



PROFILE Online – Glossary

401(k)

An employer-provided retirement savings plan through which employees request that part of their pay be directly deposited in a tax-deferred investment account. Salary put in the plan is not taxed until it is later withdrawn, presumably in retirement. Employers often match part or all of the employee's deposits. Penalties usually apply to withdrawals before age 55, although most plans allow employees to borrow tax- and penalty-free from their accounts.

529 Prepaid Tuition Plan

529 Pre-paid Tuition Plans are Qualified Tuition Plans (QTP) that allow parents, other relatives, and even non-relatives to save funds each year for college expenses. Prepaid Tuition Plans allow the family to purchase "shares" of tuition costs for a designated beneficiary (student). These plans allow the family to "lock in" future tuition charges at today's rates.

Since these plans represent an asset they must be reported as such on the PROFILE if the parent is the owner of the plan established for the student or the student's brothers or sisters.

529 Savings Plan

529 Savings Plans are Qualified Tuition Plans (QTP) that allow parents, other relatives, and even non-relatives to save funds each year for college expenses. The owner of the plan deposits funds into the account and when the beneficiary enrolls in college, those accumulated funds (principal plus interest) may be withdrawn to help pay for the beneficiary's college expenses. Earnings on the investment are tax-free to the plan's owner, but when funds are withdrawn, earnings on that amount are taxable to the beneficiary.

Since these plans represent an asset - a savings account of a sort - they must be reported as such on the PROFILE if the parent is the owner of the plan established for the student or the student's brothers or sisters.

Adjusted gross income (AGI)

Adjusted gross income (AGI) is the IRS-defined amount of income a family must report and pay taxes on each year. AGI is the sum of wages, interest income, dividend income, business and real estate income, alimony, capital gains, and miscellaneous income, less the amount of losses and adjustments. The adjustments - sometimes called above-the-line

deductions because you can claim them whether or not you itemize deductions - include deductible contributions to IRAs, SIMPLE and Keogh plans, contributions to health savings accounts, job-related moving expenses, penalties paid on early withdrawal of savings, the deduction for self-employment tax, alimony payments, interest on higher education loans and certain qualifying college costs.

Adobe Acrobat Reader

Free, downloadable software that lets you view and print Adobe Portable Document Format (PDF) files, as well as fill in and submit Adobe PDF forms online.

Adoptive parent

Parent who has completed the legal process to raise a child of other biological parents as if it were his or her own

Annuity

An investment that pays the investor a set amount of money each year for a number of years, often the investor's lifetime.

Asset

An item of value, such as a family's home, business, and farm equity, real estate, stocks, bonds, mutual funds, cash, certificates of deposit (CDs), bank accounts, trust funds, savings and checking accounts.

Biological parent

The genetically related or birth parent

Certificate of deposit (CD)

A certificate, issued by a bank to a depositor, indicating a sum of money has been deposited for a specified term and on which interest is paid.

College Savings Plan

College Savings Plans are Qualified Tuition Plans (QTP) (also known as 529 plans) that allow parents, other relatives, and even non-relatives to save funds each year for college expenses. The owner of the plan deposits funds into the account and when the beneficiary enrolls in college, those accumulated funds (principal plus interest) may be withdrawn to help pay for the beneficiary's college expenses. Earnings on the investment are tax-free to the plan's owner, but when funds are withdrawn, earnings on that amount are taxable to the beneficiary.

Since these plans represent an asset - a savings account of a sort - they must be reported

as such on the PROFILE if the parent is the owner of the plan established for the student or the student's brothers or sisters.

Coverdell education savings account

Originally known as the education IRA. A Coverdell education savings account allows you to put money in a special account that will be used to pay a student's school bills. There's no deduction for contributions but if the money is used to pay qualifying expenses, withdrawals are tax free.

CSS Code

The unique number assigned to each college, university, and scholarship program that accepts or requires the CSS/Financial Aid PROFILE, Noncustodial PROFILE (NCP), and Institutional Documentation Service (IDOC)

CSS Code List

The list of colleges, universities, and scholarship programs that accept or require the CSS/Financial Aid PROFILE.

CSS ID

The unique number assigned to the student at the end of the Registration process. It is used to identify the student throughout the PROFILE process. The student should keep this safe and available, as it will be required for calls to customer service and for use in the Noncustodial PROFILE (NCP) process if the NCP is required.

Custodial household

The custodial household is the household in which the student lives. If a student's parents are divorced or separated, the custodial household is the parental residence where the applicant has lived the most during the 12 months prior to filing the application. If the student lived equally with each parent, the parent providing more than 50% of the student's financial support is considered custodial. Financial support includes money, housing, clothing, food, medical/dental care, and transportation.

Even if time and financial support were equal for both parents, you must choose which parent will be considered the custodial parent in the application process.

Custodial parent

The custodial parent(s) are the parent(s) the student lives with. If a student's parents are divorced or separated, 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. If the applicant has spent an equal amount of time in both parents' households during the past year, then the custodial parent is the parent who provided the most financial support

during this period. Financial support includes money, housing, clothing, food, medical/dental care, and transportation. If the student's custodial biological or adoptive parent has remarried and the student lives with a step-parent, the step-parent is considered the student's custodial parent as well, and information about both custodial parents, the biological and the step-parent, is reported on the PROFILE. Even if time and financial support were equal for both parents, you must choose which parent will be considered the custodial parent in the application process.

Deductions

Expenses you are permitted to subtract from your taxable income. All taxpayers may claim a standard deduction amount. If your qualifying expenses exceed your standard deduction, you may claim the higher amount by itemizing your deductions.

Dependency status

In general, a student's dependency status is the degree to which a student has access to parent financial resources. Each student is determined to be dependent on or independent of his or her parents based on the following criteria: Is the student 24 years old or older? Is the student married? Is the student enrolled in a graduate or professional school program? Does the student have dependents other than a spouse? Is the student an orphan or ward of the court? Is the student a military veteran? If the student can answer yes to any of the above questions, he or she is considered independent.

Financial aid eligibility is, in part, determined by a student's dependency status. Independent students are treated differently from students who are dependent on their parents. However, some schools and programs require parental information on the PROFILE even if the student is considered independent based on the criteria above.

Dependent

Someone you support and for whom you can claim a dependency exemption on your tax return. For a child or other person to be considered your dependent, they must live with you and you must provide them with more than half of their support.

Dependent care account

An employer-sponsored benefit which allows the employee to pay for dependent care on a pre-tax basis. The employer withholds a certain portion of their earnings to pay for these expenses. In return, their income is reduced by the amount withheld and therefore their taxes are also reduced. The amount withheld for these purposes is reported by the employer on the W-2 form. Since no taxes are paid on this income, it is considered untaxed income.

Dependent student

A student is considered dependent, for financial aid consideration, if he or she is or has

none of the following: at least 24 years old as of January 1 of the academic year, married, a graduate or professional student, has a legal dependent other than a spouse, a veteran of the US Armed Force, an orphan or ward of the court (or was a ward of the court until age 18).

Early Action

A program with earlier deadlines and earlier notification dates than the regular admissions process. Unlike an Early Decision program, students who apply to an Early Action program do not have to commit to attending the school if admitted.

Early Admission

A program that allows gifted high school juniors to skip their senior year and enroll instead in college. The term "Early Admission" is sometimes used to refer collectively to Early Action and Early Decision programs.

Early Decision

A program with earlier deadlines and earlier notification dates than the regular admissions process. Students who apply to an early decision program commit to attending the school if admitted (thus, early decision can be applied to only one school).

Earned income

Compensation, such as salary, commissions and tips, you receive for your personal services. This is distinguished from "unearned" income such as interest, dividends and capital gains.

Earnings

Money earned through paid employment, as profit, or from investments

Education savings account

Education savings accounts are special savings accounts that allow parents, other relatives, and even non-relatives to save funds each year for college expenses, often providing special tax-incentives. There are several different types.

Educational IRA

Educational IRAs are special savings accounts that allow parents, other relatives, and even non-relatives to save funds each year for college expenses, often providing special tax-incentives. There are several different types.

Electronic Funds Transfer (EFT)

Transfer of funds initiated through electronic means, such as data transmission by computer rather than a paper-based transaction. You can use your checking account information to initiate an EFT to pay your PROFILE fees. EFTs may result in an immediate transfer of funds, so funds must be available in your checking account at the time of the transfer request.

Eligible non-citizen

Someone who is not a U.S. citizen but is nevertheless eligible for federal student aid. Eligible non-citizens include: 1) U.S. permanent residents with a Permanent Resident Card (I-551), 2) conditional permanent residents (I-551C), 3) noncitizens with an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any one of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms paroled for a minimum of one year and status has not expired), or "Cuban-Haitian Entrant."

Expected Family Contribution (EFC)

The amount of money that the family is expected to be able to contribute to the student's education, as determined by the Federal Methodology need analysis formula approved by Congress. The EFC includes the parent contribution and the student contribution, and depends on the student's dependency status, family size, number of family members in school, and taxable and nontaxable income and assets. The difference between the cost of attendance (COA) and the EFC is the student's financial need, and is used in determining the student's eligibility for need-based financial aid.

Federal Institution Contributions Act (FICA)

The Federal Insurance Contributions Act (FICA) provides for a federal system of old-age, survivors, disability, and hospital insurance. This system is financed by the social security and Medicare tax that is withheld from employees' wages. The amounts withheld are reported on employees' W-2 forms.

Federal Work-Study (FWS)

Program providing undergraduate and graduate students with part-time employment during the school year. The federal government pays a portion of the student's salary, making it cheaper for departments and businesses to hire the student. For this reason, work-study students often find it easier to get a part-time job. Eligibility for FWS is based on need. Money earned from a FWS job is not counted as income for the subsequent year's need analysis process.

Fee Payment Card

Cards distributed by the financial aid office of participating institutions that cover the fees for reporting a student's PROFILE data to one college or university. Each card has a unique number that is entered during the payment process when a student submits the PROFILE or completes an Add School Request (ASR).

Fee Waiver

The PROFILE fees for up to six colleges or programs (registration and reporting) are automatically waived for a limited number of first-time applicants from very low income families who qualify based on the information provided on the PROFILE. These fee waivers are granted automatically when the applicant submits the PROFILE.

Financial aid

Financial aid is money supplied by a source other than the family to assist with the costs of a student's postsecondary education. Sources include federal, state, institutional, and private funds. Major forms of financial aid include gift aid (grants and scholarships) and self-help aid (loans and work-study).

Financial Aid Administrator (FAA)

A college or university employee who is involved in the administration of financial aid. Some schools call FAAs "Financial Aid Advisors" or "Financial Aid Counselors."

Free Application for Federal Student Aid (FAFSA)

The form that must be completed by all students and parents who apply for federal student aid, such as Pell Grants. As the name suggests, no fee is charged to file a FAFSA. You can get a FAFSA from your high school guidance or college financial aid office, or call the Federal Student's Aid Information Center at (800) 433-3243. You can also complete a FAFSA online at www.fafsa.ed.gov.

Grant

A type of financial aid that the student does not have to repay.

Hope Credit

Tax credit for each eligible dependent family member enrolled at least half-time in their first two years of undergraduate study. The amount of the credit is based on the qualified tuition and fee expenses paid by the taxpayer.

Income

The amount of money received from employment (salary, wages, tips), profit from financial instruments (interest, dividends, capital gains), or other sources (welfare, disability, child support, Social Security, and pensions).

Independent student

A student is considered independent, for financial aid consideration, if he or she is at least

one of the following: at least 24 years old as of January 1 of the academic year, is married, is a graduate or professional student, has a legal dependent other than a spouse, is a veteran of the US Armed Forces, or is an orphan or ward of the court (or was a ward of the court until age 18). If not, the student is considered dependent. A parent refusing to provide support for their child's education is not sufficient for the child to be declared independent.

Financial aid eligibility is, in part, determined by a student's dependency status. Independent students are treated differently from students who are dependent on their parents. However, some schools and programs require parental information on the PROFILE even if the student is considered independent based on the criteria above.

Individual Retirement Account (IRA)

An investment account in which a person can set aside income up to a specified amount each year and usually deduct the contributions from taxable income, with the contributions and interest being tax-deferred until retirement. A reference to an IRA without the moniker "Roth" in front of it is a reference to a traditional IRA, a tax-favored account designed to encourage saving for retirement. If your income is below a certain level or you are not covered by a retirement plan at work, deposits into a traditional IRA can be deducted.

Institutional Documentation Service (IDOC)

Through IDOC, the College Board collects income tax returns and other documents from financial aid applicants on behalf of participating colleges and scholarship programs. Students will be notified on their online PROFILE acknowledgment if they are required to submit their documents through IDOC. The notification will also appear on their acknowledgment email.

Interest

Amount charged to the borrower for the privilege of using the lender's money. Interest is usually calculated as a percentage of the principal balance of the loan. The percentage rate may be fixed for the life of the loan, or it may be variable, depending on the terms of the loan.

Itemized deductions

Itemized deductions include such things as medical and dental expenses, state and local income taxes, home mortgage interest and points, gifts to charity, losses from theft or casualty, and unreimbursed employee expenses. Itemized deductions result in a lowered adjusted gross income and lower federal taxes paid. Students or parents who itemize deductions total them on line 28 of Schedule A (Form 1040).

Keogh plan

Also known as an H.R. 10 plan, this is a retirement plan for the self-employed or small business owners. As much as 20% of self-employment income can be deposited in a Keogh, and contributions can be deducted. There is no tax on the earnings until the money is withdrawn. There are restrictions on tapping the account before age 59 1/2.

Land sale contracts

A land sale contract is a contract drawn between a buyer and a seller for the sale of property with payments usually made in installments. Ownership of the property is not transferred until all of the payments have been made.

Legal guardian

A legal guardian is a person who is appointed by a court to act as a guardian in a legal relationship and who is directed by a court to support the student with his or her own financial resources.

Lifetime Learning Credit

Tax credit 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.

Loan

A type of financial aid which must be repaid, with interest.

Medical spending account

An employer-sponsored benefit which allows the employee to pay for medical expenses on a pre-tax basis. The employer withholds a certain portion of their earnings to pay for these expenses. In return, their income is reduced by the amount withheld and therefore their taxes are also reduced. The amount withheld for these purposes is reported by the employer on the W-2 form. Since no taxes are paid on this income, it is considered untaxed income.

National School Lunch Program

The National School Lunch Program (NSLP) is a federally assisted meal program operating in public and nonprofit private schools and residential child care institutions. It provides nutritionally balanced, reduced-cost or free lunches to children each school day. The program was established under the National School Lunch Act.

Need Analysis

The process of determining a student's financial need by analyzing the financial

information provided by the student and his or her parents (and spouse, if any) on a financial aid form. The student must submit a need analysis form to apply for need-based aid. Need analysis forms include the Free Application for Federal Student Aid (FAFSA) and the CSS/Financial Aid PROFILE.

Noncustodial parent

The noncustodial parent is the parent with whom the student lives less than half-time or who provides less than half of the applicant's financial support. The student's colleges and programs may require the Noncustodial PROFILE (NCP), the paper Noncustodial Parent's Statement or other information from the noncustodial parent.

Noncustodial Profile (NCP)

The NCP is an online application designed to support consistent collection of information from the noncustodial parent. The parent completes a single application and the College Board distributes the information to each college and program that requires it. Colleges and programs sign up for the NCP when they complete their PROFILE Service Options.

Non-education IRA

Individual Retirement Account set up to save for retirement or other non-educational purpose.

Not-for-Profit

An organization or company established for charitable, educational, or humanitarian purposes and not for making a profit.

Parent

For purposes of this application the word parents means the student's custodial parent(s). 1) If the student's biological or adoptive parents are both living and married to each other, then all of the parent questions on the application apply to both of them; 2) If the student's biological or adoptive parents are divorced or separated, then all of the parent questions on the application apply to the parent the student lived with more during the last 12 months. If the student did not live with one parent more than the other in the last 12 months, then all of the parent questions on the application apply to the parent who provided the most financial support during that time, or during the most recent calendar year that the student was actually supported by a parent. (Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, payment of college costs, etc.); 3) If the student's biological or adoptive parent is widowed or single, then all of the parent questions on the application apply to the student's widowed or single parent. If the student's parent described above (2 or 3) has married or remarried as of today, then all of the parent questions on the application apply to the student's stepparent as well. 4) If the student has a legal guardian, then all of the parent questions on the application apply to the student's legal guardian. (A legal guardian is a person who is appointed by a court to be the

student's legal guardian in a legal relationship that will continue after June 30, 2007, and who is directed by a court to support the student with his or her own financial resources.)

Parent Loans for Undergraduate Students (PLUS)

Federal loans available to parents of dependent undergraduate students to help finance the child's education. Parents may borrow up to the full cost of their children's education, less the amount of any other financial aid received. PLUS Loans may be used to pay the Estimated Family Contribution.

Parents' contribution

An estimate of the portion of the student's educational expenses that the federal government believes the student's parents can afford. It is based on their income, the number of parents earning income, assets, family size, the number of family members currently attending a university and other relevant factors.

Portable Document Format (PDF)

A file format developed by Adobe Systems. PDF captures formatting information from a variety of desktop publishing applications, making it possible to send formatted documents and have them appear on the recipient's monitor or printer as they were intended. To view a file in PDF format, you need Adobe Reader, a free application distributed by Adobe Systems.

Prenuptial Agreement

An agreement made before a marriage often relating to financial responsibilities and ownerships

Prepaid Tuition Plan

Pre-paid Tuition Plans are Qualified Tuition Plans (QTP) (also known as 529 plans) that allow parents, other relatives, and even non-relatives to save funds each year for college expenses. Prepaid Tuition Plans allow the family to purchase "shares" of tuition costs for a designated beneficiary (student). These plans allow the family to "lock in" future tuition charges at today's rates.

Since these plans represent an asset they must be reported as such on the PROFILE if the parent is the owner of the plan established for the student or the student's brothers or sisters.

Principal

The amount of money borrowed or remaining unpaid on a loan. Interest is charged as a percentage of the principal.

Qualified Tuition Plans (QTP)

QTPs are savings plans that allow parents, other relatives, and even non-relatives to save funds each year for college expenses for a designated beneficiary - the student who will eventually attend college. They are often known as "Section 529 Plans."

Reimbursement account

An employee fringe benefit, sometimes called a flexible spending account or salary reduction plan, that allows an employee to divert some of his or her pre-tax salary to a special account that is used to reimburse the employee for medical or child-care expenses.

Roth IRA

The backloaded IRA - backloaded because the tax benefits come at the end of the line - where contributions are not deductible but all withdrawals are tax-free, as long as they come after you reach age 59 1/2 and at least four calendar years after the year in which the account was opened.

Savings Incentive Match Plan for Employees (SIMPLE)

A savings incentive match plan for employees that is similar to but more flexible than an IRA for businesses with 100 or fewer employees. Employees enter into a qualified salary reduction agreement to contribute a percentage of their annual compensation to a tax-deferred retirement account

Scholarship

An award to students based on academic achievement, family background, or personal activities. It is sometimes based on financial need. Most scholarships are restricted to paying all or part of tuition expenses, though some scholarships also cover room and board. Scholarships are a form of gift aid and do not have to be repaid. Many scholarships are restricted to students in specific courses of study or with academic, athletic or artistic talent.

Simplified employee pension (SEP)

A pension plan, set up by an employee, in which both employer and employee contribute to an Individual Retirement Account (IRA).

Sponsor Payment Card

Cards distributed by participating scholarship programs that cover the fees for reporting a student's PROFILE data to that scholarship program. Each card has a unique number that is entered during the payment process when a student submits the PROFILE or completes an Add School Request (ASR).

Standard deduction

A no-questions-asked write-off that reduces taxable income, the amount of which varies depending on your filing status. Unlike taxpayers who itemize deductions, you need no records to prove you deserve this deduction.

Tax Deduction

Tax deductions are subtractions from income.

Taxable income

Income that is taxable (such as wages, interest and dividends) rather than tax-exempt (such as the interest on municipal bonds).

Tax-exempt interest

Interest paid on bonds issued by states or municipalities that is tax-free for federal income tax purposes. Although you must report this income on your return, it is not taxed.

Temporary Assistance for Needy Families (TANF)

Commonly known as welfare, is the monthly cash assistance program for poor families with children under age 18.

Thrift Savings Plan (TSP)

Thrift Savings Plans (TSP) provide federal employees with the same savings and tax benefits that many private employers offer their employees. This plan is similar to private sector 401(k) plans. Federal employees can defer tax on part of their pay by having it contributed to a TSP account. The contributions and earnings on them are not taxed until they are distributed.

Trust

A trust places assets under the control of a person who isn't the beneficial owner - that is, the person who has the ultimate right to enjoy the fruits of the property. A trustee manages the property for the benefit of the beneficiaries.

Tuition deduction

Qualifying taxpayers can deduct a portion of college expenses. This break is available whether or not you itemize deductions but is not available to students who are claimed as dependents on their parents' return. Also, you can not claim the deduction in the same year you claim a Hope or Lifetime Learning credit for the same student. But because the income phase-out ranges for this deduction are higher than for the credits, some taxpayers whose income is too high to benefit from the credits will benefit from this write-off.

Uniform Gift to Minors Act (UGMA)

In most states, minor children do not have the legal authority to enter into contracts. This restricts ownership of stocks, bonds, and other investments. The UGMA is federal legislation that allows for the transfer of funds to a minor through the creation of a custodial trust account without the need and legal expense associated with the creation of a trust. UGMA accounts are used as a mechanism for parents or other adults to place securities or other assets in a savings plan for the designated minor while restricting access until the child reaches the age of majority. The age of majority is set by state law and ranges from 18 to 21. UGMA accounts should be reported as student assets on the PROFILE.

Uniform Transfer to Minors Act (UTMA)

In most states, minor children do not have the legal authority to enter into contracts. This restricts ownership of stocks, bonds, and other investments. The UTMA is federal legislation that allows for the transfer of property to a minor through the creation of a custodial trust account without the need and legal expense associated with the creation of a trust. UTMA accounts are used as a mechanism for parents or other adults to place securities or other assets in a savings plan for the designated minor while restricting access until the child reaches the age of majority. The age of majority is set by state law and ranges from 18 to 21. UTMA varies from UGMA in that it expands the types of property you can transfer to a minor, and provides that you can make other types of transfers besides gifts. UTMA accounts should be reported as student assets on the PROFILE.

Untaxed Income

Untaxed income is money received that is not taxed by the IRS. It includes social security benefits; Temporary Assistance to Needy Families (TANF); child support; Earned Income Credit; deductible IRA, SEP, SIMPLE, and Keogh payments; tax exempt interest income; payments to tax deferred plans; additional child tax credit; Workers' Compensation; veterans noneducational benefits; and VA educational work-study allowances.

Verification

Verification is a review process in which the Financial Aid Office determines the accuracy of the information provided on the student's financial aid application. During the verification process the student and parent will be required to submit documentation for the amounts listed (or not listed) on the financial aid application, which may include signed copies of the most recent income tax returns, proof of citizenship, proof of registration with Selective Service, and copies of Social Security benefit statements and W2 and 1099 forms, among other things. If any discrepancies are uncovered during verification, the financial aid office may require additional information to clear up the discrepancies. Such discrepancies may cause your final financial aid package to be different from the initial package described on the award letter you received from the

school.

Veteran

A veteran is someone served in active duty in the U.S. Armed Forces (Army, Navy, Air Force, Marines, and Coast Guard), or served as a member of the National Guard or Reserves and was called to service for purposes other than training, or was a cadet or midshipman at one of the service academies AND was released under a condition other than dishonorable. A veteran is NOT someone who has never served in the U.S. Armed Forces, is currently an ROTC student, a cadet or midshipman at a service academy, or a National Guard or Reserves enlistee activated only for training or someone currently serving in the U.S. Armed Forces.

Visa

A visa is a legal document issued to individuals who are not U.S. citizens and who are living in this country on a temporary basis and for a specific purpose.

W-2 Form

A W-2 is the IRS form listing an employee's wages and tax withheld. Employers are required by the IRS to issue a W-2 form for each employee before January 31.

Ward of the court

A ward of the court is someone under the protection of the courts. Often a minor becomes a ward of the court when the court determines that the child will be subject to abuse or neglect if they remain with the parent or if both of the student's biological or adoptive parents are deceased. The key issue for financial aid purposes is that when a child becomes a ward of the court, no parent or other person is financially responsible for the child. Legal guardians and foster parents are not financially responsible for a ward of the court. Adoptive parents, on the other hand, are financially responsible for the child. A child can be a ward of the court and still have contact with his or her biological parents or even still be living with the parents (albeit under court supervision). The biological parents, however, are no longer empowered to make any decisions on behalf of the child.

WIC Program

Special Supplement Nutrition Program for Women, Infants, and Children