
How Marital Status Impacts Financial Aid

The FAFSA and CSS Profile formulas treat divorce and separation differently for financial aid purposes.



Divorce, Separation and FAFSA

In cases of divorce and separation, the FAFSA only cares about the assets and income from the **custodial parent**.



FAFSA Definition of Custodial Parent

For divorced/separated parents:

The custodial parent is the one whom the child has lived with during the majority of the 12-month period ending on the day the FAFSA is filed.



FAFSA Definition of Custodial Parent

Factors that are **irrelevant** when determining the custodial parent:

- ☐ Which parent claims the child on taxes.
- ☐ Who pays for child support.



Remarriage and the FAFSA

If the custodial parent gets remarried, the FAFSA will assess the assets and income from the new spouse.



Prenuptial Agreements and Financial Aid

Some couples believe that a prenuptial agreement will keep them from having to share a new spouse's assets/income for financial aid purposes when completing the FAFSA and Profile.

That strategy will not work.



Divorce, Separation and FAFSA

Because the FAFSA ignores the noncustodial parent, parents should be strategic about where the child should reside. If need-based aid is possible, consider having the student live at least 51% of the time with the parent with the least assets and income.



FAFSA treats
separated couples
the same as
divorced ones.

The FAFSA rules are the same for separated parents, but they can't be living in the same household. Neither can divorced parents.



CSS PROFILE: DIVORCE, SEPARATION



CSS PROFILE: DIVORCE, SEPARATION

Most Profile schools will require the noncustodial parents to share their financial information.



CSS PROFILE: DIVORCE, SEPARATION

Typically, Profile schools want to know about the assets/income of the two biological parents whether or not they've been remarried.



Check Each Profile School's Requirements

Check whether a college requires the noncustodial parent's financial information by first heading to the Profile institutional membership list.



Check Each Profile School's Requirements

Pull up the Profile
college membership
list and look under this
heading:

**CSS Profile –
Noncustodial Parents.**



* Google: CSS Profile membership list.

Profile Schools and Custodial Parents



2019-20 Participating Institutions and Programs

The following colleges, universities, and scholarship programs use CSS Profile® and/or IDOC as part of their financial aid process for some or all of their financial aid applicants in the populations listed below. Please check schools' websites or contact the institution for more information.

CSS Code	Institution Name	Institution State	CSS Profile – Domestic Students	CSS Profile – International Students	CSS Profile – Noncustodial Parents	IDOC
7011	Abraham L Buckwalter Fund	PA	Yes	No	No	No
1003	Alabama A&M University	AL	No	No	No	No
0540	American Foreign Srvc Assoc SF	DC	Yes	No	Yes	No
5007	American University	DC	Yes	No	Yes	No
3003	Amherst College	MA	Yes	Yes	Yes	Yes
0193	Armenian Student Assoc of Amer	RI	Yes	Yes	Yes	No
3075	Babson College	MA	Yes	Yes	Yes	Yes
2037	Bard College	NY	Yes	No	Yes	No
3795	Bard College at Simons Rock	MA	Yes	Yes	Yes	No
2038	Barnard College	NY	Yes	Yes	Yes	No
3076	Bates College	ME	Yes	No	Yes	Yes
6032	Baylor University	TX	Yes	Yes	Yes	No
3080	Bennington College	VT	Yes	Yes	Yes	No

If your child will be applying to any Profile colleges, ask each institution how it handles divorce or separation.

Summing Up

- ❑ The FAFSA only cares about the custodial parent when calculating financial aid eligibility.
- ❑ The FAFSA financially penalizes custodial parents who remarry.
- ❑ The Profile typically is interested in the assets and income of the biological or original parents.
- ❑ Profile schools can vary in how they treat divorce and separation.
- ❑ Before applying to a Profile college, be sure to ask a school how it handles divorce/separation.