

**1. Which retirement plans does SIDNEY participate in?**

- **IRA, Keogh, 401k, 403b, or other tax-deferred plan**
- **Plans to draw social security upon retirement**
- **Employer sponsored plan**
- **Civil service or state sponsored plan**
- **Union sponsored plan**
- **Military sponsored plan**
- **Other type of plan**

#### **SIDNEY - Retirement Plans**

**2. Current value of SIDNEY's tax-deferred and after-tax retirement, pension, annuity, and savings plans such as an IRA, Roth IRA, Keogh, SEP, 401(a), 401(k), 403(b), 408, 457, 501(c) (required)**

#### **JUDY - Employment**

**3. What is JUDY's employment status?**

- **Employed by others**
- **Self-employed**
- **Unemployed**
- **Retired or not employed by choice**

**What is JUDY's occupation?**

**Hint: Describe their primary occupation. If they're unemployed or retired, list their occupation when they used to work.**

**4. Where does JUDY work?**

**5. How many years has JUDY worked there?**

**6. Which retirement plans does JUDY participate in?**

- **IRA, Keogh, 401k, 403b, or other tax-deferred plan**
- **Plans to draw social security upon retirement**
- **Employer sponsored plan**
- **Civil service or state sponsored plan**
- **Union sponsored plan**
- **Military sponsored plan**
- **Other type of plan**

## **JUDY - Retirement Plans**

7. Current value of JUDY's tax-deferred and after-tax retirement, pension, annuity, and savings plans such as an IRA, Roth IRA, Keogh, SEP, 401(a), 401(k), 403(b), 408, 457, 501(c) (required)

### **Parent Address**

8. KEVIN's and SIDNEY and JUDY's permanent address are the same
- yes
  - no

9. SIDNEY and JUDY's Home Address

10. Which best describes your family's housing situation? (required)
- Own home
  - Rent
  - Live with others
  - Housing provided by employer

**Tell us about SIDNEY and JUDY's home.**

11. Home purchase year (required) (If the parents own their home, but did not purchase it, enter the year they took possession of the home. Enter the market value at the time of possession in the "Home purchase price" below.)

12. Home purchase price (required)

13. Current market value (required)

14. What is market value? (The market value is the price the home could be sold for today. Do not use assessed, insured, or tax value.) (Report only the portion of the total value that is owned by the student's parents.)

**15. Total amount owed on home (required) (Enter the total current debt on the home, including the principal balance on the primary mortgage, as well as any second mortgages, outstanding home equity loans, or other outstanding related debts against the home.) (Do not include interest due, escrow payments, insurance premiums, association fees, property taxes, personal loans, consumer loans, or any other debts.) (If the student's parents are not the sole owner(s) of the home, give only their share of the debt.)**

**16. What is SIDNEY and JUDY's monthly housing payment? (Hint: Home owners: enter the monthly amount paid for principal and interest only. Do not include escrow payments, insurance premiums, association fees, or property taxes.) (Renters: enter the monthly rental payment. Do not include insurance premiums.)**

**SIDNEY 参与哪些退休计划？**

- **IRA、Keogh、401k、403b 或其他延期纳税计划**
- **计划退休后领取社会保障金**
- **雇主资助的计划**
- **公务员或州政府资助的计划**
- **工会资助的计划**
- **军队资助的计划**
- **其他类型的计划**

**SIDNEY - 退休计划**

**SIDNEY 的税延和税后退休金、养老金、年金以及储蓄计划的当前价值, 例如 IRA、Roth IRA、Keogh、SEP、401(a)、401(k)、403(b)、408、457、501(c) (必填)**

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**JUDY - 就业**

**JUDY 的就业状态是什么？**

- **受雇于他人**
- **自雇**
- **失业**
- **已退休或选择不工作**

**JUDY 的职业是什么？**

**提示: 描述她的主要职业。如果她失业或已退休, 请列出她以前的职业。**

**JUDY 在哪里工作？**

**JUDY 在该单位工作了多少年？**

**JUDY 参与哪些退休计划？**

- **IRA、Keogh、401k、403b** 或其他延期纳税计划
- 计划退休后领取社会保障金
- 雇主资助的计划
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**JUDY - 退休计划**

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**父母住址**

**KEVIN 和 SIDNEY 以及 JUDY 的永久地址是否相同？**

- 是
  - 否
- 

**SIDNEY 和 JUDY 的家庭住址**

**以下哪种描述最符合您家庭的住房情况？(必填)**

- 自有住房
- 租房
- 与他人同住
- 雇主提供的住房

**告诉我们有关 SIDNEY 和 JUDY 房屋的信息**

**购房年份(必填)**

(如果父母拥有房屋但并未购买，请填写他们接管房屋的年份。在下面的“购房价格”中填写接管时的市场价值。)

**购房价格(必填)**

**当前市场价值(必填)**

什么是市场价值？(市场价值是指房屋今天的可出售价格。不要使用评估价值、保险价值或税务价值。仅报告房屋中属于学生父母的部分价值。)

### 房屋所欠总额(必填)

(填写房屋的当前总债务, 包括主要抵押贷款的本金余额、第二抵押贷款、未偿还的房屋净值贷款或其他相关债务。不要包括到期利息、托管账户付款、保险费、协会费、房产税、个人贷款、消费贷款或任何其他债务。如果学生的父母不是房屋的唯一所有者, 只需报告他们的债务部分。)

### SIDNEY 和 JUDY 的月住房付款是多少?

提示:

- 房主:填写每月经支付的本金和利息金额。不包括托管账户付款、保险费、协会费或房产税。
- 租客:填写每月房租付款。不包括保险费。

### Household Introduction

1. An important part of financial aid is understanding who is in your family. So far we know it consists of:

KEVIN CHANG

SIDNEY CHANG

JUDY LIU

### Child Support Received

2. Did SIDNEY and JUDY receive child support in 2023? (required)

- yes
- no

### Child Support Paid

3. Did SIDNEY and JUDY pay child support in 2023 or 2024? (required)

- yes
- no

### Parent Expenses

4. Did SIDNEY and JUDY have any medical or dental expenses not covered by insurance? (Hint: Select "yes" if the student's parents had uncovered/unreimbursed medical/dental expenses that were more than 3% of their total income for either 2023 or 2024.)

- yes
- no

## **Parent Expenses**

**Did SIDNEY and JUDY have the following expenses?**

**5. Repayment of any college loan debt in 2023 (Hint: This includes loans for the student, parents, and siblings)**

- yes
- no

**6. Repayment of any college loan debt in 2024**

- yes
- no

**7. Alimony**

- yes
- no

**Parent Living Expenses (Tell us how much your family spends on these household expenses.)**

**8. Utilities (water, electricity, heat, phone, internet, etc.) (required) (Note: Provide the annual (not monthly) amount.)**

**9. Food for everyone in the home (required)**

**10. Clothing for everyone in the home (required)**

**11. Household necessities (required) (What should I include? Include annual amounts for personal care items, cleaning supplies, and other items not included above.)**

**Parent Living Expenses (Tell us how much your family spends on these other expenses.)**

**12. Transportation to and from work (required) (Provide the annual total, not monthly amounts.)**

**13. Other expenses not listed above (required)**

## **Parent Assets**

In this section, we'll ask questions about the assets that belong to SIDNEY and JUDY. To begin, we'll ask you questions to determine the types of assets owned. Then, you'll provide the current value of each asset. Statements from a bank or financial institution may be useful for this section. (Remember:

- provide the value for each asset as of today, rather than average or original values.
- this section is entirely about the assets that belong to SIDNEY and JUDY)

## **Parent Asset Details**

### **14. Current amount in cash, savings, checking, and deposit accounts (required)**

## **Parent Assets**

Do KEVIN's parent(s) (SIDNEY and JUDY) have the following assets?

### **15. Investments (required)**

(What investments are included?)

Investments include the parents':

- 529 college savings, pre-paid tuition, and other college savings plans
- stocks and stock options
- bonds, savings bonds, and mutual funds
- money market funds and certificates of deposit
- non-retirement annuities
- trust funds, commodities, precious and strategic metals, installment and land sale contracts, and other valuables

Investments do not include the parents':

- home

- business, farm, and real-estate

- retirement plans)

- yes
- no

**16. Own real estate beyond the primary home, such as land, a vacation or second home, a seasonal or vacation rental property, or rent real estate to others (required)**

- yes
- no

**17. Own or operate a business that is a primary income source or is in addition to other work (required)**

- yes
- no

**18. Own a farm or part of a farm (required)**

- yes
- no

#### **19. Parent Assets**

**Assets they own but are held in the names of their children (required)**  
(What assets are included? An asset owned by a sibling, in his/her name, should not be reported on this application. For example, a checking account owned by the student's sibling. Select yes if there are parent assets that, although held in a dependent child's name, are owned by the parent such as funds in custodial accounts, UGMAs (Uniform Gifts to Minors Accounts), or other savings and investment accounts for the applicant's siblings.)

- yes
- no

#### **家庭介绍**

**1. 财务援助的一项重要部分是了解您的家庭成员。目前我们知道家庭成员包括：**

- **KEVIN CHANG**
  - **SIDNEY CHANG**
  - **JUDY LIU**
-



## 儿童抚养费

**2. SIDNEY 和 JUDY 在 2023 年是否收到儿童抚养费？(必填)**

- 是
  - 否
- 

## 支付的儿童抚养费

**3. SIDNEY 和 JUDY 在 2023 年或 2024 年是否支付过儿童抚养费？(必填)**

- 是
  - 否
- 

## 父母支出

**4. SIDNEY 和 JUDY 是否有任何未被保险覆盖的医疗或牙科费用？**

提示:如果学生父母在 **2023 年或 2024 年** 的未被保险覆盖或未报销的医疗/牙科费用超过总收入的 **3%**, 请选择“是”。

- 是
- 否

## 父母支出

**SIDNEY 和 JUDY 是否有以下支出？**

**5. 在 2023 年偿还任何大学贷款债务**

提示:包括为学生、父母或兄弟姐妹的贷款。

- 是
- 否

**6. 在 2024 年偿还任何大学贷款债务**

- 是
- 否

**7. 支付赡养费**

- 是
  - 否
- 

## 父母生活支出

请告诉我们您的家庭在以下家庭开支上的支出金额。

8. 水电费用(水、电、暖气、电话、网络等)(必填)

(注意:请提供年度总金额,而非每月金额。)

9. 家中所有人的食品费用(必填)

10. 家中所有人的衣物费用(必填)

11. 家庭必需品(必填)

(包括哪些?请填写个人护理用品、清洁用品及其他未在上述列出的物品的年度总金额。)

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父母生活支出(其他开支)

12. 上下班交通费用(必填)

(请提供年度总额,而非每月金额。)

13. 其他未列出的费用(必填)

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父母资产

在本部分中,我们将询问 **SIDNEY** 和 **JUDY** 所拥有的资产。首先,我们将询问有关资产类型的问题,然后您需要提供每种资产的当前价值。银行或金融机构的账户声明可能对此部分有帮助。

(请记住:

- 提供的是截至今日的资产价值,而非平均值或初始值。
- 本部分完全是关于 **SIDNEY** 和 **JUDY** 所拥有的资产。)

父母资产详情

14. 当前现金、储蓄、支票和存款账户中的金额(必填)

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父母资产

**KEVIN** 的父母(**SIDNEY** 和 **JUDY**)是否有以下资产?

15. 投资(必填)

(包括哪些投资?)

投资包括父母的:

- **529** 大学储蓄计划、预付学费计划及其他大学储蓄计划
- 股票和股票期权
- 债券、储蓄债券和共同基金
- 货币市场基金和存款证

- 非退休年金
- 信托基金、大宗商品、贵金属和战略金属、分期付款和土地销售合同及其他有价物品

不包括的投资：

- 房屋
- 企业、农场和房产
- 退休计划
- 是
- 否

**16. 是否拥有主要住房以外的房地产，例如土地、度假屋或第二住宅、季节性或度假出租物业，或者出租房地产给他人？(必填)**

- 是
- 否

**17. 是否拥有或经营企业，该企业是主要收入来源或其他工作的补充？(必填)**

- 是
- 否

**18. 是否拥有农场或农场的一部分？(必填)**

- 是
- 否

**19. 父母资产**

是否有父母名下的资产但以孩子的名义持有？(必填)

(包括哪些资产？)

由兄弟姐妹以自己的名义持有的资产不应在此申请中报告。例如，兄弟姐妹名下的支票账户。如果存在以未成年子女名义持有的父母资产，例如托管账户、**UGMA**(未成年人的统一赠与账户)或其他兄弟姐妹的储蓄和投资账户，请选择“是”。

- 是
- 否