

Student Aid Estimator 2009-2010 Academic Year

INSTRUCTIONS FOR DEPENDENT STUDENTS

This Student Aid Estimator is designed for U.S. citizens (or permanent residents) who are single students and are dependent on their parents for support. If you do not meet these criteria, please call us for more information.

The information on this form will be used to estimate your eligibility for student financial aid for the 2009-2010 school year. We have made it as brief and easy as possible. The Free Application for Federal Student Aid (FAFSA) that you will eventually complete collects a great deal more information with much more detailed instructions. If your financial circumstances are at all unusual or complicated, please contact us to find out how to complete this form and still get a good estimate.

Divorced, Separated, or Remarried Parents

The federal government has established detailed rules about whose resources must be reported in cases of divorce, separation, and remarriage. In brief, students must report the marital status, income, assets, and other information of the parent who has custody plus that parent's current spouse (stepparent), if any. If you have questions about whose information to report, please call us for advice.

Foreign Tax Filers

If your parents filed a tax return in a foreign country, check the box marked "Form 1040 [1]" under question 15. Convert all figures in questions 16 through 24 to U.S. dollars, using the exchange rate that is in effect today.

Parent Information

13. **Number of family members:** Enter the number of people your parents will support between July 1, 2009 and June 30, 2010. Include yourself, your parents, and other children who will get more than half of their support from your parents. If your parents support others, call us to see if they should be included.
14. **Number in college:** Of the children included in question 13, how many will be enrolled at least half-time in college degree or certificate programs between July 1, 2009 and June 30, 2010? Be sure to include yourself. If your parents are in college, do **not** include them.
19. **2007 Income earned from work:** If you answered questions 16 through 18, include amounts your parents earned from working in 2007 from your parents' 2007 Form 1040-line 7, 12, and 18; or 1040A-line 7; or 1040EZ-line 1. Report your father's/stepfather's and mother's/stepmother's earnings separately. (If you skipped questions 16 through 18, include your parents' earnings from work in 2007. Add up earnings from your parents' W-2 forms and other earnings from work that are not reported on W-2 forms.)
20. Include any tax-deferred IRA, Keogh, 401(k) and 403(b) plan payments made in 2007, **as reported on W-2 form box 12a-12d, codes D, E, F, G, H & S**; 2007 nontaxable interest and dividends, child support, workers' compensation, etc. received in 2007. **NOTE:** Include housing, food and other living allowances paid to members of the military, clergy and others.
21. **2008 Income change:** Your financial aid eligibility for 2009-2010 will be based on your parents' 2008 income. Write in the amount that your parents expect their income to increase or decrease between 2007 and 2008. Be sure to add a "+" for an expected increase or a "-" for an expected decrease.
23. **Real estate and investments:** Include real estate (other than your home), trust funds, money market funds, mutual funds, certificates of deposit, stocks, bonds, other securities, installment and land sale contracts, the value of prepaid tuition plans owned by the parents, etc., *minus* any debt that is related to these assets. Do not include the value of life insurance and retirement plans (pension funds, annuities, IRAs, Keogh plans) or the value of prepaid tuition plans owned by the student.

Please make a copy of this for your records.