

# Instructions for completing the application.

*Please be sure to complete all required fields. Required fields are those shaded in green. Failure to complete a required field will result in an incomplete application that will not be processed.*

**FAXED OR COPIED APPLICATIONS WILL NOT BE ACCEPTED.**

## Section 1: Applicant & Co-Applicant Information

Please answer all questions included in this section. If your current marital status is married, co-applicant information is required. If the parents are divorced, the parent responsible for payment of the tuition should complete and sign the form. If each of the divorced parents is responsible for a portion of the tuition, each parent should complete a separate form and indicate the portion of tuition for which he/she is responsible. We ask for your social security number to verify the tax return information you are submitting to us. Social security numbers are retained in FACTS Grant & Aid Assessment's secure database and may be shared with your school for identification purposes. Personal information provided to FACTS is not used for any purpose other than to evaluate need for financial aid.

## Section 2: Student & School Information

It is imperative that you complete this section for ALL children in the household attending a tuition-charging PK-12 institution. A child may apply to multiple institutions on one application. Do not submit multiple applications. If you do not know the exact amount of your child's tuition, enter the estimated amount or the amount from the previous school year. Please estimate the amount you and your spouse will be able to contribute toward each child's tuition. Indicate the school name, city, state, and zip code where your child will be attending for the 2014-2015 school year. Enter the amount of tuition the noncustodial parent is required to pay as a result of legal separation, divorce, or paternity proceeding (do not include child support reported in Section 3). Please indicate whether your child will be applying for a scholarship from a state-funded program. Scholarships from state-funded programs are typically issued to your school in the form of a voucher.

## Section 3: Applicant & Co-Applicant Income Information

- | <u>Item #</u> | <u>Instruction</u>  |
|---------------|---|
| 4.            | Enter the "Adjusted Gross Income" from the applicant's most recent federal tax return.  |
| 5.            | If filing separately, list the "Adjusted Gross Income" from the co-applicant's most recent federal tax return. If filing jointly or if there is no co-applicant, enter "0".   |
| 7.            | List the amount of child support you received for <u>all</u> children.  |
| 8.            | List the amount of untaxed social security benefits for <u>all</u> household members. Include Supplemental Security Income (SSI) received.  |
| 12.           | If you anticipate receiving tuition support from friends, relatives and/or your employer, list the amount you will receive.   |
| 14.           | List all other nontaxable income, including but not limited to: tax-exempt interest income, nontaxable IRA or Keogh payments, pastoral and military allowance, foster care allowance, veteran benefits, and nontaxable pension or annuity payments. |
| 15.           | If you anticipate a decrease in income, indicate the amount you expect your income to be in 2014. In 15c, select the reason(s) you expect a decrease.   |

## Section 4: Applicant & Co-Applicant Expense Information

- | <u>Item #</u> | <u>Instruction</u>   |
|---------------|--|
| 7.            | Total the minimum amounts due from all of your monthly credit card statements and enter that amount here.  |
| 9.            | Indicate here if you have other monthly loan payments, not including first mortgages, credit card, or vehicle payments. Examples would be payments to purchase a boat, recreational vehicles, furniture, appliances, or other consumer purchases such as home improvements. List the creditor and monthly payment amount.            |
| 10.           | List the amount you or your spouse pay in child support payments per month.  |
| 11.           | List the amount of the monthly health insurance premiums paid and then select the method of payment to indicate if the premiums are paid pre-tax through your employer via payroll deduction or deducted on your tax return as self-employed health insurance deductions or paid directly to the insurance company.                  |
| 12.           | List the amount you pay annually for insurance for all of your vehicles.   |
| 13.           | List your annual out-of-pocket medical expenses. Examples include dental, eye care, prescription or co-pay expenses. Do not include expenses paid by insurance. Do not include health insurance premiums you pay through payroll deduction or directly to an insurance company.  |
| 14.           | Estimate your total annual charitable donations, cash or check ONLY.   |
| 15.           | Enter the number of family members (children/adults) attending college and provide the total out-of-pocket cost for the school year. Use the total cost for the upcoming year less any grant, aid, scholarship, student loan proceeds, or income from students' own resources. Student loan payments should be listed in question 8. |
| 16.           | If you have children for whom you are paying child or day care expenses, please list your estimated annual expense. Do not include preschool/prekindergarten tuition expenses.   |

## Section 5: Applicant & Co-Applicant Assets and Liabilities

- | <u>Item #</u> | <u>Instruction</u>  |
|---------------|---|
| 1.            | Enter the balance(s) from your most recent savings and/or checking account statement(s).  |
| 2.            | If you have a brokerage account for stocks, bond investments, mutual funds and/or certificates of deposit, list the value of these holdings from your most recent statement(s). |
| 3.            | If you have retirement plan assets, a 401(k), 403(b), Pensions or an Individual Retirement Account (IRA), list the value of these holdings from your most recent statement(s).  |
| 4.            | List the amount you and/or your spouse contribute annually to your retirement plan assets.  |

## Section 6: Required Information & Authorization

Payment of the nonrefundable application fee by check, money order, or credit card must be received in order to process your application. Failure to submit payment with your application could result in you not receiving financial aid.

Please read the Terms and Conditions along with the Authorization before signing the paper application. Paper applications received without a signature will not be processed.

After completing the application make sure to retain a copy of the application for your records.