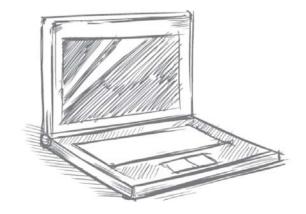
APPLYING FOR THE 2019-20 ACADEMIC YEAR

e partner with School and Student Services (SSS) in our financial aid process. To begin your financial aid application, you will complete SSS's Parents' Financial Statement (PFS).

The Parents' Financial Statement (PFS) is the cornerstone of our financial aid application process. By submitting a PFS, you're granting SSS permission to analyze your financial information. Using their unique methodology, they estimate the amount you can contribute to school expenses and forward that estimate to the appropriate schools. It's one form, for one fee, for any number of applicants, for any number of schools.



How to complete the Parents' Financial Statement (PFS) online

- Beginning October 2, 2018, visit the SSS Family Portal at https://sss.secure.force.com/familyportal.
- Create your Family Portal account with your email address and a password. If you applied for financial aid last year, log into the Family Portal as a Returning Family using the same email address and password.
- Complete a PFS for Academic Year 2019-20. You can log out of the portal at any time and return later to finish it.
- Once all PFS sections are complete with green checks, the "Submit & Pay" button activates. Follow the prompts to the payment screen. The fee of \$51 is nonrefundable.
 Once your PFS is submitted, it cannot be withdrawn from the SSS system.

Next Steps

After you pay for and submit your PFS, you have access to the Family Portal's "My Documents" tab to upload required documents as part of your application process. Be sure to submit required document by their deadlines.

We will communicate our financial aid decision to you directly. To make our decision, we use the information from the PFS as a starting point, and we also consider our school policies, practices, and available budget.

FIND THE PARENTS' FINANCIAL STATEMENT ONLINE AT https://sssbynais.force.com/familyportal





APPLYING FOR FINANCIAL AID AT OUR SCHOOL FOR THE 2019-20 ACADEMIC YEAR

The PFS is a comprehensive application that will take some time to complete. Give yourself the time you need by not waiting until the deadline approaches. It's important to note the difference between the deadlines for admission and financial aid applications.

If you do not have your 2018 tax return, complete the PFS using your most recent tax return. When the requested tax forms arrive, such as W2s or 1040s, log back in and upload them (if required). We also recommend that you review the wide range of materials that SSS has put together to help families with the financial aid process. They are found at www.solutionsbysss.com/parents.

Top 10 Tips for Completing Your Financial Aid Application

- Complete only one PFS per household. You can apply for aid to any number of schools for any number of children using just one PFS for the same flat fee. Know your deadlines for submission.
- 2. Use your legal name. Make sure your name on your Parents' Financial Statement (PFS) appears exactly the way your name appears on your tax documents.
- Enter whole numbers. When entering numbers, do not enter decimals or cents—simply round to the nearest whole number. Understand that all monetary values must be in US Dollars.
- 4. Differentiate applicants from dependents.

 Questions about "student applicants" refer to your children who are applying for financial aid via the PFS. Questions about "other dependents" refer to the children (or adults) for whom you provide support but ARE NOT applying for financial aid.
- 5. Separate salary from profit. If you are a business or farm owner, you will be asked about your salary in the Family Income section. Enter only the amount you actually draw as salary (reported on your W-2). You will provide information about profit/loss elsewhere in the PFS.

- 6. Estimate your taxes. We realize most tax forms are not available until late January. If you don't have your current year's taxes available, it's okay to estimate your answers based on your prior year's tax return.
- 7. Upload or mail your required documents. You're strongly encouraged to upload tax documents via the Family Portal. If you prefer to submit documents by mail, you must print your Cover Sheet from the "My Documents" tab and send it with your documents to the address provided at least 10 days before your school's deadline.
- **8. Tell your story.** Offer explanations when requested, so your story or situation is clear and understandable to those reviewing your application.
- 9. Calculate debt and unusual expenses. When asked to report your credit card debt, enter your total outstanding balances and use the Notes section to specify the types of purchases you used these cards for. When asked to total your "unusual expenses," you'll find a list of the types of expenses you should and should not include.
- 10. Be honest. Take time to carefully consider how much you think you can pay towards tuition on your own. Make a budget of income and expenses and see how much you can include for school costs.

