

Student Aid Form

2016 2017

OFFICE USE ONLY

St. Edward High School Lakewood, OH School Code: 4303 (SCHL) PSAS: 1203-0422 P-B-N-B (9-12)



Diocese of Cleveland Catholic Schools

To be completed by:

Parents of children in Catholic Elementary Schools and Catholic High Schools: Kindergarten through Grade 12.

Note: If you have already completed a **2016-2017** "Early Application Form" for a Catholic High School, you may not need to complete this application. Please check with the school from which you received this application to determine if this form requiring **2015** income information must be filed.

Parent(s) should complete this Private School Aid Service application. Please send these items to PSAS by **March 1, 2016** (Round 1) or by **June 1, 2016** (Round 2).

- completed PSAS document,
- your tax documents from **2015** (See "tax year documentation" notes below),
- your \$31.00 check.

This form must be submitted no later than MARCH 31, 2016.

TO COMPLETE THIS APPLICATION YOU WILL NEED TO INCLUDE:

Please note: This application requires documentation for income received in 2015.

- Detailed copies of all pages and Schedules of your 2015 Federal Income Tax Return Form 1040 1040A, or 1040EZ (as filed with the IRS) for individuals listed in Sections A and B. Recaps and/or Summary Forms are not acceptable. If you file Schedule(s) A, C, E, F or a statement of dependence, you must provide copies. If you earned income outside the US, provide all income documentation. If you have not yet filed, or are not required to file a tax return, see the REQUIRED DOCUMENTATION section of the INSTRUCTIONS.
- 2. Copies of all **2015** W-2 Wage and Tax Statement Forms, all **2015** 1099/1099R for Interest/Dividends, Pensions Annuities and/or Misc. Income Forms for individuals listed in Sections A and B (**Please make sure all documentation is copied on regular 8¹/₂ x 11 paper documentation <u>CANNOT</u> be returned).**
- 3. Documentation of TOTAL AMOUNTS received in **2015** for all Non-Taxable Income (see Section G for specific requirements).
- 4. Check or Money Order payable to PRIVATE SCHOOL AID SERVICE for the non-refundable application fee of \$31.00. Payment by check or electronic funds transfer (ACH) is your express authorization that if the payment is returned unpaid for any reason you consent to have your bank account electronically debited twice by PSAS or its third party payment processor or collections agency. One debit will recover the item amount and the second debit will be the charge for applicable returned check and collection fees as allowed by law.
- 5. This application form filled out in its entirety, signed and dated by the individuals listed in Sections A and B.

IMPORTANT: If the above items do not accompany this application, your application will not be considered complete.

PSAS does not make final financial aid decisions. You will not receive results from PSAS. For more comprehensive instructions, please visit www.psas.org/instructions.

Keep a copy of this completed application and all documentation for your records.

Form #033 (2015))		STU	DENT	AID FO	RM //	20	16	-2(J17				
A Parent, Guardine Responsib	ardian, or le for Tuit	Other Adion	dult			B Pare Resi	nt, Gເ ding v	ıardi vith	an, c Pare	or Oth	er Adul	t		
Check One: O Father	O Mother	O Step-F	ather	3 Step-Mothe	er Other Adult	Check One:) Fathe	r O	Moth	ner 🔾 :	Step-Fathe	er O Ster	p-Mother	Other Adı
ast Name		First I	 Name		M.I.	Last Name					First Nam			
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cial Security Number	r		Date of	f Birth		Social Security	/ Numbe	er			Da	ate of Birth		
ddress				Apartme	ent # (if applicable)	Address						A	partment #	# (if applicable
ty				State	Zip Code	City							State Z	Zip Code
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C Dependen	to List a	II dependen	t childrer	n in order of o	ldest to youngest, <u>i</u>	ncluding college	studen	ts, eve	en if y	ou are no	ot applying	g for aid for	that stude	ent. Indicate
Dependen	each	dependent's	relation	to Parent/Gu	ardian A: child, fost	er child, grandcl	hild, etc	. DO I	TON	EAVE E	BLANK.			
DO NOT LEAVE D	ANIZ			Numbe	er of dependent child	dren who will atte	nd a tui	tion cl	nargin	g school	in the fall	of 2016?		
DO NOT LEAVE B	LANK	# in Daycare	:	# in Pre-K: _	# in Element	ary School:	# ir	Seco	ndary	School: _	# i	in College: _	Т	Гоtal:
ote that Diocesan tuiti	on assistanc	e is only giv	en to stu	idents in grad	les K-12.									
Dependent	Depende	ant	Date	Relation	Name, city, and state plans to attend in the		Grade in the	I NE Fina	ncial	Ohio Scho	ld has an larship: e.g.	Amount I/W feel I/We ca		
Last Name	First Nar		of Birth	to Parent/ Guardian A	DO NOT LEAN	VE BLANK	fall of 2016	Assist for this			/EdChoice/ son/Autism	pay toward tuition?	yearly p	er School
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Please check if add	ditional depe	endents are	listed o	on a separate	sheet.									
D Househol	d Inform	ation												
. Number of individua school year:	als who will re	eside in my/o	our hous	ehold during t	he 2016-2017	2. Current ma					-	_		
•		Children		Othor*		a. Single, b. Marrie		Vlarrie				G. Resi	•	
Parents/Guardians		Children _		_ Other		O c. Widow				f. Sep			xplain in Se	
*If Other, please ex	cplain					*If Single, Di	vorced,	Rema	arried,	or Sepa	rated , you	are require	ed to compl	lete Section E
E Single, Di	vorced. I	Remarri	ed, or	Separate	ed Parents (To	o be complet	ted by	the	Pare	nt/Gua	ırdian lis	sted in S	ection A)
	,		, -		,		,							′
. Date of separation (N	//onth/Year) _					2. Date of divor	rce (Moi	nth/Ye	ar)					
. Non-custodial parent	(Last, First,	M.I.)				4. Who claimed	d studer	it as a	tax d	ependen	t in 2015 ?	·		
. Who is responsible for	or the tuition		. ,	listed in Sect	ion C?								Support (pe	er year)
ather Name:		Names of father is re		e for:					nt of tui er stuc			Received \$	Paid \$	☐ Neithe
other Name:		Names of	students						nt of tui			Received	☐ Paid	☐ Neithe
		Names of	students						nt of tui			\$ Received	\$ Paid	□ Neithe
Other Name:		_ other is re	sponsible	for:				paid (p	er stuc	dent):	%	\$	\$	Neithe

Taxable Income (Answers in	US\$ ONLY)	Non-Taxable Income (Answers in	US\$ ONLY)
The 2015 federal tax return for student's househ	nold was:	List the total amount received from 1/1/15-12/31/15 for a DO NOT list monthly amount	ts.
O Not filed yet (See Required Documenta		10. Child Support	\$ per
O I/We do not file. I/We only receive non-ta	xable income - Go to Section G	11. Cash Assistance (TANF)	\$ per
	Actual 2015 Estimate	2016 12. Food Stamps (SNAP)	\$ per
Total number of exemptions claimed on Federal		a. Medicaid received in 2015? O Yes O No	
Income Tax form.		13. Social Security income (SSA/SSD, etc.)	•
Parent/Guardian A total taxable income from W-2 wages (Box 1). <i>Total income for Parent A only</i>	\$\$	(Provide documentation for all recipients in household.)	\$ per
	ΨΨ	a. Social Security income (<u>SSI Only</u>) Total received in 2015	\$ *
Parent/Guardian B total taxable income from W-2 wages (Box 1). <i>Total income for Parent B only</i>	\$\$	(Provide documentation for all recipients in household	
Net business income* from self-employment, farm, rentals, and other businesses. (*Go to Section K)		14. Student loans and/or grants received for PARENT's educat (Not college attending dependents or students listed in Sec.	
(Attach Schedules C, E, and/or F from your IRS 1040) See 2015 1040 lines 12, 17, and 18	\$\$	a. Total received in 2015	\$*
Other non-work taxable income from interest.	ΨΨ	b. Total used for living expenses	\$ per
dividends, alimony, unemployment, and non-		15. Housing Assistance (Sec. 8, HUD, etc.)	\$ per
business income. See 2015 1040 lines 8a, 9a-11, 13, 14, 15b, 16b, 19-21; See 2015 1040A lines 8a-14b	\$\$_	a. Religious Housing Assistance	
Allowable "Adjustments to Income" as reported on	Ψ	(parsonage, manse, etc.) Total received in 2015	\$ *
your IRS 1040, 1040A, or 1040EZ.			•
See 2015 1040 line 36 or 1040A line 20	\$\$	16. Other non-taxable income (Working for cash, Adoption ar or Foster Subsidy, Worker's Comp., Disability, Pension/	iu/
Total "Adjusted Gross Income" as reported on your IRS 1040, 1040A, or 1040EZ.		Retirement, etc. Identify source(s) in Section L)	\$ per
See 2015 1040 line 37 or 1040A line 21	\$\$		•
Total Tax Paid as reported on your IRS 1040,		Total received in 2015 (Identify source(s) in Section L)	\$ per
1040A, or 1040EZ. See 2015 1040 line 63 or 1040A line 39	\$\$	17. Loans/Gifts from friends or relatives	\$ per
. Medical/Dental expenses as reported on Schedule	Ψ	 18. Personal Savings/Investment Accounts used for household expenses (Do not include totals listed in Section I) 	\$ per
A, line 1 of your IRS 1040 form.	\$\$	19. Total non-taxable income for 2015	\$ per
o. Charitable Contributions as reported on Schedule		*You must provide 2015 YEAR-END documentation for items 11-1	
A, line 19 of your IRS 1040 form.	\$\$	from the appropriate Public Agency, or documentation show	ing totals from 1/1/15-12/31
Housing Information (DO NO	T LEAVE BLANK)	Assets & Investments (Current Va	ilues)
Do you rent or own your residence?	O Rent O Own (go to line	ne 22) 23. Total amount in cash, checking, and savings accounts	s \$
	_	24. Total value of money market funds, mutual funds,	Ψ
 If renting, what is the monthly rental payment' 	· \$	stocks, bonds, CDs, or other securities	\$
a. Amount paid by household	\$ per r	month 25. Total value of IRA, Keogh, 401K, SEP, or other	
b. Amount paid by other source(s)	\$ per r	month retirement accounts	\$
c. Are you current on your monthly payment?	? O Yes O No	 a. What was your total contribution to your retiremen account(s) in 2015 (IRA, Keogh, 401K, SEP, etc.)? 	
If No, what was the total amount paid in 20	015? \$	26. If you own real estate other than your primary residen	
•	,. . .		
2. If you own a residence:		a. What is the fair market value?	\$
		b. What is the amount still owed?	\$ \$
a. What is the current market value?	\$	b. What is the amount still owed?	
a. What is the current market value?b. What is the amount still owed, including	\$		\$
	\$ \$	b. What is the amount still owed?27. Do you own a business? Yes No	\$
b. What is the amount still owed, including	,	b. What is the amount still owed? 27. Do you own a business? Yes No If Yes , please go to Section	\$ on K.
b. What is the amount still owed, including home equity loans?	\$ per r	b. What is the amount still owed? 27. Do you own a business? Yes No If Yes , please go to Section a. What is the fair market value of your business? b. What is the amount still owed? 28. Do you own a farm? Yes No	\$ on K. \$ \$
b. What is the amount still owed, including home equity loans?c. What is the monthly mortgage payment?d. Are you current on your monthly payment?	\$	b. What is the amount still owed? 27. Do you own a business? Yes No If Yes, please go to Section a. What is the fair market value of your business? b. What is the amount still owed? 28. Do you own a farm? Yes No If Yes, please go to Section	\$ on K. \$ \$
b. What is the amount still owed, including home equity loans?c. What is the monthly mortgage payment?d. Are you current on your monthly payment?If No, what was the total amount paid in 20	\$	b. What is the amount still owed? 27. Do you own a business? Yes No If Yes , please go to Section a. What is the fair market value of your business? b. What is the amount still owed? 28. Do you own a farm? Yes No If Yes , please go to Section a. What is the fair market value of your farm?	\$ son K. \$ son K. \$ s
b. What is the amount still owed, including home equity loans?c. What is the monthly mortgage payment?d. Are you current on your monthly payment?	\$	b. What is the amount still owed? 27. Do you own a business? Yes No If Yes, please go to Section a. What is the fair market value of your business? b. What is the amount still owed? 28. Do you own a farm? Yes No If Yes, please go to Section	\$ on K. \$ \$
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 b. What is the amount still owed, including home equity loans? c. What is the monthly mortgage payment? d. Are you current on your monthly payment? If No, what was the total amount paid in 20 e. Year home was purchased J Unusual Circumstances (Ch a. Loss of job b. Recent separation/divorce 	\$per r \$per r \$ Yes O No 015? \$ neck all that apply to your	b. What is the amount still owed? 27. Do you own a business? Yes No If Yes, please go to Section a. What is the fair market value of your business? b. What is the amount still owed? 28. Do you own a farm? Yes No If Yes, please go to Section a. What is the fair market value of your farm? b. What is the amount still owed? b. What is the amount still owed? r situation within the past 12 months) i. Death in the family m. Me	\$ on K. \$ on K. \$

Parent/Guardian A:Print Name		SS#:		
	nployed Individuals (2015 Estima	tes)		
	and are Self-Employed, own a business, renta atimate of your income - DO NOT LEAVE BL A		Schedule E	Schedule F
1. What is your total estimated GROSS busine	ess income?	\$	_ \$	\$
2. What is your total NET business taxable it	ncome/loss? (DO NOT LEAVE BLANK)	\$	_ \$. \$
3. If your business pays your home rent or mo	rtgage, what is the annual total?		\$	-
4. If your business pays for your personal auto	mobile, what is the annual total?		\$	-
5. If your business pays any portion of other po	in in Section L.	\$	-	
6. If you own rental property: What was the tot	al amount of Rental Income received?		\$	-
Explanations (Use this space t	o explain any answers which may ne	ed clarification.)		
*Be certain to ma	ke follow-up contact with the sc	hool(s) regarding	vour explanation	
	•		our explanation	5.
Certification, Authorization,	and Documentation Requireme	IIIS		
WHAT	IS REQUIRED TO PROCES	SS THIS APPLIC	ATION	
•	G IS MISSING, YOUR APPLICAT			,
 This application form filled out in its en A check or money order made payable 		• •	• •	
3. If you have filed a	If you have not yet filed		If you do not f	
2015 IRS Form 1040:	2015 IRS Form 1040:		rm 1040 AND r	eceive only
	A complete photocopy of your most recent Form or 1040EZ (as filed with the IRS, with all Sche	1.1. \ 0045	non-taxable	
with the IRS, including all Schedules).	N-2 Forms, 2015 1099/1099R, or 1098 Forms f	or any wage- stateme	opies of your 2015 YEA ent (TANF, etc.). Food	
2015 W-2 Forms 2015 1000/1000P	earning adult residing with the applicant(s). <i>If this</i> is submitted after April 15, 2016, you must pro		Assistance documentat t documentation for par	
or 1098 Forms for any wage-earning	of the 2015 Extension for Filing Request, as	approved by Security	income statements show	ving TOTAL AMOUNTS
adult residing with the applicant(s). An electronic recap of this written appl	the IRS and a copy of your last filed tax retu		d in 2015 for ALL membe	
	box and include an additional \$5 with you			
Checkout	Non-Refundable Application Process Electronic Recap Fee (optional)			
SIGN HERE	*Please make checks payable to PSAS		otal	
the schools and programs named in Section C under con named in Section C based on changes in the desired or	orrect, and complete to the best of my/our knowledge. I/N outract with PSAS. I/We understand that the Diocese of enrolled school for the children listed in Section C, and I/N, or by the Diocese of Cleveland Catholic Schools on my	Cleveland Catholic Schools and F We authorize PRIVATE SCHOOL	Parent A and Parent B can cha	nge the schools and programs
Parent/Guardian A	Date Parer	at/Guardian P		Date
This Student Aid Form (SAF), all attachments and				Date our authorization above.

You will not receive results from PSAS. No other agency will see or receive any information about this application or its attachments.

Mail completed application and photocopies of all documentation to: PRIVATE SCHOOL AID SERVICE, P.O. BOX 89434, CLEVELAND, OH 44101-6434

INTRODUCTION

PRIVATE SCHOOL AID SERVICE (PSAS) is under contract with the school, school system, or organization from which you obtained this application for tuition assistance. Our purpose is to provide a reasonable assessment of the ability of each family to pay for the education of their children at private and independent elementary and secondary schools.

Your Student Aid Form, all attachments, and an analysis of your SAF are sent only to the school(s) or agencies contracting with PSAS. No other agency will receive any information about this application or its attachments.

PRIVATE SCHOOL AID SERVICE does not make any decisions about recipients and amounts of financial aid awarded. Recipients and amounts of aid are determined by the designated school or agency. YOU WILL NOT RECEIVE RESULTS FROM PRIVATE SCHOOL AID SERVICE.

INSTRUCTIONS

A&B Parent, Guardian or Other Adult

This form should be filled out by the parent, guardian or other adult responsible for the tuition of the child or children attending a private or independent school contracting with PSAS. If the parents/guardians are divorced or separated, only the parent responsible for the tuition and any other adult residing in the household should fill out the form. If tuition is shared, each responsible party must complete a Student Aid Form (SAF) if financial aid is needed.

Answer *all questions* for both parent(s), stepparent(s), or guardian(s) responsible for tuition for the dependent(s) listed in Section C. **Do not leave any questions blank.** If natural parents are divorced, separated or single, answer all questions in Section E. If natural parents are divorced/separated and remarried, list information for custodial parent and new spouse. If either parent answers "self-employed," and has not filed a tax return, complete Section K. If you provide your email address to PSAS, it will be used for application related communication only. Your email address will also be provided to the organizations you list in Section C as part of your application. Your email address will not be shared with any other third party.

CALCULATIONS ARE BASED ON TOTAL HOUSEHOLD INCOME.

C Student Information

List all dependent children residing in your household in order of oldest to youngest. Indicate date of birth and the relation to Parent/Guardian A listed in Section A of the application (i.e. child, grandchild, foster child, stepchild, etc.). If your dependents will be enrolled in any tuition charging school or agency next fall (including daycare, preschool, elementary school, high school, college, or trade school), list the name of the school, city and state where the school is located. List the grade your child(ren) will enter next fall (2016-2017); the amount you feel you can pay toward tuition per year, and the amount of tuition charged per student per year.

If "No" is checked for a student listed in Section C, that student will not be considered for tuition assistance. For all additional dependents, use a separate sheet.

Diocesan Tuition Assistance is awarded to students in grades K-12.

NOTE: The information regarding tuition charged per student assists PSAS in making the most equitable analysis of your ability to pay for private education. If you are unsure, please estimate.

D Household Information

ITEM 1: Enter total number of individuals living in the household. Include any college students claimed on the tax return. Do not include children who have moved out of the home. Include all family members dependent on and residing with the parent listed in Section A.

ITEM 2: Check the appropriate box indicating custodial parents' marital status. If parents are single, divorced, remarried, or separated, complete Section E.

Single, Divorced, Remarried, or Separated Parents

If dependent(s) parents are divorced or separated, or do not reside in the same household, the custodial parent must provide the information requested in Section E about the non-custodial parent.

If the date of separation took place in the year 2015, PSAS will require copies of any tax returns filed jointly or independently by both parent(s)/guardian(s) for 2015. Be sure to estimate the income in Section F for 2016.

ITEM 5: Indicate who is responsible for tuition and what percentage for the dependents listed in Section C. List the total amount of child support actually received by custodial parents listed in Sections A & B. List the total amount received and the total amount paid for **2015**.

Taxable Income (Answers in US\$ ONLY)

List all actual amounts for 2015 and estimated amounts for 2016.

ITEM 1: Enter the total number of exemptions you claimed on your **2015** IRS Form 1040, 1040A, or 1040EZ.

ITEM 2: Enter the total **2015** taxable income earned in wages, salaries and tips for parent/guardian/other listed in SECTION A. Attach all copies of **2015** W-2 forms and/or **2015** 1099 forms from all employers.

ITEM 3: Enter the total **2015** taxable income earned in wages, salaries and tips for parent/guardian/other listed in SECTION B. Attach all copies of **2015** W-2 forms and/or **2015** 1099 forms from all employers.

ITEM 4: Enter the total net income from business (attach Schedule C or C-EZ), all rents, royalties, partnerships (attach Schedule E), and all farm income or loss (attach Schedule F). If you have received income from any of these sources and are estimating your income for **2015**, you must also fill out Section K of this application. (See **2015** 1040 lines 12, 17, and 18, enter sum total.)

ITEM 5: Enter the total of all other taxable income from interest, dividend income (attach Schedule B if over \$400), taxable refunds, credits or offsets of state and local income taxes, alimony received, capital gain or loss (attach Schedule D). List all capital gain distributions not previously reported, total IRA distributions (if rolled-over, explain in Section L), pensions and annuities, unemployment compensation, taxable social security benefits, and any other taxable income. Attach copies of all Form 1099/1099R, and/or Form 1098 for Interest/Dividends, Pensions/Annuities or other misc. income. Attach copies of Social Security Income statements and Unemployment Compensation documentation for year-end 2015. (See 2015 1040 lines 8a, 9a-11, 13, 14, 15b, 16b, 19-21, or 1040A lines 8a-14b, enter sum total.)

ITEM 6: Enter allowable adjustments to income, such as IRA payments, self-employment tax, self-employed health insurance deduction, Keogh retirement plan and self-employed SEP deductions, penalty on early savings withdrawals, and alimony paid. Add together to arrive at your total adjustments. DO NOT include your standard deduction or deduction amounts for each family member. (See 2015 1040 line 36, or 1040A line 20.)

ITEM 7: Enter total adjusted gross income as reported on your IRS Form 1040, 1040A or 1040EZ. Attach all pages of the applicable tax form (1040, 1040A, 1040EZ) for documentation. (See **2015** 1040 line 37, or 1040A line 21.)

ITEM 8: Enter the Total Tax paid (not withheld) as reported on your IRS Form 1040, 1040A, or 1040EZ. (See 2015 1040 line 63, or 1040A line 39.)

ITEM 9a: Enter the total of any medical and dental expenses as reported on Schedule A, line 1 of your IRS Form 1040 (attach Schedule A).

ITEM 9b: Enter the total amount of Charitable Contributions as reported on Schedule A, line 19 of your IRS Form 1040 (attach Schedule A).

G

Non-Taxable Income (Answers in US\$ ONLY)

If you receive non-taxable income, you must list and provide documentation of the TOTAL YEARLY AMOUNTS received in 2015 for all recipients in the household for the following: Cash Assistance (TANF), Food Stamps, Social Security income, Student loans and/or grants (received for PARENT's education), Housing assistance (Section 8, HUD, etc.), Worker's Compensation, Disability or Retirement

ITEM 10: Child support: Report total amount received for **2015** for all children in the household.

ITEM 11: Cash Assistance (TANF): Report total amount received for 2015.

ITEM 12: Food Stamps (SNAP): Report total amount received for **2015**. Do not combine with TANF or Medicaid.

ITEM 12a: Did you receive Medicaid in 2015?

ITEM 13: Social Security benefits: Report the total non-taxable (**SSA/SSD, etc.**) amount received in **2015** for all recipients in household.

ITEM 13a: Social Security benefits: Report the total non-taxable (SSI ONLY) amount received in 2015 for all recipients in household.

ITEM 14: Student loans and/or grants: Report the total amount received in **2015** for PARENT'S education. <u>Do not list loans, grants or scholarships received for dependents in Section C</u>. Identify how much of this income was used for household expenses in **2015**.

ITEM 15: Housing assistance: Report the total amount received for **2015**. Identify in Section L all sources of Housing assistance (government assistance, Section 8, HUD, family/friends or other sources), including monies received toward rental/mortgage payments and/or utilities.

ITEM 15a: Religious Housing assistance: Report the total amount received for 2015.

ITEM 16: Other non-taxable income: Report all additional non-taxable income received in 2015 including: Working for cash, Deductible IRA or Keogh payments; untaxed portions of pensions; tax exempt interest income; foreign income exclusion; Workers' Compensation; cash support or any money paid on your behalf, including support from a non-custodial parent or any other person (do not include court ordered support here); adoption and/or foster care subsidy, or any other benefit or income not subject to taxation by any government (Refugee Assistance, etc.). Identify source(s) in Section L.

ITEM 16a: Any and all Military/VA Benefits and/or Compensation: Provide your Leave and Earnings Statement (if applicable) and report the total amount received for 2015 of food and other living allowances paid to members of the military, veterans non-education benefits (Death Pension, Dependency and Indemnity Compensation, etc.), VA Educational Work-Study, etc. Identify source(s) in Section L.

ITEM 17: Loans/Gifts received from friends or relatives: Report the total amount received in 2015.

ITEM 18: Personal Savings/Investment Accounts: Report the total amount used in **2015** for household expenses.

ITEM 19: Total non-taxable income for 2015: Add together Items 10-18.

Н

Housing Information

ITEMS 20 and 21: If you rent your home or apartment, list your monthly rental or lease payment here, including amounts paid by household and other sources.

ITEM 21c: Indicate whether you are current on your monthly rental payment and if not, what the actual amount was that you paid in 2015.

ITEM 22a: Determine the present value of the family home and list it. Local real estate agents should be able to help you if you are unsure.

ITEM 22b: Check with your lending institution and enter the amount still owed, including second mortgages.

ITEM 22d: Indicate whether you are current on your monthly mortgage payment and if not, what the actual amount was that you paid in 2015.

ITEM 22e: Indicate the year your home was purchased

Assets and Investments

ITEM 23: List total of current balances in cash, savings, and checking accounts. Do not include IRAs or Keoghs.

ITEM 24: List total current market value of money market funds, mutual funds, stocks, bonds, CDs or other securities.

ITEM 25: List total current market value of all retirement funds, including IRA, Keogh, 401K, and SEP plans or other retirement accounts. List total amount contributed in 2015 for Item 25a.

ITEM 26: Answer Items 26a and 26b for any and all investment real estate (not including the family's primary residence), if applicable. **Do not list the value of your home.** Second homes, rental properties, and land contracts should be included.

ITEM 27: If you own a business, check the Yes box and answer Items 27a and 27b. If you have not filed your 2015 tax return, complete Section K of this application.

ITEM 28: If you own a farm, check the Yes box and answer Items 28a and 28b. If you have not filed your 2015 tax return, complete Section K of this application.

Unusual Circumstances

Check any and all items that apply to your situation. If your circumstances require explanation beyond the scope of this application, please notify the school to which you are applying and also include a letter of explanation with this application.

K

Business Income

Provide 2015 Business Income Estimates if you have not filed your 2015 Tax Return.

ITEM 1: List estimated total GROSS business income for 2015.

ITEM 2: List estimated total NET taxable business income/loss for 2015.

ITEM 3: List the total amount paid by business in 2015 for home rent or mortgage.

 $\textbf{ITEM 4:} \ \, \textbf{List the total amount paid by business in 2015 for personal automobile}.$

ITEM 5: List the total amount of personal expenses paid by business in **2015** that do not fall into one of the categories above.

ITEM 6: List total amount of estimated rental income received in 2015.

If providing income estimates for more than one business, corporation or farm (Schedule C, Schedule E and/or Schedule F) please list information for each business, corporation or farm separately. Use additional sheet or Section L, if necessary.

L

Explanation

If any specific question requires clarification, write a brief explanation in this space. If your circumstances require explanation beyond the scope of this application, please notify the school to which you are applying.

M

Certification, Authorization, and Documentation Requirements

You **must** sign the form in this section. Your signature authorizes PSAS to release the form and attachments to the contracting schools indicated in Section C. By signing the form, you also certify that the information submitted is correct. This application CANNOT be processed without the appropriate signature(s) and the appropriate documentation.

REQUIRED DOCUMENTATION

If you have filed your 2015 IRS Form 1040:

You must submit photocopies of all pages of your **2015** Federal Tax Return Form 1040, 1040A or 1040EZ (as filed with the IRS, with all Schedules, **2015** W-2 Forms, **2015** 1099/1099R, or 1098 Forms for any wage-earning adult residing with the applicant(s). *Do not include your State tax return unless requested.*

If you have not filed your 2015 IRS Form 1040:

You must submit photocopies of all 2015 W-2 Forms, 2015 1099/1099R, or 1098 Forms for any wage-earning adult residing with the applicant(s), and photocopies of all pages of your most recent Federal Tax Return Form 1040, 1040A or 1040EZ (as filed with the IRS, with all Schedules). If this application is submitted after April 15, 2016, you must provide a copy of the 2015 Extension for Filing Request, as approved by the IRS.

If you are an Independent Contractor or self-employed and have *not* filed your 2015 IRS form 1040:

You must complete Section K and submit photocopies of all pages of your most recent Federal Tax Return Form 1040, 1040A or 1040EZ (as filed with the IRS, with all Schedules), 2015 W-2 Forms, 2015 1099/1099R, or 1098 Forms for any wage-earning adult residing with the applicant(s). If this application is submitted after April 15, 2016, you must provide a copy of the 2015 Extension for Filing Request, as approved by the IRS.

If you receive non-taxable income:

You must submit photocopies of your 2015 YEAR-END (01/01/15 - 12/31/15) Cash Assistance documentation (TANF, etc.), Food Stamp documentation, Housing Assistance documentation, Student loan and/or grant documentation (for PARENT's education), Social Security Income statements, showing the TOTAL AMOUNT received in 2015 for ALL members of the household. If you list any total for line 16, you must identify source(s) in Section L.

IF YOU EARNED INCOME OUTSIDE THE US, PROVIDE ALL DOCUMENTATION OF INTERNATIONAL INCOME.

Along with your application, you must include:

Copies of your 2015 Form 1040, 1040A, or 1040EZ (all pages) | 1040 | Cuportment of the Trissupy—Neural Reviews Service | Serv

Documentation Checklist

- □ Copies of all pages of your 2015 IRS Form 1040, 1040A, or 1040EZ including all Schedules.
- Copies of *ALL* W-2 and 1099 Forms for individuals listed in Sections A and B (All documentation should be copied on regular 8¹/₂ x 11 paper).
- ☐ Copies of all required non-taxable income documentation.

Keep a copy of this completed application and all documentation for your records. For more comprehensive instructions, visit www.psas.org/instructions.

Copies of your 2015 W-2 Forms FROM ALL EMPLOYERS

	a Employee's social security number							
		OMB No. 154						
b Employer identification number (I	EIN)	1 Wages, tips, other compensation 2 Federal income tax withheld						
c Employer's name, address, and 2	ZIP code	3 So	cial security wages	4 Social security tax withheld				
			5 Me	dicare wages and tips	6 Medicare tax withheld			
			7 So	cial security tips	8 Allocated tips			
d Control number			9	9 10 Dependent care benefits				
e Employee's first name and initial	Last name	Suff.	49 Stat	nqualified plans	12a			
			14 Oth	er	12c			
					12d			
f Employee's address and ZIP cod	e							
15 State Employer's state ID num	ber 16 State wages, tips, etc.	17 State incor	ne tax	18 Local wages, tips, etc.	19 Local income tax 20 Localty name			
W-2 Wage and Statement Copy 2—To Be Filed With Emplacement Tax Return		2015	<u> </u>	Department o	f the Treasury—Internal Revenue Service			

Copies of your 2015 1099 Forms (where applicable)

PAYER'S name, street address, city or foreign postal code, and telephon		untry, ZIP	1 Rents	OMB No. 1545-0115		
or roregin postati codo, and tempriori			\$ 2 Royalties	2015	1	Miscellaneous Income
			\$	Form 1099-MISC		
			3 Other income \$	4 Federal income tax	withheld	Copy C
PAYER'S federal identification number	RECIPIENT'S identification	number	5 Fishing boat proceeds	6 Medical and health care	payments	For Payer
			\$	\$		
RECIPIENT'S name			7 Nonemployee compensation	8 Substitute payments dividends or interest		For Privacy Ac and Paperwork Reduction Ac
Street address (including apt. no.)		9 Payer made direct sales of \$5,000 or more of consumer products to a buyer	\$ 10 Crop insurance pro	ceeds	Notice, see the 2015 Genera Instructions for	
City or town, province or state, coun	try, and ZIP or foreign postal of	code	(recipient) for resale ► ☐ 11 Foreign tax paid \$	\$ 12 Foreign country or U.S. p	ossession	Certain Information Returns
Account number (see instructions)	21	nd TIN not	13 Excess golden parachute payments	14 Gross proceeds pai attorney	id to an	
15a Section 409A deferrals	15b Section 409A income		16 State tax withheld	17 State/Payer's state	no.	18 State income
\$	\$		\$			\$ \$

If you do not have all of the documentation required:

Contact the IRS for a transcript of your complete 1040, 1040A, or 1040EZ, and any Schedules, etc. Contact your employer for a copy of your W-2. Contact the appropriate company for a copy of your 1099.

Avoiding the Most Common Errors

THE MOST COMMON ERROR THAT APPLICANTS MAKE IS SENDING THE APPLICATION INCOMPLETE. IN ORDER FOR AN APPLICATION TO BE REVIEWED. IT MUST INCLUDE:

- All pages of your **2015** IRS Form 1040, 1040A, or 1040EZ (Federal Income Tax Return). **Do not send your state tax return, recap, or tax summary.** (If you have not yet filed your **2015** IRS Form 1040, or you do not file, please see the Required Documentation Section of the instructions.)
- 2015 W-2 and/or 1099 Forms for individual(s) listed in Sections A and B (Please make sure all documentation is copied on regular 81/2 x 11 paper).
- · Non-taxable income verification.
- A check or money order for the non-refundable application fee of \$31.00.
 - → Print clearly and neatly with a blue or black ball point pen.
 - Make a photocopy of your completed Student Aid Form and all supporting documentation for your records.
 - → Do not staple ANYTHING to the Student Aid Form.
 - → Submit the original application only.
 - → Affix proper postage to the envelope (applications without sufficient postage will be returned by the post office).
 - → Do not send any original documents. Originals cannot be returned.

PSAS CANNOT PROCESS YOUR APPLICATION IF YOU HAVE NOT INCLUDED THE REQUIRED DOCUMENTATION AND APPLICATION FEE.

Frequently Asked Questions

My spouse and I recently separated, who should fill out the application and with what information?

The person responsible for tuition should fill out the application. If you and your former spouse filed a joint tax return for the requested tax year then both adults should be included on the application. If both adults resided in the same home for half of the requested tax year then both parents should be included on the application. For example, if the application is requesting **2015** tax information and the couple separated in August **2015**, then both adults will be expected to provide documentation of their income.

I have not filed my tax return. What documents should I provide?

Please provide your last filed tax return and **2015** W-2 Forms. If you filed a Schedule C, E or F on the last filed tax return then you must provide gross and net business estimates in Section K. If you filed a Schedule C, E or F in the previous year's tax year, and do not plan on filing in the requested tax year, please state that in Section L. *Please Note: An IRS extension will be requested for all applications received April 15th and later.*

What is a net and gross business estimate?

Gross business income is the total amount of sales for a tax year. Net business income is the total amount of sales for a tax year minus the operating cost (The net business income is essentially the profit from the business, rental property or farm).

What is a Schedule C, E and F?

- A Schedule C refers to business income or loss.
- A Schedule E refers to *rental property*, royalties, partnerships, S corporations, trusts, etc.
- A Schedule F refers to farm income or loss.

I have children in pre-school and/or college who are not applying for aid. Should I put them on the application? If so, why does it matter?

Please list all dependent children residing in your home who attend a tuition charging school/program. PSAS factors in the amount of children the household has in tuition charging schools.

I live with a significant other who is not responsible for my child's tuition. Should I include their information?

Financial aid considerations are based on total household income. In an effort to maintain consistency PSAS considers all members of the household who are contributing to household living expenses even if they are not legally responsible for tuition.

Why should I provide an email address?

E-mail is used to set up your personal PSAS account ,correspond with PSAS and track your application online at www.my.psas.org. The email address provided is only used by PSAS and the school(s) or agencies contracting with PSAS and will not be provided to any other entity.

For more frequently ask questions please visit www.psas.org.

If your inquiry does not match any of the listed FAQ's please email PSAS at info@psas.org or call (440) 892-4272.

Parish Code List

Akron		Cleveland (continued)		Hinckley		Parma (continued)	
Blessed Trinity	4469	St. Boniface	4523	Our Lady of Grace	4494	Holy Family	4659
Immaculate Conception		St. Casimir	4524	<u>Hudson</u>		Holy Spirit Byzantine	
Nativity of the Lord Jesus		St. Colman		St. Mary	4495	Pokrova	
St. Anthony of Padua		St. Elizabeth of Hungary	4531	<u>Independence</u>	4004	St. Andrew Ukrainian	
St. Bernard		St. Helena Romanian Byzantine	4536	St. Michael	4621	St. Anthony of Padua	
St. Francis de Sales		St. Ignatius of Antioch	4544	Kirtland Chapel of the Divine Word	4420	St. Bridget	
St. Mary		St. Jerome		Lakewood	4429	St. Charles Borromeo	
St. MatthewSt. Paul		St. John Cantius		St. Clement	4622	St. Columbkille	
St. Sebastian		St. John Nepomucene	4549	St. Gregory the Theologian Byzantine	4624	St. Francis de Sales	4658
St. Vincent		St. Leo the Great	4554	St. Luke		St. Josaphat Ukrainian Catholic Cathedral	4660
Visitation of Mary		St. Mark	4557	Transfiguration		St. Matthias	4663
Amherst		St. Maron		<u>Litchfield</u>		Parma Hts.	4003
St. Joseph	4592	St. Mary Byzantine		Our Lady Help of Christians	4496	St. John Bosco	4665
<u>Ashland</u>		St. Mary (Collinwood)		<u>Lorain</u>		Peninsula	4003
Ashland St. Edward	4480	St. Mel		Mary Mother of God	4636	Mother of Sorrows	4504
<u>Avon</u>		St. Michael		Nativity of the Blessed Virgin Mary		Perry	
Holy Trinity	4593	St. Nicholas Croatian Byzantine		Sacred Heart Chapel (Hispanic) St. Anthony of Padua	4041 4629	St. Cyprian	4444
St. Mary of the		St. Patrick (Bridge)		St. Basil Romanian Byzantine		Richfield	
Immaculate Conception	4594	St. Paul (Croatian)		St. Francis Xavier Cabrini		St. Victor	4505
Avon Lake	4505	St. Rocco		St. John Ukrainian Byzantine		Rittman	
Holy SpiritSt. Joseph	4595	St. Stanislaus		St. Joseph		St. Anne	4506
Bainbridge	4590	St. Stephen		St. Michael Byzantine	4637	Rocky River	
Holy Angels Parish	4400	St. Vincent de Paul	4589	St. Nicholas Byzantine		St. Christopher	4666
Barberton	4400	St. Vitus	4590	St. Peter	4640	Shaker Hts.	
Holy Trinity	4483	Sts. Peter and Paul Ukrainian	4578	<u>Loudonville</u>		St. Dominic	4445
St. Augustine	4481	Cleveland Hts.		St. Peter	4497	Sheffield Lake	
St. Mary	4484	Communion of Saints	4410	Lyndhurst St. Clare	4420	St. Thomas the Apostle	4667
Bay Village		Columbia Station			4430	Sheffield Village	
St. Raphael	4597	St. Elizabeth Ann Seton	4610	Macedonia Our Lady of Guadalupe	1100	St. Teresa of Avila	4668
Bedford		Concord Township		Madison	4430	<u>Solon</u>	
Our Lady of Hope	4403	St. Gabriel	4435	Immaculate Conception	4431	Resurrection of our Lord	
<u>Berea</u>		<u>Copley</u>		Maple Hts.		St. John Hungarian Byzantine	
St. Adalbert		Guardian Angels	4488	St. Martin of Tours	4432	St. Mary Ukrainian	4446
St. Mary	4599	<u>Cuyahoga Falls</u>		Medina		St. Rita	4448
<u>Brecksville</u>		Immaculate Heart of Mary		Holy Martyrs	4500	South Amherst	
St. Basil the Great		St. Eugene		St. Francis Xavier	4499	Nativity of the Blessed Virgin Mary	4669
St. Joseph Byzantine				<u>Mentor</u>		South Euclid	4440
Broadview Hts. Assumption	4000	<u>Doylestown</u>	4400	St. Bede the Venerable	4434	Sacred Heart of Jesus	4449
Brook Park	4602		4492			<u>Stow</u>	4507
	4604	<u>Eastlake</u>	4444	St. Mary of the Assumption	4437	Holy Family	4507
Mary Queen of the Apostles	4004		4414	Mentor-on-the-Lake	4400	<u>Strongsville</u>	4070
St. Elias Melkite Catholic	4605	Elyria St. Agnes	4644	St. Andrew the Apostle Byzantine	4438	St. John Neumann	
St. Thomas More		St. Jude		Middleburg Hts. St. Bartholomew	1611	St. Joseph the Worker	4071
Brunswick	1000	St. Mary		Middlefield	4044	<u>Tallmadge</u> Our Lady of Victory	1500
St. Ambrose	4607	St. Vincent de Paul	4616	St. Lucy Mission	4430	Thompson	4500
St. Colette		Euclid	4010	Newburv		St. Patrick	
St. Emilian Byzantine	4609	Our Lady of the Lakes	4417	St. Helen	4440	Twinsburg	
Chagrin Falls		St. John of the Cross		North Olmsted		Sts. Cosmas and Damian	4509
St. Joan of Arc	4406	St. Stephen Byzantine		St. Brendan	4645	University Hts.	
<u>Chardon</u>		Sts. Robert and William		St. Clarence		Gesu	4452
St. Mary	4407	Fairlawn		St. Richard	4647	Valley City	
<u>Chesterland</u>	4400	Our Lady of the Cedars	4474	North Ridgeville		St. Martin of Tours	4510
St. Anselm	4408	St. Hilary		St. Julie Billiart		<u>Wadsworth</u>	
Cleveland Blessed Trinity	4510	<u>Fairport Harbor</u>		St. Peter	4649	Sacred Heart	4511
Cathedral of St. John the Evangelist		St. Anthony of Padua	4421	North Royalton St. Albert the Great	4650	<u>Wellington</u>	
Community of St. Malachi		St. Michael Byzantine	4422	Northfield	4030	St. Patrick	4672
Holy Ghost Byzantine		<u>Fairview Park</u>		St. Barnabas	4501	<u>West Salem</u>	
Holy Name		St. Angela Merici		Norton		St. Stephen	4512
Holy Redeemer		St. Mary Magdalene Byzantine	4618	St. Andrew the Apostle	4502	<u>Westlake</u>	
Holy Rosary	4541	<u>Garfield Hts</u> .		Oberlin		St. Bernadette	
Immaculate Conception		Holy Spirit		Sacred Heart	4651	St. Ladislas	4674
Immaculate Heart of Mary	4546	St. Monica		Olmsted Falls		<u>Wickliffe</u>	
Mary Queen of Peace		St. Therese		St. Mary of the Falls	4652	Our Lady of Mount Carmel	4454
Our Lady of Angels	4567	Sts. Peter and Paul	4424	<u>Orrville</u>		<u>Willoughby</u>	
Our Lady of Lourdes		<u>Gates Mills</u>	440=	St. Agnes	4503	Immaculate Conception	4455
Our Lady of Mt. Carmel (West)	4572	St. Francis of Assisi	4427	<u>Painesville</u>		Willoughby Hills	44-0
Our Lady of Peace		<u>Grafton</u>	40==		4442	St. Noel	4456
Sagrada Familia		Our Lady Queen of Peace	4677	Parkman	4440	Willowick	4457
St. Agnes-Our Lady of Fatima		<u>Green</u>	4400		4443	St. Mary Magdalene	445/
St. Aloysius-St. Agatha		Queen of Heaven	4493	Parma		Wooster	
St. Andrew Kim		Highland Hts.	4400	Cathedral of St. John the	1661	St. Mary of the Immaculate	1510
St. Augustine		St. Pascal Baylon	4428	Baptist Byzantine		Conception	4513
* List Parish Code in So	ections	A and B of the SAF.			S	ee reverse for School Codes.	

School Code List

<u>Akron</u>		Cleveland (continued)		Middleburg Hts.	
Archbishop Hoban High School	1087	St. Leo the Great	4270	Academy of St. Bartholomew	4311
Our Lady of the Elms High School	1427	St. Mark	1522	Newbury	
St. Anthony of Padua		St. Martin de Porres High School	4673		4000
St. Francis de Sales		St. Mary Byzantine		St. Helen	4229
St. Mary School		St. Rocco		North Olmsted	
St. Matthew		St. Stanislaus		St. Brendan	4312
St. Paul		St. Thomas Aquinas		North Ridgeville	
St. Sebastian		Urban Community School		St. Peter	4314
St. Vincent		Villa Angela-St. Joseph High School		North Royalton	
St. Vincent-St. Mary High School		Villa Montessori	4282		
Amherst	1007	Beaumont School	1205	St. Albert the Great	4315
St. Joseph	4288	Communion of Saints School		<u>Northfield</u>	
Ashland	1200	Concord Township	4200	St. Barnabas	1145
St. Edward	4246	St. Gabriel	4226	Olmsted Falls	
Avon		Cuyahoga Falls		St. Mary of the Falls	/316
Holy Trinity	1256	Immaculate Heart of Mary	4247		4010
St. Mary of the Immaculate Conception		St. Joseph	4248	<u>Parma</u>	
Avon Lake		Walsh Jesuit High School	4251	Holy Family	4321
St. Joseph	4290	<u>Doylestown</u>		Padua Franciscan High School	1725
<u>Barberton</u>		Sts. Peter and Paul	1494	St. Anthony of Padua	1617
St. Augustine	1528	Elyria	11.10	•	
<u>Bay Village</u>		Elyria Catholic High School		St. Bridget	
St. Raphael	4291	St. Jude		St. Charles Borromeo	4319
<u>Berea</u>		St. Mary Euclid	4291	St. Columbkille	1189
Academy of St. Adalbert	1416	Our Lady of the Lake	4213	Parma Hts.	
St. Mary	4292	Sts. Robert & William School			1201
Broadview Hts.		<u>Fairlawn</u>		Holy Name High School	
Assumption Academy	4293	St. Hilary	4243	Incarnate Word Academy	4325
<u>Brooklyn</u>		<u>Fairview Park</u>		Rocky River	
St. Thomas More	4294	St. Angela Merici	4299	Magnificat High School	1106
<u>Brunswick</u>		Garfield Hts.	4040	St. Christopher	4327
St. Ambrose	4295	John Paul II Academy		Shaker Hts.	1021
<u>Chagrin Falls</u>		St. Benedict School			
St. Joan of Arc	4202	Trinity High School	4219	St. Dominic	4231
<u>Chardon</u>	400-	Gilmour Academy	4221	<u>Solon</u>	
Notre Dame Elementary		St. Francis of Assisi		St. Rita	4232
Notre Dame-Cathedral Latin High School		<u>Highland Hts</u> .		South Euclid	
St. Mary	4203	St. Pascal Baylon	4331	Sacred Heart of Jesus Academy	4233
<u>Chesterland</u>	4007	<u>Hudson</u>		Stow	1200
St. Anselm	4207	Seton Catholic School	4332		
	1171	Independence	4200	Holy Family	4250
Archbishop James P. Lyke School		St. Michael	4300	<u>Strongsville</u>	
Benedictine High School		Catholic Montessori	1826	Sts. Joseph and John Interparochial	4329
Cleveland Central Catholic High School		<u>Lakewood</u>		University Hts.	
Holy Name Elementary		Lakewood Catholic Academy	4338	Gesu	4235
Mary Queen of Peace		St. Edward High School	4303	<u>Wadsworth</u>	1200
Metro Catholic Parish School		<u>Lorain</u>			
Our Lady of Angels		St. Anthony of Padua		Sacred Heart	4253
Our Lady of Mt. Carmel (West)		St. Peter	4310	<u>Westlake</u>	
St. Adalbert	1248	<u>Lyndhurst</u>	4000	St. Bernadette	4330
St. Agatha-St. Aloysius	4255	Julie Billiart		<u>Wickliffe</u>	
St. Francis	4260	St. Clare	4223	All Saints of John Vianney	1236
St. Ignatius Elementary	4263	St. Francis Xavier	4249	•	
St. Ignatius High School	2000	<u>Mentor</u>		Mater Dei Academy	4344
St. Jerome	4265	Lake Catholic High School	4227	<u>Wooster</u>	
St. Joseph Academy	1589	St. Mary of the Assumption		St. Mary of the Immaculate Conception	4254
* List School Code in Section C	of the SAF.			See reverse for Parish Codes.	