

Biggest Differences Between the CSS Profile and the FAFSA (Free Application for Federal Student Aid)

Profile – Non Federal Aid (Institutional Aid)

FAFSA – Federal Aid

1. Submission Dates – Profile is submitted in the fall; the FAFSA cannot be submitted before January 1.
2. Specific Questions – Profile contains questions specific to the school you're applying; FAFSA contains the same questions for everyone. (See sample Profile Application)
3. Different Methodology – Profile determines your financial need differently than the FAFSA, taking into account such factors as home equity as part of your assets. In general, the Profile asks for more detailed information and delves deeper into your financial situation. FAFSA uses the federal methodology. Profile uses the institutional methodology. (See attached charts)
4. Minimum Student Contribution – Profile requires this; FAFSA does not.
5. Greater Reliance on professional judgment – Profile gives financial aid counselors greater freedom to grant aid based on a student's particular circumstances.
6. Cost – FAFSA is free; there are charges involved in Profile registration (see registration brochure).
7. Application – You can only register for the Profile online. The FAFSA can be filled out either through the paper version or online.

Tips for Completing the Profile

- Make sure you apply on time! Review the priority filing dates for all schools to ensure the application arrives on time. Remember, colleges use PROFILE information to determine who gets limited grant dollars. Late filers must make due with what is left over and may lose eligibility altogether.
- Have your tax returns handy. Ideally, you'll have already completed your tax return for the most recent tax year.
- You should leave plenty of time to fill out the form. Don't assume the entire application can be completed in one session. We recommend you start at least one week before intending to complete the form.