

Applying for Financial Aid at Our School for the 2013-14 Academic Year

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

Completing the PFS online will save you time and money, and help us make our financial aid decisions more quickly. If you are unable to complete the PFS online, contact our school for a paper form.

Go to our school's website for deadlines and a list of the additional documents we require as part of your financial aid application.

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

- Starting on November 1, 2012, go to sss.nais.org/parents. Click on the green "Apply Now" button to enter the PFS Online.
- Create your PFS Online account with your email address and a password. If you applied for financial aid last year, simply login to the PFS Online as a Returning Family, using the email address and password you set up last year.
- Begin a PFS for Academic Year 2013-14. Download the PFS Online Workbook and refer to on-screen help for guidance along the way. You can log out of the PFS Online at any time, then return later to complete it.
- After you have pressed submit, you'll be brought to a payment screen. The fee of \$39 is nonrefundable. Once your PFS is submitted, it cannot be withdrawn from the SSS system.

NEXT STEPS

About 24 hours after you pay for and submit your PFS, you'll have access on the PFS Online to a section called "Manage Documents." You can upload the additional documents we require there.

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



SCHOOL & STUDENT SERVICES BY NAIS

Find the Parents' Financial Statement online
at sss.nais.org/parents.



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

You'll need your most recent tax return before beginning the PFS. We also recommend that you review the wide range of materials that SSS has put together to help families with the financial aid process. They can be found at sss.nais.org/parents.

Top 10 Tips for Completing Your Financial Aid Application

- 1. Complete only one PFS per household.** You can apply for aid to any number of schools for any number of children using just one PFS for the same flat fee.
- 2. Use your legal name.** Make sure your name on your Parents' Financial Statement (PFS) appears exactly the way your name appears on your tax documents.
- 3. Enter whole numbers.** When entering numbers, round to the nearest whole numbers — no decimals or cents. Understand that all monetary values must be in US Dollars.
- 4. Differentiate applicants from dependents.** Questions about "student applicants" refer to your children who are applying for financial aid via the PFS. Questions about "other dependents" refer to the children (or adults) for whom you provide support but ARE NOT applying for financial aid.
- 5. Separate salary from profit.** If you are a business owner or farm owner, you will be asked about your salary in the Family Income section. Enter only the amount you actually draw as salary (as reported on your W-2). You will provide information about profit/loss elsewhere in the PFS.
- 6. Estimate your taxes.** We realize that most tax forms are not available until late January. If you don't have your current year's taxes available, it's okay to estimate your answers based on your prior year's tax return.
- 7. Don't forget the cover sheet.** If you mail additional required documents to SSS, please include the SSS cover sheet. Your documents will then be properly matched to your application and you'll avoid delays. Give yourself at least 10 days before the deadline to allow for mail delivery and SSS processing time.
- 8. Tell your story.** Offer explanations when requested, so your story or situation is clear and understandable to those reviewing your application.
- 9. Calculate debt and unusual expenses.** When asked to report your credit card debt, enter your total outstanding balances and use the Notes section to specify the types of purchases you used these cards for. When asked to total your "unusual expenses," you'll find a link that lists the types of expenses you should and should not include.
- 10. Be honest.** Take time to carefully consider how much you think you can pay towards tuition on your own. Make a budget of income and expenses and see how much you can include for school costs.

If you have questions, contact the SSS Customer Service Center
at (800) 344-8328 or sss@nais.org.