



PROFILE Online – Tips for Separated and Divorced Parents

The Custodial Household

The custodial household is defined as the parental residence where the student has lived the most during the 12 months prior to filing the application. If the student has spent an equal amount of time in both parents' households during the past year, then the custodial household is the residence of the parent **who provided the most financial support** to the student during this period. Financial support includes any of the following:

- money
- housing
- clothing
- food
- medical and dental care

If time and financial support were absolutely equal for both parents, you must choose which parent will be considered the custodial parent in the application process and report that parent's information in Sections G through N.

The Custodial Parent(s)

The custodial parent(s) are the parent or parents with whom the student has lived the most during the 12 months prior to filing the application (or who provided the most financial support if the student lived with both biological or adoptive parents equally). If the student's custodial biological or adoptive parent has remarried and the student lives with a step-parent, information about **both custodial parents**, the biological/adoptive parent and the step-parent, is reported in Sections G through N of the PROFILE.

The Noncustodial Parent

The noncustodial parent is the parent with whom the student lived the least during the 12 months prior to filing the application and/or who provides less than 50% of the applicant's financial support. His or her information will be reported by the custodial parent in Section O of the PROFILE Application. The noncustodial parent does not directly provide any information on the PROFILE Application.

If the location of the noncustodial parent is unknown, provide as much information as possible in Section O. Use Section P to explain your household situation. Furthermore, you may need to provide additional documentation to the financial aid office at the college or program to which you are applying about the level of communication you have with the

noncustodial parent. It is up to the institution to determine if further information is required.

If the student's parents divorced, but since then, one of his or her parents has died, answer "No" to the Registration question "Are the student's biological or adoptive parents separated or divorced, or were they never married?" (You may return to Registration from the Application to change this answer, if necessary.) Do not enter the deceased parent's information in Section O. Explain your situation in Section P.

Recent Divorce or Separation

If the divorce or legal separation is **very recent**, or still in progress, permanent decisions about the separation of assets and income may not have been reached at the time the PROFILE application is to be filed. In general, if two parents remained in the household for **6 or more months in the prior year**, it is reasonable to report the **total income and assets shared jointly** by both wage earners on the application. Use Section P to explain the recent divorce or separation and to indicate changes to income, assets, and family size expected in the upcoming year. Report the estimated income of the custodial parent only in Section L.

In cases where the separation has been in effect for longer than 6 months, it is reasonable to **report the income and assets of the custodial parent only** on the PROFILE application. If the custodial parent has jointly owned assets (with the noncustodial parent or others), give only the custodial parent's portion of the assets' market value and debts. In these cases, it is necessary to also report the level of **child support** being received, even if this support has not been ordered by a final court decree. Use Section P to further explain the current status of the applicant's household.

The Noncustodial PROFILE (NCP)

Many institutions will require that the **noncustodial** parent complete the Noncustodial PROFILE(NCP), which is used to evaluate the financial strength of the noncustodial parent (and his/her current spouse). If one of the student's colleges or programs requires the NCP the student will be notified at the earliest moment he or she qualifies for the requirement: at the end of registration, at application submission, or when the student adds that college or program to a submitted application.

If the NCP is required, the student's registration, submit, or add school request acknowledgment will contain the NCP website address (<https://ncprofile.collegeboard.com>), the student's CSS ID, and an initial password, which is all the noncustodial parent needs to sign into the NCP Application for the first time.

The noncustodial parent will be required to create a new password as part of the initial sign in process. By changing the password, the noncustodial parent can ensure that his or her information will remain secure. The custodial parent does not provide any of the information on the NCP, nor does the custodial parent have access to the information submitted by the noncustodial parent.

Other colleges that require information from the noncustodial parent may require different application forms, including the Noncustodial Parent's Statement. Additionally, if a college or program requires the **online Noncustodial PROFILE**, submitting a copy of the paper form will delay processing of the student's financial aid application. Follow each college's or program's requirements to ensure the most efficient processing of the student's financial aid application.

Please see the FAQs or "Search Help" for further information on Separated, Divorced, and Noncustodial Parents.