high school, or other secondary school where you do not pay tuition to attend in 2012-13.

Give the best estimate of the amount of money your parents paid or will pay towards your academic year 2012-13 private high school, secondary school, college, or university expenses, including tuition and academic fees, books and supplies, and room and board (housing and meals).

Only include expenses directly related to your education, not to extracurricular activities such as sports or band. Don't include amounts your parents borrowed or plan to borrow. Don't include expenses incurred to apply to or prepare for college or university or the next school year (Academic Year 2013-14).

SD-120 - Select your current state, territory, or province of legal residence (permanent home). If that legal residence is outside the U.S., its territories, or Canada, don't answer this question.

SD-145 - Answer "Yes" if you had no living parent (biological or adoptive) at any point since you turned age 13, even if you are now adopted.

Answer "Yes" if you were in foster care at any point since you turned age 13, even if you are no longer in foster care as of today.

Answer "Yes" if you were a dependent/ward of the court at any point since you turned age 13, even if you are no longer a dependent/ward of the court as of today.

The financial aid administrator at your college or program may require documentation that you were in foster care or a dependent/ward of the court.

SD-150 - Answer "No" if you are not homeless, at risk of being homeless, or do not have a determination as such.

Answer "Yes" if at any time on or after July 1, 2012 your high school or school district homeless liaison, or the director (or designee) of an emergency shelter program funded by the U.S. Department of Housing and Urban Development, or the director of a runaway or homeless youth basic center or transitional living program **determined** you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless. You should also contact the financial office at the colleges and programs to which you are applying to explain your situation.

If you do not have a determination, but believe you are an unaccompanied youth who is homeless or unaccompanied youth who is providing for your own living expense who is at risk of being homeless, explain your circumstances in Section ES. You should also contact the financial office at the colleges and programs to which you are applying to explain your situation.

"Homeless" means lacking fixed, regular and adequate housing, which includes living in shelters, motels, or cars, or temporarily living with other people because you had nowhere else to go. If you are living in any of these situations and fleeing an abusive parent, you may be considered homeless even if your parent would provide support and a place to live.

"Unaccompanied" means you are not living in the physical custody of your parent or guardian.

"Youth" means you are 21 years of age or younger or you are still enrolled in high school as of the day you submit the PROFILE.

The financial aid administrator at your college or program may require you to provide a copy of the determination or other documentation.

Student's 2012 Income and Benefits (SI)

This section asks for information about the student's (and the student's spouse's, if married) income

and benefits. Any time a question says "you" or "your" it is referring to the student (and student's spouse's, if married). If a question does not apply, enter "0" (zero).

SI-125G - Enter the amount you earned or expect to earn from working in 2012, including wages, salaries, tips, and commissions. If you have received your W-2 forms, add up your earnings from your W-2 form(s) and any other earnings from work you performed in 2012 that are not included on your W-2 form(s). If you have not received your W-2 forms, estimate your earnings using pay stubs and other income documentation for 2012. Include financial aid amounts earned from work, such as work-study, but don't include scholarships or grants. Grant and scholarship aid should be reported in SI-165.

SI-135B - If you have received them, enter the amounts from 2012 Form(s) 1099-DIV and 1099-INT. If not, enter the interest reported on your bank and investment statements. Don't include wages. If all or part of your interest income is from the proceeds of the sale of Series EE savings bonds, indicate the amount of such interest income in Section ES.

SI-160G - Use the worksheet to figure out the total. Don't include: 1) any income reported elsewhere on the PROFILE Application, 2) money from student financial aid, 3) "rollover" pensions and "rollover" IRA distributions, 4) Workforce Investments Act educational benefits, 5) combat pay, 6) social security benefits, or 7) gifts and support, other than money, received from friends or relatives.

SI-165B - Enter the total of your 2012 AmeriCorps benefits, including awards, living allowances, and interest accrual payments.

This amount is usually subtracted from your total income in calculating your eligibility for financial aid.

Student's Expected Resources for 2013-14 (SR)

This section asks for information about the student (and the student's spouse's, if married) expected income and resources. Any time a question says "you" or "your" it is referring to the student. If a question does not apply, enter "0" (zero).

SR-100 - If the type of benefits you will receive is not listed, select other and report the benefit type in Section ES.

SR-103 - Do not include your spouse's veterans' education benefits. Note that the financial aid administrator at your college or university will need you to provide information about the education benefits you will receive.

SR-105 - Do not include your spouse's veterans' education benefits. Note that the financial aid administrator at your college or university will need you to provide information about the education benefits you will receive.

SR-110A - Enter your expected earnings for the three-month summer of 2013. If you are unsure as to how much you will make, estimate as best you can based on previous employment and current plans. Don't include any earnings from Federal Work-Study.

SR-115 - Enter your expected earnings for the nine-month school year of 2013-14. If you are unsure as to how much you will make, estimate as best you can based on previous employment and current plans. Don't include any earnings from Federal Work-Study.

SR-150 - Enter the amount of grants, scholarships, and gift aid, etc. that you know you will receive. If you received a competitively awarded Tuition Exchange **Scholarship**, report it here, not in SR-155. Do not include scholarships for which you have applied, but have not received, unless you are certain you will receive the award. If you are granted a scholarship or other financial award after you submit your PROFILE application, update your colleges as soon as you have any new information.

Do not include any student financial aid that you expect to receive from the colleges and universities to which you are applying.

SR-155A - If your tuition benefits can only be used at certain schools, explain those or any other limitations in Section ES. If you received a competitively awarded Tuition Exchange Scholarship, or other competitively-awarded employer-sponsored scholarship, do not report it here. Report it in SR-150.

SR-160A - Give the best estimate of the amount of money that your parents plan to pay toward your 2013-14 college expenses from income and assets. College expenses include tuition and fees, books and supplies, room and board, transportation, and personal expenses. Don't include money from your noncustodial parent or amounts your parents plan to borrow.

SR-165A - Enter any amounts the student will receive from other sources including the student's relatives to cover 2013-14 college expenses. List sources and amounts in Section ES.

Student's Assets (SA)

This section asks for information about the student's (and student's spouse's, if married) assets

This section asks for information about the student's (and student's spouse's, if married) assets. Any time a question says "you" or "your" it is referring to the student (and student's spouse's, if married). If a numeric financial question does not apply, enter "0" (zero). If a non-financial question (e.g. yes/no questions about an asset you do not own) does not apply, you may leave it blank.

SA-100A - Enter your total balance of cash, savings, and checking accounts, as of today. Do not enter average monthly balances. Do not include student financial aid.

SA-105 - Enter the total value, as of December 31, 2012, of all non-education IRA, Keogh, SEP, 401(a), 401(k), 403(b), 408, 457, 501(c), etc. accounts.

SA-110A - Use the worksheet to answer how much your (and your spouse's, if married) investments are worth today. Do not include the value of your home, other real estate, business, or farm. If you, the student, own one or more of those assets, report the value in SA-120 - home, SA-140 - other real estate, and SA-150 - business and/or farm. If you are required to provide parent data, assets that are held in Section 529 prepaid tuition or college savings plans or Coverdell savings accounts should be listed as parent assets in PA-120. If parent data are not required, report these assets here. If you (and your spouse) have assets owned jointly with someone else, give only your (and your spouse's) portion of the assets. If you have a 529 plan as part of a Uniform Gift to Minors Act (UGMA) account or Uniform Transfer to Minors Act (UTMA) account or that was funded from assets from an UGMA/UTMA, it is considered a student asset and should be reported here.

Enter only your assets in this question; don't include your parents' assets.

SA-115A - If you (and your spouse, if married) have assets owned jointly with someone else, give only your (and your spouse's) portion of the debts. Enter only what you owe on your investments; don't include personal or consumer loans or any debts that are not related to the assets listed. Do not include the debts related to your home, other real estate, business, or farm. If you, the student, own one or more of those assets, report those debts in SA-125 - home, SA-145 - other real estate, and SA-155 - business and/or farm. Only enter your assets; don't include your parents' assets.

SA-170A - Enter the total value of all of your (and your spouse's, if married) trust accounts, regardless of whether any of the income or principal is currently available. Don't include funds held in Section 529 plans. If you (and your spouse) don't have any trust accounts, enter "0" (zero).

SA-175 - Select "Yes" if you can withdraw interest or part of the principal from the trust. Do not answer this question if you entered "0" in SA-170.

SA-180 - Do not answer this question if you entered "0" in SA-170.

Family Member Listing - Parents' Household (FM)

Give information for all family members entered in question PH-100 except the student and the student's parent(s). The number of family member spaces provided below is based on your answer to question PH-100. If there are too many or too few spaces below, please review and correct your answer to question PH-100. If a financial question does not apply, enter "0" (zero). If a non-financial question (e.g. name of school) does not apply, you may leave it blank.

Family Member 1

FM-115 - If the family member is attending school, including a private preschool, an elementary or secondary school, or a college, university or graduate school, enter the name of the school. If the student is currently in high school (secondary school), even if he or she is taking or has taken college, university, or college/university-level courses, enter the name of the high school (secondary school) he or she is attending.

FM-125A - If this person attended or is attending a tuition-charging school, college, or university, enter or estimate the total educational fees for 2012-13, including tuition and fees and books and supplies. Only include expenses directly related to this student's education, not to extracurricular activities such as sports or band.

FM-130A - Enter all scholarships, grants, and gift aid (money the student does not have to repay) this person received for academic year 2012-13, including those from the college, university, or school he or she is attending. If this person received a competitively awarded Tuition Exchange Scholarship, or other competitively-awarded employer-sponsored scholarship, report it here. Do not include money the student earned from work and/or has to repay, such as loans (including subsidized loans) or money earned through work-study.

FM-135A - If this person attended a tuition-charging school (elementary, middle, high, or secondary school), college, or university during academic year 2012-13, enter or estimate the amount of money your parents paid or will pay towards educational expenses, including tuition and fees, books and supplies, and room and board (housing and meals). Only include expenses directly related to this student's education, not to extracurricular activities such as sports or band. Don't include amounts your parents borrowed or plan to borrow for this student.

FM-160A - If this person will attend a tuition-charging school (elementary, middle, high, or secondary school), college, or university in 2013-14, enter or estimate the total educational cost of attendance, including tuition and

fees, books and supplies, room and board (housing and meals), transportation, and personal expenses. Only include expenses directly related to this student's education, not to extracurricular activities such as sports or band.

FM-165A - If this person will attend a tuition-charging school (elementary, middle, high, or secondary school), college, or university during the 2013-14 academic year, enter or estimate the amount of money your parents paid or will pay towards 2013-14 educational expenses, including tuition and fees, books and supplies, and room and board (housing and meals). Only include expenses directly related to this student's education, not to extracurricular activities such as sports or band. Don't include amounts your parents borrowed or plan to borrow for this student.

Explanations/Special Circumstances (ES)

Use this space to explain any unusual expenses such as high medical or dental expenses, educational and other debts, child care, elder care, or special circumstances such as loss of employment. Also give information for any outside scholarships you have been awarded. Please limit your responses to 2000 characters. (Characters include spaces, line returns, etc.) Any information beyond 2000 characters will not be saved and reported to your schools. Do not copy and paste. Extra characters may be included when you copy and your full text may not be saved. If more space is needed, use sheets of paper and send them directly to your colleges, universities, and programs. Include the student's name on all correspondence. You must provide this information in English.