



SCHOOL & STUDENT SERVICES BY NAIS

# Parents' Financial Statement (PFS) Online Workbook

A guide to completing your application for  
financial aid, from start to finish

*Print out this workbook  
or keep it open on your screen.*

# Quick Reference

Here are a few notes before you begin your Parents' Financial Statement Online:

- **You should only complete the Parents' Financial Statement (PFS) if you have been instructed by a school to do so.**

Nearly 2,200 schools use the PFS as their financial aid application. To confirm that the school to which you are applying uses the PFS, check the list of SSS Subscriber Schools at [sss.nais.org/go/ssscodes](http://sss.nais.org/go/ssscodes).

- **You should complete one PFS for your household.**

If there is more than one adult in your household, you will fill out the information for both "Parent A" and "Parent B." The PFS will also ask you if the student applicant has another living biological parent living *in a different household*. If so, that other parent should also complete *a separate PFS*.

If you have more than one child applying for financial aid, you should submit just one PFS to apply for all your children. (In the PFS, you will complete the information for "Student Applicant A," "Student Applicant B," etc.) The fee for submitting the PFS is the same whether you are applying for one child or for several children. The fee is also the same whether those children are applying to one school or several schools.

- **Submitting your PFS Online will cost \$35, and the fee is nonrefundable.**

You can pay the \$35 in several ways, such as by debit/credit card, PayPal, or via direct debit from your savings/checking account. More information is provided on the Submit and Pay section of the application.

The fee to submit a PFS using the paper form is \$47.

- **Your information is safe.**

The process we use at SSS to protect the information you enter on the PFS (or on other documents you send to us) meets the highest standards in information security. Go to [sss.nais.org/go/security](http://sss.nais.org/go/security) to read about the steps we take to keep your information safe. Schools are also encouraged to keep your information private and to allow access to as few people as possible.

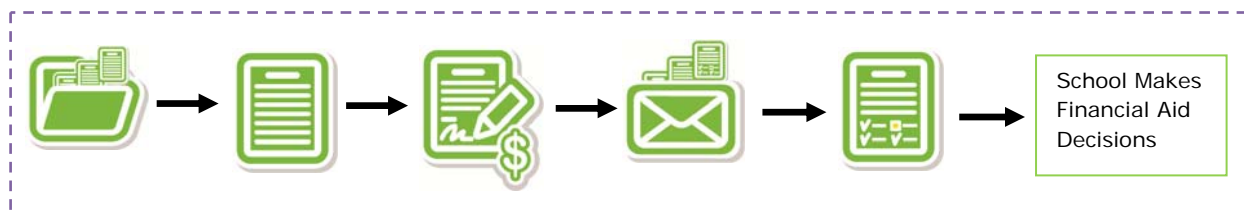
You can help us safeguard your information by following these few steps: (1) Do not share your PFS Online password with anyone else. (2) If you send in additional documents to SSS as instructed by a school, black out any Social Security Numbers.

- **We're here to help.**

We understand that the PFS is a comprehensive application and takes time to complete. We offer on-screen tips and examples that we hope will help answer your questions. Our Customer Service Center is available to help as well. Call us toll-free at (800) 344-8328. If you have a question specific to a school, contact that school's financial aid office directly.

# Overview of the Application Process

Schools use School and Student Services By NAIS (SSS) to help them make fair and accurate financial aid decisions. Here's how the application process works.



## Step 1: Prepare to apply.

Find out from each school its application deadlines and requirements. Then gather any materials you will need to reference as you answer the questions in the PFS. Read more on page 4.



## Step 2: Complete your online PFS.

From your PFS Online Dashboard, choose to begin a new PFS. As you work, you can stop and save your work at any time then log in again using your email address and PFS Online password. Read more on page 5.



## Step 3: Pay for and submit your PFS.

Once you have completed all the fields of the PFS, on the Pay and Submit screen you will choose your method of secure payment (\$35). Once you submit your PFS, your information is sent immediately to schools. It cannot be withdrawn from the PFS system and your money cannot be refunded. Read more on page 7.



## Step 4: "Manage" any additional documents you must submit.

On the Manage Documents screen, you can see what additional documents you should submit to SSS as part of your application, track the receipt of documents you submitted, and upload documents from your computer. Read more on page 8.



## Step 5: View your Family Report to understand SSS's estimate of your family contribution

After you have paid for and submitted your PFS, SSS processes your information immediately and sends your PFS and Estimated Family Contribution to all of the schools you selected. *Each school makes its own financial aid decisions, but uses SSS's estimate as a starting point.* You can log back in to PFS Online and View Your Family Report to read about how SSS calculated your Estimated Family Contribution. Read more on page 9.

**After submission, you can make updates if necessary.** Read more on page 10.



# Step 1: Prepare to Apply

## Know all school deadlines.

It's critical that you meet schools' deadlines for submitting all parts of the financial aid application. Late submission could negatively impact your financial aid outcome. From each school you're applying to, find out what is required, and by when. Use this list below to keep track of those dates.

School Name	SSS Code <i>Ask the school or go to <a href="http://sss.nais.org/go/ssscodes">sss.nais.org/go/ssscodes</a></i>	Deadline to submit the PFS	Deadline to submit additional required documents

**By Mail or Online:** You have the option of submitting additional required documents to SSS by mail or by uploading them online. If you mail items to SSS, mail them *at least 10 days* before the school deadlines to leave time for mail delivery as well as SSS processing time.

## Be ready to answer the questions in the PFS.

Types of Questions You'll Answer in the PFS	Information to have handy to answer these questions
<p><b>Questions about your family's income ("what you earn and receive")</b> You will answer questions about income that is taxed and income that is not taxed. Questions about "taxable income" cover salaries/wages earned by parents <i>and</i> children; alimony; and taxable dividends or interest income. Questions about "non-taxable" income cover child support, social security benefits, etc.</p>	<ul style="list-style-type: none"> <li>• W-2 and/or 1099 form(s)</li> <li>• IRS Form(s) 1040 or 1040a</li> <li>• Social Security statements (SSA-1099 forms)</li> <li>• A sum of the child support you actually received</li> </ul>
<p><b>Questions about the value of your assets ("what you own")</b> Be ready to answer questions about the value of your home and what you pay. The PFS will also ask you about the vehicles you own and about investments and retirement plan accounts.</p>	<ul style="list-style-type: none"> <li>• Mortgage principal balance statements for your home(s)</li> <li>• Lease or finance statements showing the amount owed on vehicles</li> <li>• Bank, investment, and/or mutual fund account statements</li> <li>• Retirement Plan account statements</li> </ul>
<p><b>Questions about your debts ("what you owe")</b> These include questions about the amount you owe on your credit cards, as well as other debt you have incurred.</p>	<ul style="list-style-type: none"> <li>• Credit card statements</li> <li>• Bills/account statements showing major debt outstanding (for past educational expenses, past legal or funeral expenses, damage from natural disasters, etc.)</li> </ul>
<p><b>Questions about how much you pay for educational expenses for <i>all</i> your children</b> (not just the children for whom you are applying for financial aid). The PFS also asks HOW you pay for these expenses – that is from what sources (your own funds, loan, friends/family, etc.).</p>	<ul style="list-style-type: none"> <li>• A sum of the expenses you pay for school, college, and childcare for EACH of your children.</li> </ul>
<p><b>Questions about other family expenses</b> These will include questions about medical and dental care expenses that weren't covered by insurance; and questions about cost of camps, lessons/tutors, and vacations.</p>	<ul style="list-style-type: none"> <li>• A sum of the expenses you paid for medical/dental premiums, as well as non-reimbursed amounts</li> <li>• A sum of expenses for camps/lessons/tutors</li> <li>• A sum of the expenses for vacations taken by all members of the family.</li> </ul>



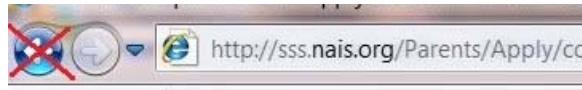
## Step 2: Complete Your Online PFS

### First, a few technical items...

- **Your Internet Browser:** To successfully view and work within Parents' Financial Statement Online, you should use one of the following browsers.
  - *Windows:* Use Internet Explorer 7 or higher or Firefox 3 or higher.
  - *Mac Operating System:* Use Internet Explorer 7 or higher, Firefox 3 or higher or Safari 3 or higher.

Note: For viewing some forms, Adobe Acrobat Reader version 5.0 or higher is required.

- **The Back Button:** Please do NOT use the Back button on your Internet Browser. If you need to go back, use the *Back* navigation button at the bottom of the page. Data may be lost if you use the browser back button.



### The PFS Online Dashboard is your "Home Base."

When you log in to the PFS Online, your "Dashboard" will greet you. On the Dashboard, you will be reminded where you are in the process of completing your application and you will be able to access any area of the PFS Online.



### How long will it take to complete the PFS?

It takes most families approximately one hour to complete the Parents' Financial Statement Online if they have gathered ahead of time the materials to which they need to refer. (See page 4.)

You can pause your work at any time. Just click on "Save and Logoff." Log back in at any time using your email address and PFS Online password.

## Help Along the Way

Throughout the PFS, you'll see Help Tips on the right side of your screen. On the last page of this workbook, you'll also find the contact information for our Customer Service Center.

The screenshot shows the 'Parents' Financial Statement' (PFS) online application interface. The page is titled 'E. Additional Family Information (1 of 5)'. The interface includes a navigation menu on the left with options like 'My PFS Dashboard', 'Household Information', 'Applicant Information', 'Select Subscriber Schools', 'Dependents', 'Family Income', 'Family Assets & Debts', 'Additional Family Information', 'Overview', 'Educational Expenses', 'Other Expenses', and 'Insurance and Recreation'. The main content area contains questions 19, 19A, 20, and 21, each with input fields for 2009 and Estimated 2010 values. A red box highlights a 'HELP TIPS' section on the right side of the page, which includes a 'LAST YEAR ESTIMATE' for Question 19 and detailed instructions for entering medical/dental expenses.

## 10 Tips to Avoid Common Errors

1. **If you must go backward in the application**, use the "back" button at the bottom of the screen. If you use your Internet browser "back" button at the top of your screen, you may lose information.
2. **Zero counts!** Enter a zero if a question does not apply to you. Do not leave the answer blank.
3. **Tell us more.** Offer explanation when requested, so a school can better understand your answer or situation.
4. **Applicants vs. Dependents.** Questions about "student applicants" refer to your children who are applying for financial aid using the PFS you're completing. Questions about "other dependents" refer to the children (or adults) for whom you provide support who ARE NOT applying for financial aid.
5. **Choose the right school.** In the Select Subscriber School section, choose the exact school you wish to apply to, in the correct city and state. Many schools have similar names.
6. **Salary vs. profit.** In the Family Income section, if you are a business owner or farm owner, in the questions about "salary," enter only the amount you draw as salary. You will provide information about profit/loss elsewhere in the PFS.
7. **Rent.** In the Family Assets and Debts section, if you rent your residence, enter the total rent you pay for the whole year, not the amount you pay each month.
8. **Paying by waiver?** Enter a fee waiver code exactly as it was provided to you by a school. It should have eight (8) characters. An incorrect code will delay processing your PFS.
9. **Use the cover sheet.** If you opt to mail in additional required documents to SSS, use a required documents cover sheet, which you can print from the PFS Online. This allows us to match your documents to your application.
10. **Mail early.** If you opt to mail in additional required documents to SSS, do so at least 10 days before the school deadlines to allow for mail delivery and SSS processing time.



## Step 3: Pay for & Submit Your PFS

Once you complete all sections of the PFS, you will have access to the Pay and Submit section. The fee to submit a PFS online is U.S. \$35 and this fee is nonrefundable. This is a flat fee, whether you are applying for aid for one child or several children, and whether your children are applying to one school or several schools. Your PFS and the application results will not be processed and sent to schools until we receive full payment.

### Payment Options

In the Pay and Submit section, you may make your secure payment using the following methods:

- **Credit card or debit card.** A charge will appear on your credit card as "SSS PFS Online."
- **Direct debit** from your checking or savings account
- **PayPal account.** This is the preferred method for international families.
- Application Fee Waiver Code provided to you by a school. Be sure to enter the 8-character code exactly as it was provided to you.

My Dashboard	Complete Your PFS	Pay and Submit	Manage Documents	View Family Report	Support
<h3>Pay for Your PFS</h3> <p>It costs \$35 U.S. Dollars to submit your PFS and have the results sent to as many schools as you choose. This fee is nonrefundable. Your PFS cannot be processed and sent to schools until we receive full payment. There are several options for making a secure payment. (PayPal is the preferred method for international families. <a href="#">Learn more about setting up a free PayPal account.</a>)</p> <p>Below, select your method of payment, fill in the appropriate information, then click "Submit Payment." (*Required field.)</p> <p><b>Total Amount Due: \$35</b></p> <p>Please select your method of payment:*</p> <p><input type="radio"/> I would like to pay using my Credit Card or Debit Card.</p> <p><input type="radio"/> I would like to make an online payment using my checking or savings account.</p> <p><input type="radio"/> I would like to use my PayPal account.</p> <p><input type="radio"/> I will use an Application Fee Waiver Code provided to me by a school.</p>					

Once you have successfully submitted and paid for your PFS, you will receive email confirmation from SSS. Your information will be immediately available to schools. **Once submitted, your PFS cannot be withdrawn and your fee cannot be refunded.**



## Step 4: Manage Additional Documents

Many schools require that families submit documents in addition to the PFS. On the "Manage Documents" screen of the PFS Online, you can see which documents have been received and processed by SSS and which are still outstanding. From that same page, you can print a cover sheet if you choose to mail your documents. OR you can upload your documents online.

*You can only access the Manage Documents section of the PFS Online once you have completed and submitted the PFS.*

### Uploading Documents

Following the step-by-step instructions on the Manage Documents screen, you will:

1. **Save each document that you intend to upload as a *separate file*.**  
The files may be Adobe Acrobat PDF files or .jpg image files. Each file may be only up to 500 kilobytes in size.
2. **On the Manage Documents screen, click on "Browse."**  
A menu will appear that shows your computer's folders. Locate the document to upload.
3. **Click on "Upload Documents."**  
Once you have uploaded a document, it may not appear immediately in the "Received Documents" list on the Manage Documents page. It could take up to 24 hours for it to have been processed and appear as "Received."

**Document Management for Your 2011-2012 PFS** Print Cover Sheet

In addition to the completed PFS, many schools require that families submit additional documents. Find out from each school which documents it requires, where you should send them, and by when. If a school you are applying to has asked SSS to collect documents on its behalf, those documents are listed below. You can mail them to SSS or upload them.

Received Documents			
Received	Document	Year	Type
06/21/2010	W-2 form	2009	File Upload
06/30/2010	W-2 form	2010	Paper

**Outstanding Documents**

Below you will see a list of documents you are required by one or more schools to send to SSS. You can print a [Cover Sheet](#) using the button above and [mail that along with your document\(s\) to SSS](#), or you can upload those documents from your computer. To upload your documents, follow these steps:

1. For each document you plan to upload, save it as a separate file. The files may be in any of the following formats: Adobe Acrobat pdf file, Microsoft Word .doc file, .jpg image file, or .tif image file.
2. Click on "Browse." A menu will appear that shows all the folders on your computer. Find the document you want to upload.
3. Repeat this for each document you want to upload, then click on "Upload Documents."
4. Once you have uploaded a document, it will take approximately 24 hours for it to have been processed and appear as "Received".

Tip: Hover your cursor over the SSS School code to see the corresponding school name.

Document(s)	Year	School	File Attachment
IRA, Keogh/SEP information	2010	<a href="#">4937</a>	<input type="text"/> <input type="button" value="Browse"/>
Self-employment information (Business/Farm)	2010	<a href="#">4937</a> , <a href="#">1519</a>	<input type="text"/> <input type="button" value="Browse"/>
Home purchase and mortgage information	2010	<a href="#">1519</a>	<input type="text"/> <input type="button" value="Browse"/>

### Mailing Documents

If you choose to mail documents to SSS, use a cover sheet, which you can print from the PFS Online. Mail your documents at least 10 days before the school deadlines to allow for delivery as well as processing time. Find the regular and overnight mail addresses on the last page of this workbook.



# Step 5: View Your Family Report

## Understand SSS's Estimate of Your Family's Contribution

Immediately after you pay for and submit your PFS, we share your information with the schools you indicated. Each school uses the SSS "Estimate of Family Contribution" as a starting point in determining your financial aid award. Each school makes its own financial aid decisions, based on its budget and policies.

From your Dashboard, click on "View Family Report" to read an explanation of how SSS calculated the amount your family can contribute to educational expenses, and how schools will use that calculation as a starting point for making financial aid decisions. See a sample Family Report below.

### SUMMARY OF PFS INFORMATION YOU SUBMITTED

1	<b>(FAMILY)</b>	
1	No. of Parents	2
2	No. of Tax Exemptions	6
3	No. of Children	4
4	No. of Children in Tuition-Charging Schools	2
	<b>(INCOME)</b>	
5	Parent/Guardian A Wages	\$65,000
6	Parent/Guardian B Wages	\$32,500
7	Dividend/Interest Income	\$200
8	Alimony Received	\$0
9	Other Taxable Income	\$500
10	Untaxed Payments to IRA	\$2,500
11	Keogh Plan Pmts. And SEP Deductions	
12	Other IRS Allowable Adjustments	\$5,000
13	Child Support Received	\$7,500
14	Social Security Benefits	\$22,500
15	Other Nontaxable Income	\$3,000
	<b>(ASSETS)</b>	
18	Home-Present Market Value	\$750,000
19	Home-Total Unpaid Principal	\$650,000
20	Other RE -Present Market Value	\$200,000
21	Other RE- Total Unpaid Principal	\$150,000
22	Bank Accounts	\$5,671
23	Other Investments	\$57,936
	<b>(DEBTS)</b>	
24	Debts	\$45,387
25	Consumer Debts	\$9,743
	<b>(NONDISCRETIONARY EXPENSES)</b>	
31	IRS Total Itemized Deductions	\$35,578
32	Total Federal Income Tax Paid	\$9,785
16	Total Medical/Dental Expenses	\$4,437
17	Unusual Expenses	\$7628
26	<b>BUSINESS/FARM</b>	
27	Business/Farm-% Ownership	
28	Business/Farm-Assets	
29	Business/Farm-Liabilities	
30	Business/Farm-Net Profit/Loss	

### YOUR ESTIMATED FAMILY CONTRIBUTION

	Parent Contribution
Total Parent Contribution for all students	\$20,000

The results above are for day school applicants. Add \$1,700 per student to the Parent Contribution for boarding applicants.

**1. SSS Determines "Discretionary Income."** To calculate your "Discretionary Income," SSS takes your **Income** (the money you earn/receive) and subtracts **Nondiscretionary Expenses** such as taxes and emergencies. It also considers a small portion of your Net Worth (your **Assets** minus your **Debts**) as potentially available for meeting your living expenses. SSS automatically subtracts an allowance for basic living expenses, based on your household size and the remainder is considered your **Discretionary Income**.

**2. SSS recommends to schools your "Estimated Family Contribution,"** the portion of your Discretionary Income that is available to pay for education for *all your children* enrolled in tuition-charging schools. If more than one of your children is applying to tuition-charging schools, the basic expectation is that you can split your parent contribution evenly among them. Your Estimated Family Contribution also includes an expectation that some portion of savings in the student's name will also be included with what the parents can contribute from their own resources.

**3. Schools review your full PFS and may verify your information.** Reviewing your entire PFS, including your explanations, helps school better understand your family's financial picture. Most schools also compare the information you entered on your PFS with official documents, such as tax forms.

**4. Schools may adjust SSS's suggested contribution.** Based on its policies and practice, here are examples that might result in a school making an adjustment to SSS's calculation:

- A school may have a philosophy about a minimum amount that parents should be able to pay for educational expenses.
- A school policy may require that in order to be eligible for aid, both parents earn income (unless they are caretakers or are disabled).
- A school may not be able to afford the financial aid you

qualify for, and ask you to pay more than the SSS calculation.

- A school may review your home equity and/or other assets and debts differently than SSS.
- A school might adjust the SSS calculation to consider cost of living factors in your city or town.

**5. Each school decides how much financial aid it can/will award to your family.** In making its decision about how much of your financial need it can meet, each school considers how much money it has available in its financial aid budget; how much it costs to attend its school (tuition, fees, books, etc.); and the school's enrollment goals. Because schools differ in policy and budget, you may receive very different offers from schools. [Read about some sample scenarios.](#) If you have questions about how a school's award was made, please contact the school's financial aid department.

# Making Updates

Change happens! If you need to make a change to the information you submitted on the PFS or if you wish to send your PFS information to another school, you can do so, for no additional fee.

## Submit a Change to Your PFS

From your PFS Online Dashboard, select the "Academic Year 2011-12" button. On the next screen, select the "Complete Your PFS" tab. From the left menu, select the section of your PFS where you want to make a change. Change your answer as you wish, then press "Save." Once your changes have been saved, click on "Submit PFS Change."

From the left menu, select the area of your PFS where you want to make a change. Change your answer as you wish, then press "Save." Once your changes have been saved, click on "Submit PFS Change."

## Add a School

From your PFS Online Dashboard, select the "Academic Year 2011-12" button. On the next screen, select the "Complete Your PFS" tab. Then click on "Select Subscriber Schools" from the left navigation bar and follow the instructions to select one or more schools, assign the school(s) to your Applicant(s), and save your changes. Once your changes have been saved, click on "Submit PFS Change."

# Support

## Customer Service Center

We are available to assist you in completing and submitting your PFS. Note: For security reasons, we cannot enter the information for you.

- Call (800) 344-8328. If you are calling from outside of the United States or Canada, dial (952) 967-9922.
- Email [sss@nais.org](mailto:sss@nais.org).

We offer extended hours during the busiest months of the application season.

- **November – December:** Mon. – Fri.: 9:00 am - 8:00 pm EST, Sat.: 9:00 am - 4:00 pm EST
- **January – March:** Mon. – Fri.: 9:00 am - 11:00 pm EST, Sat.: 9:00 am - 8:00 pm EST
- **April – October:** Mon. – Fri.: 9:00 am - 8:00 pm EST

## Have your PFS ID number ready when you call!

This number is in the upper right corner of your PFS Online screen. This will allow our agents to assist you most effectively.

## SSS By NAIS Mailing Address

Use one of the addresses below to submit any documents schools have instructed you to send to SSS. (You can also opt to upload them online through the Manage Documents screen.)

Remember: Some schools may ask you to submit required documents directly to the school. Be sure to find out from schools exactly what to send, where, and by when!

For regular mail, use this address:

**SSS By NAIS**  
**P.O. Box 449**  
**Randolph, MA 02368**

For overnight mail, use this address:

**SSS By NAIS**  
**Application Processing Center**  
**437 Turnpike Street**  
**Canton, MA 02021**

### About SSS By NAIS

School and Student Services (SSS) is managed by a division of the National Association of Independent Schools (NAIS), a nonprofit education association. For more than 40 years, SSS has offered private schools assistance in assessing financial aid need and in managing the distribution of their aid. Read more at [sss.nais.org](http://sss.nais.org).

# Questions and Help Tips

On each page of the Parents' Financial Statement Online, you will find "Help Tips" on the right side of your screen that provide guidance related to the question you are answering. Below we have compiled all of the questions and help tips.

## PFS Section Name: "Household Information"

Household Summary	
In this section, you will enter very basic information (names and dates of birth) for all the people who reside <i>in your household</i> . List names exactly as you do on tax forms or other official forms.	<p><b>Parent/Guardian A</b> will serve as our key contact in case we have any questions. <b>Parent/Guardian B</b> refers to a second adult who resides in the same household as Parent/Guardian A and who also provides support for the applicant(s). You can leave the field for Parent B blank.</p> <p><b>Student Applicant</b> refers to those of your children who are students and are applying for aid at an SSS subscriber school.</p> <p>Other <b>Dependent</b> refers to other individuals — child or adult — for whom you provide at least 50% financial support. Include children for whom you provide support, even if they do not live with you.</p>
Additional Parent Information	
Does the applicant(s) have another living biological parent who is NOT listed as Parent/Guardian A or B in the Household Summary?	Check "Yes" if one or more of the applicants has another living parent who resides in a different household. Enter the most up to date address you know for this person. Any noncustodial parent or parent with joint custody who lives in a different household should be listed here. Note: He or she must also complete a separate PFS.
Parent/Guardian A	
Parent/Guardian A	Fill in the contact information exactly as you do on tax and other official forms. Correspondence regarding your PFS will be sent to Parent A. E-mail is the best way for us to reach you. If you have more than one job, list one here, then describe the other job(s) in the Notes section. If you are unemployed, provide a brief explanation in the Notes section.
Parent/Guardian B	
Parent/Guardian B	Fill in the contact information exactly as you do on tax and other official forms. Correspondence regarding your PFS will be sent to Parent A. E-mail is the best way for us to reach you. If you have more than one job, list one here, then describe the other job(s) in the Notes section. If you are unemployed, provide a brief explanation in the Notes section.

## PFS Section Name: "Student Applicant Information"

Student Applicant Information	Enter information only about students who are applying for aid at SSS subscriber schools. Information about your other children will be collected in the section Dependents.
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## PFS Section Name: "Select Subscriber Schools"

Select Subscriber School(s)	<p>1. To begin the selection of one or more schools, select the Country and/or State and click the Find School button. A list of schools will appear in the School Results drop down. OR if you know the SSS code of the school, enter it in the box.</p> <p>2. Select a school and click the Add School button to create a School selection list.</p> <p>3. Repeat the school selection process for all of the schools to which all the student applicants are applying. On the next page, you'll indicate which student is applying to which schools.</p>
Assign Schools	For each Student Applicant, select the "Apply" checkbox for each school to which the student is applying. Indicate whether the student will be a Day or Boarding student at each school selected.
Verify School Selections	Verify that the school selection information is correct. If you wish to make changes, click the Back button on the bottom of the screen and make your corrections. (Do not click the Back button on your Internet browser.) If the information is correct, click Save and Continue.

## PFS Section Name: "Dependents"

Enter the information for all dependents you support <i>other than the student applicant(s)</i> you previously entered.	Complete this item for all your children who are NOT applying for financial aid at an SSS subscriber school. Include children for whom you provide support, even if they do not live with you. If you have dependents who are not children, include them here and provide an explanation in the Notes section. NOTE: If on the "Household Summary" page, you did not indicate that you supported other dependents, then this page will be blank. To add a dependent, go back to Household Summary page.
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**PFS Section Name: "Family Income"**

<b>Basic Tax Information</b>	
6A. Have you completed your 2010 Tax Return?	Answer yes or no. Note: It is NOT a requirement that you have completed your 2010 tax return to complete this PFS.
6B. What was/will be your income tax filing status for 2010?	Refer to your 2010 federal tax return. If Parent/Guardian A and B have different tax filing statuses, enter the tax filing status of Parent/Guardian A.
6C. How many federal income tax exemptions did you/will you claim for 2010?	Enter the total number of persons you claimed or will claim as exemptions on your 2010 federal tax return. If Parent A and Parent B filed separately, enter the <i>total</i> of exemptions claimed on both returns.
6D. What did you or will you report as your total itemized deductions from IRS Schedule A?	Did you file a Schedule A along with your tax return? If so, line 29 will show your "total itemized deductions." Enter that number in PFS Question 6D. If you did not file a Schedule A, enter 0 in PFS Question 6D.  If Parent/Guardian A and B file tax forms separately and both filed a Schedule A, enter the total.
6E. What did you/will you pay in total for Federal Taxes in 2010? (Refer to your IRS form 1040 or 1040A.)	Find this amount on your tax return. If you filed a Form 1040, it is on line 60 "Total Tax." If you filed a Form 1040A, it is on line 28 "Tax." If you filed a Form 1040EZ, it is on line 11, "Tax." Enter that amount in PFS Question 6E.  (Do NOT enter the amount you were refunded or the amount you underpaid. Do NOT enter the amount labeled "federal income tax withheld," because the amount that is withheld is not always what you actually need to pay.)

<b>Total Taxable Income</b>	
7A. Enter total salaries and wages earned by Parent/Guardian A in 2010 and the estimated salaries/wages to be earned in 2011.	Look at your W2 given to you by your employer. In Box 1, you will find your Total Salaries or Wages. If you have more than one W2, add the amounts from Box 1 on each W2 and enter the total in PFS Question 7A.  If you own a business or farm, do not include profit/loss from that business or farm; only include any salary you pay yourself.
7B. Enter total salaries and wages earned by Parent/Guardian B in 2010 and the estimated salaries/wages to be earned in 2011.	Look at your W2 given to you by your employer. In Box 1, you will find your Total Salaries or Wages. If you have more than one W2, add the amounts from Box 1 on each W2 and enter the total in PFS Question 7B.  If you own a business or farm, do not include profit/loss from that business or farm; only include any salary you pay yourself.
7C. Enter the total taxable dividends and/or interest income you received in 2010 and the amount you estimate you'll receive in 2011. (Refer to your 1099 statement(s).)	Did you receive a 1099-INT and/or a 1099-DIV? If you did, line 1 on the 1099-INT shows your interest income. Line 1A on your 1099-DIV shows your dividend income. Add the amounts in those lines and report the total in PFS Question 7C. Your response to this question cannot be a negative number.  If you enter an amount greater than 0, you must then enter amounts in future questions that relate to checking, savings, and or investment accounts.  (Do NOT report the value of taxable and nontaxable investments here; you will report that in Section D: Family Assets.)
7D. Enter the amount of alimony you received in 2010 and the amount you estimate you'll receive in 2011.	Look at your Form 1040. Line 11 shows the alimony payments you received in 2010. Enter that amount in PFS Question 7D.  Do NOT enter child support here; you will enter that in the "Total Nontaxable Income" section of the PFS.
7E. Enter the total of all "Other Taxable Income" you received in 2010 and the amount you estimate you'll receive in 2011. See Help for guidance.	Enter all taxable income you received that you have not reported elsewhere in this PFS. In your total, include income you received from pensions, annuities, rental properties, royalties, estates or trusts, household expenses paid in lieu of alimony, unemployment compensation benefits, capital gains, and taxable social security benefits. These amounts are all listed in the Income section of your Form 1040 or 1040A. Also include income taxable distributions from your Individual Retirement Account (IRA) received in 2010. If you report any amount other than zero, please provide an explanation of the amount and its source(s) in the Notes section.
7F. If you made pre-tax payments into your individual Retirement Account (IRA) in 2010, enter that amount and the amount you estimate for 2011. If you did not, enter zero.	In 2010, did you make payments into an Individual Retirement Account (IRA) or a Roth IRA? If so, look at your Form 1040, line 32, or your Form 1040A, line 17, to find the total untaxed portion of your salary or wages that you paid into your IRA or Roth IRA. Enter that amount in PFS Question 7F. If you made no payments into an IRA or Roth IRA, enter zero.
7G. If you made payments into a Keogh plan, Simplified Employee Payment (SEP) in 2010, enter that amount and the amount you estimate	In 2010, did you make payments into a Keogh, Simplified Employee Payment (SEP), SIMPLE, and/or other qualified plans? If so, look at your Form 1040, line 28, to find the total amount of the payments you made. Enter that amount in PFS Question 7G.

for 2011. If you did not, enter zero.	If you did not payments into this type of plan, enter zero.
7H. If you made other allowable adjustments to your taxable income, enter the total amount here.	Look at your Form 1040, line 36, to find your total adjustments to taxable income. Take this number and subtract what you reported in PFS Questions 7F and 7G. Enter the difference in PFS Question 7H.  If you had no such adjustments, enter zero.  If you enter in a figure greater than 0, use the Notes section to itemize the types of adjustments they were.

<b>Business and/or Farm Detail</b>	
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Do you own a business and/or farm? <b>If you answer yes, you should then answer questions 7I – P. If you answer no, then just fill in zeros for questions 7I - P.</b>	Select "Yes" if you are sole proprietor of, or a partner in, a business or farm. You will then be presented with additional questions regarding detail of your business. (You may also be asked by a school to provide additional documentation regarding your business, such as a Schedule C included with your Form 1040.)
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7I. Enter the net profit or loss from the business(es) and/or farm(s) in 2010 and your estimated profit or loss for 2011. (If reporting a loss, use parentheses around figures. Do not use a negative sign.)	Refer to your Form 1040, line 12. If you own more than one business or farm, report the total of business profits and losses from <i>all</i> businesses and itemize them in the Notes section.
7J. Indicate the owner(s) of the business and/or farm	Select the parent who is the proprietor of, or partner in, the business(es) or farm(s).
7K. Indicate the type of business and/or farm.	Specify the type of business or farm you own.
7L. Indicate the percentage of ownership.	Indicate your ownership stake in the business or farm (in percentage). If you are the sole proprietor, enter 100.
7M. Enter the total value of the business or farm assets. (Do not include personal assets.)	Indicate the total value of the business/farm assets as of the day you complete the PFS. Do not include any of your personal assets.
7N. Enter the total amount of the business or farm debts. (Do not include personal debts.)	Indicate the total amount of the business/farm debts or liabilities as of the day you complete the PFS. Do not include any of your personal debts.
7O. Enter the depreciation amount you claimed on your business or rental property assets.	Enter the total amount of depreciation claimed for tax purposes on all business, assets, rental real estate, etc. Refer to Schedule C, line 13, Schedule E, line 20, and/or Schedule F, line 16.
7P. Enter the amount you paid/will pay for self-employment tax for 2010.	Refer to Form 1040, line 56, to find this amount.

<b>Total NonTaxable Income</b>	
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8A. Enter the total amount of child support you received for all your children in 2010, and the amount you estimate you'll receive in 2011.	Indicate the amount of child support you received for ALL your children, not just for the students applying for financial aid. Include the amount you actually received, not the amount agreed upon. This amount is not reported on your federal or state tax returns.
8B. Enter the total amount of Social Security benefits received by ALL members of your household in 2010 and the amount you estimate will be received in 2011.	Enter the total amount of all Social Security benefits received by ALL members of the household, not just by parents or guardians.
8C. Enter the total of "Other Nontaxable Income" you received in 2010 and the amount you estimate you'll receive in 2011. <b>Click on the link to fill in a worksheet to calculate this amount.</b>	If you enter any amount other than zero, you must complete the worksheet by clicking on the worksheet link.

<b>Worksheet to Calculate Other NonTaxable Income (for Question 8C)</b>	
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Enter the total payments you made to tax-deferred pension and savings plans in 2010 and the amount you estimate for 2011.	On your W-2, refer to the amounts listed in Box 1 and Box 3. If the amount in Box 3 is greater than the amount in Box 1, enter the difference here. Include amounts withheld from earnings for qualified retirement plans, such as 401(k) and 403(b) plans. Do not include payments to an IRA.
Enter the total pre-tax contribution you made to, and/or any untaxed income your employer provided to you from, a fringe benefit plan (such as a cafeteria or 125 plans).	Enter the amount of elective pre-tax payments you make to benefit plans that your employer provides, such as a flexible medical reimbursement account.
Enter the total value of all cash support, gifts, or money paid to you (or to others on your behalf) by relatives or non-relatives.	Include cash or gifts that friends or family members have given to you (or to others on your behalf) to help pay household expenses such as rent, food, utilities, etc. Do NOT include child support or alimony payments.
Enter the total amount paid by a separated or divorced spouse (in lieu of child support) to cover household expenses.	Report an amount here only if you did NOT receive child support but instead received cash support. For example, if your divorced/separate spouse paid bills or purchased groceries or school supplies, enter the value of that support.
Enter the cash value of earned income credits,	Enter the total amount you received for these credits and benefits. Refer to your

welfare benefits, veteran's benefits, and worker's compensation received.	Form 1040 or other documents.
Enter the total income you earned from tax-exempt investments.	Refer to your Form 1040 or Form 1040A.
If you earned income abroad, enter that amount here. (Refer to Foreign Income Exclusion forms: IRS Form 2555 or 2555EZ.)	Refer to the following forms: Foreign Income Exclusion, Form 2555 or 2555EZ.
Enter any other untaxed income and benefits not included above.	Enter any other untaxed income you have not reported elsewhere in the PFS.

<b>Student Income</b>	
9A. Enter the amount of income the student earned in 2010.	Complete this item even if the student worked but did not file a tax return.
9B. Did/will the student applicant file a federal tax return for 2010?	Check "No" if the student did not file, even if he or she was required to.
9C. Enter the total value of all assets owned by the Student Applicant. See the help text for more	<p>Enter the net value (as of the date you complete the PFS) of the assets for each student applicant. Then in the Notes box, itemize these assets with a brief explanation of each.</p> <p><b>What to include in the total:</b> The net value of the student's savings, as well as the student's IRAs, stocks, bonds, inheritances, trust funds, real estate, and cash value of annuities and education insurance policies.</p> <p><b>What to include in the total:</b> life insurance policies, stamp or coin collections, or the value of personal property. Do not include section 529 plans or Education IRAs held on behalf of the student; instead, you'll enter these amounts as parent/guardian assets in PFS Question 15.</p>

### PFS Section Name: "Family Assets and Debts"

<b>Real Estate</b>	
10. Do you own your own home? <b><i>If you answer yes, you should then answer questions 10A – I. If you answer no, fill in a zero for questions 10A – I.</i></b>	If you own more than one residence, answer the questions for the home you reside in most of the year. (In the "Other Real Estate" section of the PFS, you will report information about other properties you own.) If you are a part owner of your primary residence, please explain your situation in the Notes section.

10A. What year did you purchase your home?	Indicate the year you purchased your primary residence.
10B. What was the purchase price?	Indicate the price you paid or financed for your primary residence.
10C. What is the current market value of your home	Enter your best estimate of what your home is worth on the open market today. Do not enter the tax-assessed value, since it may differ from the market price. To identify market value, refer to a realtor appraisal or website resources such as <a href="http://www.zillow.com">www.zillow.com</a> . If your present market value is less than the unpaid mortgage principal, please explain in the Notes section. If your home is part of business property, enter only the amount of market value attributable to the residence.
10D. What is remaining unpaid principal on your 1st mortgage?	Indicate the outstanding balance on your primary mortgage account as of the date you complete the PFS. This balance should NOT include interest payments or property taxes. If your home is part of business property, enter only the amount of unpaid mortgage attributed to the residence.
10E. Enter the total annual payments on your 1st mortgage for your home.	Enter the total amount you pay each year on the first mortgage you have on your home (primary residence).
10F. Do you have a second mortgage or home equity loan for your home?	Select "Yes" if you have taken out a second mortgage home equity loan/home equity line of credit against your primary residence. Explain in the space provided.
10H. What is remaining unpaid principal on your 2nd mortgage or equity loan(s)	Indicate the outstanding balance on your second mortgage or equity loan as of the date you complete the PFS. This balance should NOT include interest payments or property taxes.
10I Enter the total annual payments on your 2nd mortgage or equity loan(s) for your home.	Enter the total amount you pay each year on the second mortgage and or equity loan(s) you have on your home (primary residence.)

<b>All Other Real Estate</b>	
10J Do you own other real estate? <b><i>If you answer yes, you should then answer questions 10K – O. If you answer no, then you should enter zero in questions 10K-0.</i></b>	Answer yes if you own real estate or property other than your primary home, or a business or farm.

10K Enter the number of additional properties you own (other than your primary residence).	Include any other real estate you own, in full or in part, including a second home, vacation property, undeveloped land, rental property, etc.
10L. Enter the total purchase price for all the additional properties you own.	Enter the total purchase price for all properties reference in 10K.

10M. Enter the total of the current market values for all the additional properties/real estate you own.	Report the total market value of all properties referenced in 10K.
10N. Enter the total remaining unpaid principal on the 1 <sup>st</sup> mortgages for all the additional properties/real estate you own.	Report the total unpaid principal for first mortgages on all "other real estate" referenced in 10K. (Do not include interest payments or property taxes.)
10O. Enter your total annual payments on the 1 <sup>st</sup> mortgages for all the additional properties/real estate you own.	Report the total amount you paid in 2010 for all mortgage payments, property taxes, interest payments, homeowner's insurance, and condo/association fees for all properties referenced in 10K.

11. If you rent your home, provide TOTAL amount you paid in rent for this whole year, and the amount of rent you estimate you will pay next year.	Enter the total amount you paid in rent for the <i>entire year</i> . (Do not enter your <i>monthly</i> rent payment.)
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Vehicles	
Do you own/lease any cars? <b><i>If you answer yes, you will then be asked to provide the make, model, year of each car and to indicate ownership and outstanding debt.</i></b>	Report all cars, trucks, SUVs, etc. that your family uses for its primary transportation, including those you purchased for your children. If you own or have possession of a vehicle that is paid for by someone else, select "Yes" and explain in the Notes section. If you do not make payments on the car, enter zero in the lease or debt questions and explain in the Notes section.
Do you own/lease any boats or family recreational vehicles? <b><i>If you answer yes, you will then be asked to provide the make, model, year of each car and to indicate ownership and outstanding debt.</i></b>	Report vehicles such as boats or personal watercrafts, campers or RVs, airplanes, motorcycles, etc., including those you purchased for your children. If you own or have possession of a vehicle that is paid for by someone else, select "Yes" and explain in the Notes section. If you do not make payments on the vehicle, enter zero in the lease or debt questions and explain in the Notes section.

Other Assets/Debts	
14. Enter the total value of both parents' checking and savings accounts (interest-bearing and noninterest bearing)	Enter the total value of parents' checking and savings (interest bearing and non-interest bearing) accounts, including money market accounts, as of the date you complete the PFS. Do not include the value of any accounts held in your children's name(s).
15. Enter the total net value of all your investments (market value minus debt). See help text for guidance on what to include.	Enter total net value of investments (market value minus debt) as of the date you complete the PFS. In the Notes section, itemize these investments.  <i>What to include in the total:</i> the value of stocks, bonds, mutual funds, other securities, certificates of deposits (CDs), trust funds, and savings plans for college such as Section 529 accounts and Coverdell savings plans, trust funds, and total cash value of whole life policy.  <i>What NOT to include in the total:</i> the value of pensions, retirement plans, IRA's or Keoghs. If you enter a figure in this item, you should include a response in "Total Taxable Income (8C)" section of the PFS.
16. Is there an employee retirement plan for Parent/Guardian A... and for Parent/Guardian B?	Identify if there is an employee retirement plan for Parent/Guardian A and B.
16A. Enter the total value of both parents' IRAs, pensions, and other retirement plans.	Enter the total amount set aside in retirement-specific accounts such as 401Ks, 403Bs, IRAs, Keoghs, pensions, etc. Do not include savings investments, CDs, etc., that are not held in vehicles specifically designed as retirement plan accounts.
17. Enter the total amount of debt you owe.	Enter the total outstanding debt you carry as a result of the situations listed in the "List of Acceptable Debts." (Follow the link.) Do not include debts you have reported elsewhere in the application. Explain these debts in the Notes section.
17A. Enter the amount of this debt that you plan to pay off during 2011.	Indicate your best estimate of the total amount of payments you expect to make in the upcoming year against the debt you indicated in Question 17.
18. Enter your total consumer debt (i.e., total debt from credit card purchases that you have not reported elsewhere in this PFS).	This total should include debts from purchases made to any credit cards. Do not include debt you reported elsewhere in the PFS. Explain the debt in the Notes box.

**PFS Section Name: "Additional Family Information"**

<b>Educational Expenses</b>	
19. How many children are/will be receiving support from you in 2011?	Enter the total number of children for whom you will provide support in 2011, both those student applicants applying for aid AND other dependent children. Include children who may not live with you for the full year.
19A. How many of those children will attend tuition-charging childcare centers, schools, or colleges?	Do not include children who are cared for by nanny, family members, or other types of daycares that are not provided by an institution, business, or agency. You will report those expenses elsewhere on the PFS.
20. In the questions on the screens that follow, please provide the educational expenses you have incurred -- and will incur --for ALL of your children, your student applicants and your other dependent children. You will also indicate sources of payment, that is, how you intend to pay for the educational expenses.	If no tuition is expected to be charged, enter zeros and explain in the Notes section.  Indicate how much you reasonably expect to be available from each source to help offset tuition costs for this child for the next academic year.
21. The numbers filled in reflect the figures you entered on the previous screen, "Educational Expenses." We are presenting it here so you can confirm the total.	If the total does not match what you believe you can afford, please go back to the previous screen and revise the numbers you entered.

<b>Other Expenses</b>	
22. Enter the total medical/dental expenses you paid that were not reimbursed by insurance companies.	Enter total amount you paid in 2010 and the amount that you estimate you'll pay in 2011 for uninsured medical and dental expenses. Do NOT include amounts covered by insurance or the cost of insurance premiums. In the Notes section, itemize and explain each type of expense incurred, such as hospital bills, co-pays for appointments or prescriptions, etc.
23. Enter the total amount you paid out of pocket for medical/dental insurance premiums and plans.	Enter the total amount you paid out-of-pocket for medical/dental insurance premiums and plans. Do NOT include the amount of premiums paid by an employer.
24. Enter the total amount of "Unusual Expenses" you incurred in 2010 and estimate you'll incur in 2011.	Enter the total of major, unanticipated costs for non-routine situations. Click on the "View acceptable & non-acceptable expenses list" link to see the kinds of expenses that should and should not be reported in this section. Itemize and explain in the Notes section. Be prepared that a school may ask you to verify any expenses you report here with copies of bills or receipts.
25. If you paid more than \$250 in 2010 for annual fees/dues for clubs, enter the total amount you paid here.	Indicate total YEARLY (not monthly) costs of social clubs or health/athletic clubs, etc., to which any member of your household belongs. Itemize and describe the memberships in the Notes section.
26. Enter the total amount you paid in 2010 for camps and lessons for all members of your household.	Include costs of camps or lessons in which your children were enrolled in 2010. This might include academic, sports, music, summer day or overnight camps, etc. Also include any costs spent on tutors, test preparation, or academic enrichment programs. Itemize and describe the camps or lessons in the Notes section.
27. Enter the total amount you paid in 2010 for vacations for all members of your household.	Include total costs of individual and family vacations taken in 2010.