

**[Instructions]**

## **FAFSA Worksheet for 2012-2013 College Year**

The Free Application for Federal Student Aid (FAFSA) is used by colleges to determine your eligibility for financial aid. This guide's step-by-step instructions demystify the FAFSA, with explanations and recommendations designed to help you complete your application with confidence.

### **Guidelines:**

- This FAFSA template should be used as a guide for completing the official FAFSA, which can be accessed at [www.fafsa.gov](http://www.fafsa.gov).
- To expedite the process, apply and "sign" your FAFSA electronically. You will need a Federal Student Aid (FSA) Personal Identification Number (PIN), which you can request at <http://www.pin.ed.gov>. If you are a dependent applicant (see Step Three), one parent will need his/her own FSA PIN, too.
- Before you begin, take a moment to gather the following financial records:
  - tax returns for the previous year (in some cases you may not need if you qualify for the IRS Match)
  - W-2 forms for the previous year
  - most recent bank statements
  - records of your investments
- Be prepared to back up any of your answers with documentation, if asked.

### **How does the FAFSA work?**

The FAFSA is required by almost every college. It is the gateway to need-based financial aid. It also establishes your eligibility for education loans offered by the federal government.

The information you provide on the FAFSA is used to calculate your Expected Family Contribution (EFC), which is an indicator of your ability to pay for one year of college. Colleges listed on your FAFSA will compare your EFC with their annual cost of attendance. If your EFC is less than the cost of attendance, the difference is your eligibility for need-based financial aid at that college. If your EFC is more than the cost of attendance, your eligibility for aid may be limited to non-need-based aid, such as merit scholarships and loans.

Don't jump to any conclusions when you see your EFC for the first time. Instead, review your FAFSA for any inadvertent mistakes. You can't update any information after you've applied, but you can correct errors. If you discover corrections are needed, submit corrections online or through the mail using the paper Student Aid Report (SAR). Also let each financial aid office know what you corrected and why, and enclose any relevant documentation.

Whether you find any corrections to make or not, wait to hear from the financial aid office at each college before deciding which college you can afford to attend. They will let you know what help they can offer, which will be the maximum possible aid for which you qualify at that college.

### Why should I complete the FAFSA?

1. To apply for financial aid from federal, state and college sources.
2. To qualify for the largest amount of need-based aid the regulations permit.
3. To get in line early. Sometimes, priority is given to the people in the front of the line, so try to complete the FAFSA in early January each year.
4. To open your line of credit with the federal government so that you can borrow the money you might need.
5. To create a "safety net" in the event that an unexpected occurrence – such as the loss of a job, illness, death, divorce, or natural disaster – causes a change in your income or asset profile. The college's financial aid administrator may choose to recalculate your EFC based on projected (instead of past) income and assets under these new conditions. Having a completed FAFSA on file already could make help available sooner.

### Other Advice:

Share information about any unusual financial circumstances with the financial aid office at each college, especially if you find you're unable to complete the FAFSA because of your situation. Some schools encourage you to discuss your concerns in person, though most colleges prefer to receive a written and signed statement first.

Usually, students apply for admission to the college before completing the FAFSA. Check each school's website and printed information to find out how and when they expect you to apply for admission and financial aid. If you're not sure how their rules apply to you, contact the admissions office to ask for help.

**The best way to get the most financial aid you possibly can:** be sure to meet all college or state-mandated filing deadlines!

## STEP ONE - STUDENT INFORMATION

Remember, the questions in this section refer only to the student.

| FAFSA QUESTION               | EXPLANATION   |
|------------------------------|---|
| <b>Last name (1)</b>         | Your last name, as it appears on your Social Security card.   |
| <b>First name (2)</b>        | Your first name, as it appears on your Social Security card. Do not list a nickname.  |
| <b>Middle initial (3)</b>    | Your middle initial, as it appears on your Social Security card. If none, leave blank.  |
| <b>Number and street (4)</b> | Provide a mailing address where you are most likely to receive important mail while you finish your entire program of study, such as your own home or a parent's address. Leave a space between the number and the name of the street. Include an apartment number, if any. |
| <b>City and country (5)</b>  | Only list the country if it is not the United States, making sure to leave a space between the city and the country.  |
| <b>State (6)</b>             | List the state of residence.  |

## STEP ONE (Continued) - STUDENT INFORMATION

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| <b>ZIP code (7)</b>   | List only the first 5 digits.  |
| <b>Your Social Security Number (8)</b>  | Get it right. Check it twice. A mistake here can result in a paperwork nightmare!  |
| <b>Your date of birth (9)</b>   | List the month, day and year, using two digits for the month and day. For example, use "07 01 1990" to represent July 1, 1990.   |
| <b>Your permanent telephone number (10)</b>   | Use the main telephone number to your house or apartment. Do not use a cell phone number unless you have no land line.   |
| <b>Driver's license number (11)</b>   | Provide this information if you have a driver's license. Leave blank if you don't have one.  |
| <b>Driver's license state (12)</b>  | See question 11 above.   |
| <b>Your e-mail address (13)</b>   | <p>List an e-mail address you check often so you get important updates and reminders right away. This address will be shared with each college you list on this application to receive your FAFSA data. Consider whether your e-mail address is in good taste and represents you in a positive way!</p> <p>If you leave this field blank, you will receive updates at the mailing address you provided (see questions 4 through 7 above).</p>  |
| <b>Are you a U.S. citizen? (14)</b>   | <p>Indicate your current status. U.S. citizens and eligible noncitizens can qualify for federal financial aid.</p> <p>Eligible noncitizen status includes anyone with an 8- or 9- digit Alien Registration Number or who has:</p> <ul style="list-style-type: none"> <li>· a Permanent Resident Card (I-551)</li> <li>· conditional permanent resident identification (I-551C)</li> <li>· an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any of the following designations: <ul style="list-style-type: none"> <li>- Refugee</li> <li>- Asylum Grantee</li> <li>- Parolee (if the I-94 confirms paroled for a minimum of one year and this status has not expired)</li> <li>- Victim of human trafficking</li> <li>- Cuban-Haitian Entrant</li> <li>- T-Visa holder (T-1, T-2, T-3, etc.)</li> </ul> </li> </ul> <p>If you are in the U.S. on an F1 or F2 student visa, a J1 or J2 exchange visitor visa, or a G series visa (pertaining to international organizations), you must check "No, I am not a citizen or eligible noncitizen." You will not be eligible for federal student aid, though you should complete the FAFSA anyway to apply for state- or college-based aid.</p> |
| <b>Alien Registration Number (15)</b>   | Leave blank if you don't have one.   |
| <b>What is your marital status as of today? (16)</b>  | Indicate your marital status as of the date the FAFSA is signed. If your status changes afterwards, contact the financial aid office because they may be able to update your status to reflect more accurately the applicant's ability to pay.   |
| <b>Month and year you were married, separated, divorced, or widowed (17)</b>                      | Leave blank if you are single and you were never married. If applicable, list month and year, using two digits for the month. For example, use "05 1998" to represent May 1998.  |
| <b>What is your state of legal residence? (18)</b>  | <p>In general, you should be able to answer this question based on where you consider that you reside on a permanent basis, or which state income tax return you file as a resident, or other factors. The definition of "legal residence" varies from state to state, so it might be helpful to contact financial aid office of a college in your state to ask for further clarification.</p> <p>This information is used to calculate allowances for state taxes and cost of living allowances.</p>  |
| <b>Did you become a legal resident of this state before January 1, 2007? (19)</b>                 | If the answer is "Yes," skip ahead to question 21. This question helps to establish residency requirements for state-sponsored and various other programs.   |
| <b>If the answer to question 19 is "No," give month and year you became a legal resident (20)</b> | If the answer was "No" to question 19 above, fill in the appropriate month and year, using two digits for the month. For example, use "01 2008" to represent January 2008.   |

## STEP ONE (Continued) - STUDENT INFORMATION

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| <p><b>Are you male or female? (21)</b></p>   | <p>Indicate your gender, as determined at birth. This information is used to determine whether you are required to register with the selective service.</p>   |
| <p><b>Most male students must register with Selective Service to receive federal aid. If you are a male, age 18-25 and NOT registered, fill in the circle and we will register you. (22)</b></p> | <p>Female students leave this blank and skip ahead to question 23.</p> <p>Male students between the ages of 18-25 who are required to register MUST do so to receive any federal financial aid. Check this box only if you need to register and don't plan to register in any other way, such as directly through the website of the Selective Service website (<a href="http://www.sss.gov">http://www.sss.gov</a>).</p>   |
| <p><b>Have you been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid? (23)</b></p>                                | <p>Do not leave this question blank. If you must check "yes," finish the FAFSA knowing you will be required to complete a separate worksheet to determine whether this will affect your eligibility for federal aid. This worksheet will be provided to you by the federal processing center after you sign and submit the FAFSA.</p> <p>Do not count convictions that have been removed from your record or that occurred before you were 18 unless you were tried as an adult.</p>  |
| <p><b>Highest school your father completed (24)</b></p>  | <p>The operative word here is "completed." If a parent did not complete a 4-year college degree, check "High school" or "Middle school/Jr. high," as appropriate. If neither parent has a college degree, then you are considered to be a first-generation college student, which could help you qualify for additional aid programs.</p> <p>If your biological parents are not married or are no longer married, answer this question about the parent with whom you resided the most during the past 12 months. If you lived with neither parent more than the other, answer this question about the parent who provided more than half of your support in the past 12 months or the most recent 12 months during which you received any support.</p> |
| <p><b>Highest school your mother completed (25)</b></p>  | <p>See question 24 above, answering about your mother's education, if appropriate.</p>  |
| <p><b>When you begin college in the 2012-2013 school year, what will be your high school completion status? (26)</b></p>   | <p>Check the status that applies. Students with a high school diploma will complete the next question, while everyone else will skip ahead to question 28.</p>  |
| <p><b>What is the name of the high school where you received or will receive your diploma? (27)</b></p>  | <p>Enter the name, city and state of your high school. The online search provided includes many common abbreviations and aliases for school names. Make certain that you select the correct ones.</p> <p>If you are applying online and the high school you enter is not on the U.S. Department of Education's list of high schools, you'll be asked to confirm whether what you entered was correct.</p>   |
| <p><b>Will you have your first bachelor's degree before July 1, 2012? (28)</b></p>   | <p>Certain aid programs are only available to students pursuing their first bachelor's (4-year) degree.</p> <p>If you earned a bachelor's degree overseas, answer "yes."</p>  |
| <p><b>When you begin the 2012-2013 school year, what will be your grade level? (29)</b></p>  | <p>Check the status that applies, based on your current plans.</p> <p>If you have taken some college courses while in high school and you received high school credit but you were not fully-admitted to a college degree or certificate program in order to take them, check "Never attended college and 1<sup>st</sup> year undergraduate."</p>   |
| <p><b>When you begin the 2012-2013 school year, what degree or certificate will you be working on? (30)</b></p>  | <p>Select the most appropriate answer based on your current plans. If your plans change, you will update your school directly and your answer will be different on next year's FAFSA.</p>   |
| <p><b>Are you interested in being considered for work-study? (31)</b></p>  | <p>Indicate your personal preference. Earning a work-study paycheck can help you meet some of those additional expenses, such as books and supplies, personal expenses, or transportation costs during the year.</p> <p>Some colleges will consider your answer when preparing your offer of financial aid. Other colleges will offer work-study regardless of your answer, and then give you an opportunity to reject the offer if you wish.</p>   |

## STEP TWO – STUDENT INCOME INFORMATION

Questions 32 through 57 are about you, the student. If you are single, separated, divorced or widowed, answer only about yourself. If you are married, include information about your husband or wife.

**SPECIAL NOTE:** If you are completing the FAFSA online after January 2012, and if you have already filed a federal income tax return for 2011, you may be given the option to retrieve some of your own income data directly from the IRS during the application process.

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| <p><b>For 2011, have you (the student) completed your IRS income tax return or another tax return listed in question 33? (32)</b></p>   | <p>Check the appropriate box.</p> <p>You might not be required to file a federal income tax return because you didn't make enough money. If you are not required by the IRS to file an income tax return, skip ahead to question 38.</p> <p>If you are required to file a federal income tax return but you haven't done it yet, don't worry. You don't have to file a tax form before completing a FAFSA, though it will be easier if you can at least prepare a draft version of your tax return first. Instead, you can provide "good faith" estimates to get the FAFSA in as early as possible, and select "I will file, but I have not yet completed my return." You can make corrections later, if necessary.</p> |
| <p><b>What income tax return did you file or will you file for 2011? (33)</b></p>   | <p>Tax filers only. Unless you have unusual sources of income or a business of your own, you probably filed an IRS Form 1040A or 1040EZ.</p>  |
| <p><b>If you have filed or will file a 1040, were you eligible to file a 1040A or 1040EZ? (34)</b></p>  | <p>Tax filers only. If you check "Don't know" when completing the FAFSA online, the answer will be estimated for you. Further clarification designed to help you determine whether you could have completed a 1040A or 1040EZ is provided in the FAFSA instructions.</p>  |
| <p><b>What was your (and your spouse's) adjusted gross income for 2011? (35)</b></p>  | <p><b>For questions 35 through 44, if the answer is zero or the question does not apply to you, enter "0". Report whole dollar amounts with no cents.</b></p> <p>Tax filers only. Enter either:</p> <ul style="list-style-type: none"> <li>· line 37 of Form 1040</li> <li>· line 21 of Form 1040A</li> <li>· line 4 of Form 1040EZ</li> </ul> <p>If you haven't filed an income tax return yet, use last year's return or a recent pay stub to make an estimate. You can make corrections later, once the actual figures are known.</p>  |
| <p><b>Enter your (and spouse's) income tax for 2011 (36)</b></p>  | <p>Tax filers only. If you filed an income tax return, enter either:</p> <ul style="list-style-type: none"> <li>· line 55 of Form 1040</li> <li>· line 35 of Form 1040A</li> <li>· line 11 of Form 1040EZ</li> </ul> <p>If you haven't completed a federal income tax return yet, estimate your tax amount using the IRS tax tables or use last year's tax return as a guide. Be careful to use the correct line, however, based on the item description rather than the line number. Line numbers can change from one year to the next.</p>  |
| <p><b>Enter your (and spouse's) exemptions for 2011 (37)</b></p>  | <p>Tax filers only. If you claimed yourself and anyone else as an exemption on your own income tax return, enter that number here. The number can be found on IRS Form 1040 and 1040A on line 6d. Filers of the Form 1040EZ should refer to the FAFSA instructions for help identifying the number of exemptions claimed, if any.</p>   |
| <p><b>Answer the next two questions whether you filed a tax return or not. You can get information about your earnings and wages for 2011 from W-2 forms you received from your employer(s) or from your federal income tax return, if you filed one.</b></p> <p><b>Tax filers should treat any negative numbers as zero.</b></p> |   |

## STEP TWO (Continued) – STUDENT INCOME INFORMATION

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| <p><b>How much did you earn from working in 2011? (38)</b></p>  | <p>Enter the amounts from:</p> <ul style="list-style-type: none"> <li>• lines 7 + 12 + 18 of the Form 1040, plus any amount from Box 14 (Code A) of Schedule K-1 (Form 1065)</li> <li>• line 7 of Form 1040A</li> <li>• line 1 of Form 1040EZ</li> </ul> <p>If you are married and your spouse worked in 2011, list only the amounts you earned.</p>  |
| <p><b>How much did your spouse earn from working in 2011? (39)</b></p>  | <p>If you are married and your spouse worked in 2011, see question 38 above. List only the amounts earned by your spouse.</p> <p>If you are not married, leave this line blank.</p>   |
| <p><b>As of today, what is your (and spouse's) total current balance of cash, savings and checking accounts? (40)</b></p> | <p>Enter current amounts as of the date the FAFSA is signed.</p> <p>Don't include any money from student financial aid you might have in your bank account for living expenses, transportation, etc.</p>  |
| <p><b>As of today, what is the net worth of your (and spouse's) investments, including real estate? (41)</b></p>          | <p>List any assets in your own (or your spouse's) name. Be sure to list only the net worth of any investments, which can be calculated by determining current value – for example, if you were to liquidate the asset now – and then subtracting any debt you have against that asset.</p> <p>Don't include the net worth of the home you own that you also live in. On the other hand, if you own all or part of any other property, you must list your share of that investment property's net worth here.</p> <p>List the net worth of any stocks or bonds you own.</p> <p>Uniform Transfers to Minors Act (UTMAs) and Uniform Gifts to Minors Act (UGMAs) allow the establishment of an account for gifts of cash and financial assets for a minor without the expense of creating a trust. Because the minor is the owner of the account, it counts as the minor's asset on the FAFSA, not the asset of the custodian, who is often the parent. If you have an UTMA or UGMA, list the net worth here.</p> <p>Whether to list 529 plans here depends on whether you are considered to be a dependent student or an independent student, as defined in the laws governing federal financial aid (see Step Three below). Dependent students should not list 529 plans here, even if the student is the beneficiary, because the law treats this investment as an asset of the dependent student's parent(s). If the student is independent, and actually holds title to the 529 plan, however, then it must be listed here as the student's asset.</p> <p>Don't list the value of any officially recognized retirement savings accounts or pension funds.</p> |
|   | <p><b>SPECIAL NOTE:</b> If you have real estate other than your home, you should use the commercial property calculator on TuitionCoach to get a value of that property based upon a national average. If the calculated value is lower than the local market value, use the calculated value. Then reduce that amount by any mortgages or other obligations against the property. That final tally should be the reported value of the commercial or rented property. If you own only a part of the property, list your share of the total value and debt.</p>   |
| <p><b>As of today, what is the net worth of your (and spouse's) current businesses and/or investment farms? (42)</b></p>  | <p>If you own a business that employs more than 100 full-time workers, its net worth should be listed here. If you own an investment farm, list its net worth here, unless your family actually lives on the farm.</p>  |

## STUDENT'S 2011 ADDITIONAL FINANCIAL INFORMATION (43)

Enter the combined amounts for you and your spouse, if you are married. Amounts listed here will be used to offset your adjusted gross income and could increase eligibility for need-based financial aid.

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| <b>a. Education credits (American Opportunity, Hope and Lifetime Learning tax credits)</b>  | <p>Independent students may qualify for education tax credits, which are linked to out-of-pocket costs for the first few thousand dollars paid to a college. For dependent students, these credits are usually claimed by a parent or guardian.</p> <p>Tax filers may qualify for the Hope Scholarship Tax Credit, the Lifetime Learning Tax Credit, or the new American Opportunity Tax Credit. Enter either:</p> <ul style="list-style-type: none"> <li>· line 49 of Form 1040</li> <li>· line 31 of Form 1040A</li> </ul>   |
| <b>b. Child support paid because of divorce or separation or as a result of a legal requirement</b>   | <p>List the total amount you actually paid during 2011 to another household in the form of child support for one or more of your children.</p> <p>Don't include support here for any children included in your household size (see question 93 below).</p>   |
| <b>c. Taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships</b> | <p>Continuing students only; first-time students will not have any earnings yet. Once you begin earning money through Federal Work-Study employment or need-based fellowships and assistantships, be sure to list those earnings here. This will ensure that you qualify for the maximum financial aid possible during the next academic year since need-based earned income is subtracted from your reported income.</p> <p>If you're not sure what amount to list, check with the financial aid office or your college's payroll office.</p>   |
| <b>d. Taxable student grant and scholarship aid reported to the IRS in your adjusted gross income</b>   | <p>It's possible that a portion of the grants and scholarships you receive might be taxable income that you were required to report on your federal income tax return. This includes Ameri-Corps benefits, as well as grant and scholarship portions of fellowships and assistantships. In general, the taxable portion is the amount that exceeds the cost of tuition, fees and required books and supplies. More details are available in IRS Publication 17.</p> <p>If the Adjusted Gross Income on your federal income tax return includes taxable grants and scholarships, list that amount here.</p> |
| <b>e. Combat pay or special combat pay</b>  | <p>Only enter the amount that was taxable and included in your adjusted gross income. Combat pay may be reported on the W-2 Form in Box 12, Code Q.</p> <p>Don't include any untaxed combat pay here.</p>  |
| <b>f. Earnings from work under a cooperative education program offered by the college</b>   | <p>If you were enrolled in a cooperative education program during 2011, for which you were paid, list the amount of those earnings here. To determine the amount, refer to the W-2 Form or review your final paycheck stub for the year.</p>   |

## STUDENT'S 2011 UNTAXED INCOME (44)

Enter the combined amounts for you and your spouse (if you are married.)

Some of this information may appear on your federal income tax return. If you haven't filed yet, refer to last year's tax return and factor in any changes during 2011 in order to make a "good faith" estimate.

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| <b>a. Payments to tax-deferred pension and savings plans.</b>  | <p>If you made any direct payments or pre-tax contributions to tax-deferred retirement plans, such as a 401(k) or 403(b), list the total amount here. Pre-tax contributions withheld from your earnings will be listed on your W-2 Form in boxes 12a through 12d, identified with codes D, E, F, G, H, or S.</p>           |
| <b>b. IRA deductions and payments to self-employed SEP, SIMPLE, and Keough and other qualified plans</b> | <p>These tax-free contributions to your personal retirement plan appear on your federal income tax return, but they are not taxable income, which is why the amounts must be listed here. Enter either:</p> <ul style="list-style-type: none"> <li>· line 28 + 32 of Form 1040</li> <li>· line 17 of Form 1040A</li> </ul> |

## STUDENT'S 2010 UNTAXED INCOME (44) (Continued)

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| <p><b>c. Child support received for any of your children</b></p>  | <p>You should list an amount here only if you have children of your own for whom you received child support. If you are a dependent student whose parent received child support payments, list those payments as a parent's untaxed benefit in question 92c instead.</p> <p>Don't include foster care or adoption assistance.</p>   |
| <p><b>d. Tax exempt interest income</b></p>   | <p>This kind of income includes municipal bonds, which is a long-term, tax-free investment. Enter either:</p> <ul style="list-style-type: none"> <li>· line 8b of Form 1040</li> <li>· line 8b of Form 1040A</li> </ul>   |
| <p><b>e. Untaxed portions of IRA distributions</b></p>  | <p>List the untaxed portion of any distributions (income) you received from your retirement savings here. Enter either:</p> <ul style="list-style-type: none"> <li>· lines 15a minus 15b of Form 1040</li> <li>· lines 11a minus 11b of Form 1040A</li> </ul> <p>If a negative amount appears on these lines, treat them as zero.</p> <p>Don't include any amount that was rolled over from one retirement account to another during 2011. A rollover amount may appear on your federal income tax return as a distribution, in which case it should be identified with the word "ROLLOVER" on your tax return.</p>         |
| <p><b>f. Untaxed portions of pensions</b></p>   | <p>List the untaxed portions of any distributions (income) you received from your pension or annuities here. Enter either:</p> <ul style="list-style-type: none"> <li>· lines 16a minus 16b of Form 1040</li> <li>· lines 12a minus 12b of Form 1040A</li> </ul> <p>If a negative amount appears on these lines, treat them as zero.</p> <p>Don't include any amount that was rolled over from one pension fund or annuity to another during 2011. A rollover amount may appear on your federal income tax return as a distribution, in which case it should be identified with the word "ROLLOVER" on your tax return.</p> |
| <p><b>g. Housing, food, and other living allowances paid to members of the military, clergy, and others</b></p> | <p>List any money or the comparable value of allowances for housing, food or living expenses you received as part of your compensation for your job. Examples include the ability to live rent free on your employer's property, free room and board for dorm resident advisors, or the military's basic allowance for subsistence (BAS).</p> <p>Don't include the value of military on-base housing or the value of the basic allowance for housing (BAH).</p>   |
| <p><b>h. Veterans noneducation benefits</b></p>   | <p>Certain benefits available to veterans and their dependents must be listed here when they are not specifically related to educational expenses. Examples include Disability, Death Pension, or Dependency &amp; Indemnity Compensation (DIC), and/or VA Educational Work-Study allowances.</p> <p>A good test: would the benefit still be available even if the veteran or dependent were not a college student? If so, then it is a noneducation benefit and should be listed here.</p>   |
| <p><b>i. Other untaxed income not reported in items 44a through 44h</b></p>                                     | <p>As the instructions suggest, this is where you list any other income you received from various sources that you are not required by the IRS to include as part of your taxable income. You also need to list the untaxed part of any taxable benefits you received. For example, be sure to include:</p> <ul style="list-style-type: none"> <li>· Worker's compensation payments</li> <li>· Disability income</li> <li>· Interest income on education IRAs</li> <li>· Untaxed portion of capital gains</li> <li>· Foreign income not taxed by any government</li> <li>· Refugee assistance</li> </ul>                    |

## STUDENT'S 2010 UNTAXED INCOME (44) (Continued)

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|  | <p>Include the first-time homebuyer tax credit, if you qualified during 2011, which appears on line 67 of the Form 1040. Also, if you received unemployment benefits during 2011, include the first \$2,400 here since this amount was excluded from taxation on your federal income tax return.</p> <p>Don't list any of the following items you may have received during 2011:</p> <ul style="list-style-type: none"> <li>• Student financial aid</li> <li>• Earned income tax credit</li> <li>• Additional child tax credit</li> <li>• Welfare benefits</li> <li>• Rent subsidies for low-income housing</li> <li>• Foster care or adoption assistance</li> <li>• Untaxed Social Security benefits</li> <li>• Supplemental Security Income</li> <li>• Workforce Investment Act educational benefits</li> <li>• Veterans education benefits</li> <li>• Combat pay</li> <li>• Flexible spending arrangement benefits</li> <li>• Credit for federal tax on special fuels</li> <li>• Foreign income exclusion</li> <li>• In-kind support, such as gifts of food or a place to stay for free</li> </ul> |
| <p><b>j. Money received, or paid on your behalf (e.g., bills), not reported elsewhere on this form</b></p> | <p>If you are a dependent student and someone other than your parents contributed to your college costs, list that amount here. Include any money you received, whether gifts or loans, and any bills paid on your behalf, such as the purchase of food, clothing, housing, car payments or medical bills.</p> <p>Don't include money received or bills paid on your behalf from a parent providing information on this FAFSA. For example, if your parents are divorced and your father is providing his information on your FAFSA, you would not include any money he gave you. You would include any money you received from your mother (as your non-custodial parent), as long as it's not court-ordered child support.</p>  |

## STEP THREE - STUDENT DEPENDENCY STATUS

This step determines whether you will be expected to provide information about your parents in Step Four. If you can answer "Yes" to any one of these questions, you will be applying for financial aid as an independent student and you will not need to provide parental information. Independent students should skip Step Four and go on to Step Five.

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| <p><b>Were you born before January 1, 1989? (45)</b></p>  | <p>Answer "Yes" or "No."</p> <p>Each year, this question advances another year. Students born during 1989 could be dependent for the 2012-2013 school year and then qualify to be independent the following year.</p>  |
| <p><b>As of today, are you married? (46)</b></p>  | <p>Answer based on your status on the date you are signing the FAFSA. If you are separated, but not yet divorced, answer "Yes." If you are divorced or widowed, answer "No." Common law marriage status is based on the laws in effect in your state of legal residence.</p> <p>Changes in marital status that occur after the FAFSA is filed will be reflected on next year's FAFSA. With questions or concerns about the financial impact of separation, divorce or the loss of a spouse after the FAFSA is filed, contact the financial aid office at your college.</p> |
| <p><b>At the beginning of the 2012-2013 school year, will you be working on a master's or doctorate program? (47)</b></p> | <p>Answer "Yes" if you will be enrolled at least half-time in a program leading to a Master's or Doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, etc.,) or a graduate certificate.</p> <p>If you are planning to complete an undergraduate degree during the school year, and then enroll in a graduate degree program before the school year ends, answer "No" initially. Contact the financial aid office for advice on how and when to change this answer.</p>   |

### STEP THREE - STUDENT DEPENDENCY STATUS (Continued)

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| <p><b>Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training? (48)</b></p>   | <p>Answer "Yes" if you are currently serving in the U.S. Armed Forces, or if you are a National Guard or Reserves enlistee who is on active duty, as long as it is for other than state or training purposes.</p>   |
| <p><b>Are you a veteran of the U.S. Armed Forces? (49)</b></p>   | <p>Answer "Yes" if you were engaged in active duty in the U.S. Armed Forces, or if you are a National Guard or Reserves enlistee who served on active duty for other than state or training purposes AND you were released under a condition other than dishonorable. You also can answer "Yes" if you were a cadet at one of the military service academies and you were released under a condition other than dishonorable.</p> <p>Answer "Yes" if you are not a veteran now, but you will be a veteran by June 30, 2013.</p>   |
| <p><b>Do you have children who will receive more than half of their support from you between July 1, 2012 and June 30, 2013? (50)</b></p>  | <p>Answer "Yes" if you have biological or adoptive children – including an unborn child expected to arrive during the school year – and you will provide more than half what it takes to support them during the school year, counting all resources available to them. The child does not have to live with you and you don't have to have claimed the child as a dependent on your federal income tax return, though you may be asked by the financial aid office to document the level of your support.</p>  |
| <p><b>Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you now and through June 30, 2013? (51)</b></p> | <p>Answer "Yes" if someone other than your spouse or a child currently lives with you and receives more than half of their support from you, and if that support will continue through June 30, 2013. This person does not have to be claimed as a dependent on your federal income tax return, though you may be asked by the financial aid office to document the situation.</p>  |
| <p><b>At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court? (52)</b></p>                           | <p>Orphans, children in the foster care system at any time as teenagers, and minors assigned as wards of the court should answer "Yes" to this question.</p>  |
| <p><b>As determined by a court in your state of legal residence, are you or were you an emancipated minor? (53)</b></p>  | <p>Answer "Yes" if you currently are an emancipated minor or under legal guardianship, by court order. If you are no longer a minor according to the laws in your state of legal residence, answer "Yes" if you were an emancipated minor or under legal guardianship, by court order, at the time you reached the age of majority in your state.</p> <p>If you were an emancipated minor or under legal guardianship, but your situation is different than described above, consult the FAFSA instructions or contact the financial aid office at your college for further assistance.</p>   |
| <p><b>As determined by a court in your state of legal residence, are you or were you in legal guardianship? (54)</b></p>   | <p>See question 53 above.</p>   |
| <p><b>At any time on or after July 1, 2011, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless? (55)</b></p>       | <p>Answer questions 55, 56 and 57 based on the following definitions quoted directly from the FAFSA instructions:</p> <ul style="list-style-type: none"> <li>• "Homeless" means lacking fixed, regular and adequate housing which includes living in shelters, motels, cars or temporarily living with other people because you had nowhere to go.</li> <li>• "Unaccompanied" means you are not living in the physical custody of your parent or guardian.</li> <li>• "Youth" means that you are 21 years of age or younger or you are still enrolled in high school as of the day you sign this application.</li> </ul> <p>If you believe you meet the definition of an unaccompanied youth who is homeless or at risk of being homeless, but you don't have documentation of an official determination, contact the financial aid office at your college for assistance before continuing to complete this application.</p> |

## STEP THREE - STUDENT DEPENDENCY STATUS (Continued)

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| <p><b>At any time on or after July 1, 2011, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless? (56)</b></p>           | <p>See question 55 above.</p> |
| <p><b>At any time on or after July 1, 2011, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? (57)</b></p> | <p>See question 55 above.</p> |

## STEP FOUR - PARENT INFORMATION

Complete this step if you answered "No" to all questions in Step Three. Answer all questions in Step Four about your parents, even if you do not live with them.

**SPECIAL NOTE:** Before you begin this section, determine whose information to include. The FAFSA definition of "parent" is based on your parents' marital status, and also may depend on where you lived and how much support you received from your parents last year. For example:

- If your parents (biological or adoptive) are both living and married to each other, provide information about both of them.
- If one of your parents (biological or adoptive) is deceased, provide information about your surviving parent and anyone else in your parent's household, such as a stepparent, siblings, etc.
- If your parents (biological or adoptive) are separated or divorced:
  - Provide information about the parent with whom you lived the most in the past 12 months, and anyone else in that parent's household, such as a stepparent, siblings, etc.
  - If you lived with neither parent more than the other during the past 12 months, provide information about the parent who provided you with more financial support during the past 12 months (or during the most recent 12-month period when any financial support was received), and anyone else in that parent's household, such as a stepparent, siblings, etc.

Grandparents, foster parents, legal guardians, aunts and uncles, are not considered parents on this form unless they have legally adopted you.

**IMPORTANT:** If you answered "No" to all questions in Step Three, but you are unable to provide parental information, **STOP HERE!** Contact the financial aid office at your college to discuss your circumstances.

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| <p><b>What is your parents' marital status as of today? (58)</b></p>  | <p>Indicate your parents' marital status as of the date the FAFSA is signed. If their status changes afterwards, you will answer this question differently on next year's FAFSA.</p>  |
| <p><b>Month and year they were married, remarried, separated, divorced or widowed (59)</b></p>  | <p>Indicate the month and year in the spaces, using two digits for the month and day. For example, use "09 01 1988" to represent September 1, 1988.</p>   |
| <p><b>What are the Social Security Numbers, names and dates of birth of the parents reporting information on this form? (60-67)</b></p> | <p>Answer questions 60 through 67 about the parent(s) you identified for question 58 above. If you are providing information about only one parent who is not currently married, leave the answers for the other parent blank.</p> <p>Be sure to double-check that the Social Security Numbers are correct and names are exactly as they appear on the Social Security card. If a parent does not have a Social Security Number, enter "000-00-0000". In such cases, do not worry if your FAFSA is rejected based on the "000-00-0000". Re-enter the "000-00-0000" on your SAR.</p> <p>When entering dates, use two digits for the month and day. For example, use "01 05 1960" to represent January 5, 1960.</p> |
| <p><b>Your parents' e-mail address (68)</b></p>   | <p>Providing an e-mail address is optional, but it is recommended in order for parents to also receive important updates from the federal processing center. Colleges and state aid organizations will continue to communicate with the student applicant, and they also may communicate with the student's parents if an e-mail address is provided here.</p>  |

## STEP FOUR (PARENT INFORMATION) (Continued)

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|   | <p>If you leave this field blank, you will receive updates at your e-mail address, if you provided one (see question 13 above) or at the mailing address you provided (see questions 4 through 7 above).</p>  |
| <p><b>What is your parents' state of legal residence? (69)</b></p>  | <p>In general, you should be able to answer this question based on where your parents consider that they reside on a permanent basis, or which state income tax return they file as a resident, or other factors. The definition of "legal residence" varies from state to state, so it might be helpful to contact financial aid office of a college in your state to ask for further clarification.</p> <p>This information is used to calculate allowances for state taxes and cost of living allowances. Parents who don't live in the United States should enter "FC" here.</p>  |
| <p><b>Did your parents become legal residents of this state before January 1, 2007? (70)</b></p>  | <p>If the answer is "Yes," skip ahead to question 72. This question helps to establish residency requirements for state-sponsored and various other programs.</p>   |
| <p><b>If the answer to question 70 is "No", give the month and year legal residency began for the parent who has lived in the state the longest (71)</b></p>                            | <p>If the answer was "No" to question 70 above, fill in the appropriate month and year, using two digits for the month. For example, use "01 2008" to represent January 2008.</p>   |
| <p><b>How many people are in your parents' household? (72)</b></p>  | <p>Count you and your parent(s), as determined for question 58 above. Add your parents' other children or stepchildren – including an unborn child expected to arrive during the school year – even if they don't live with your parents, as long as your parents will provide more than half of what it takes to support them during the period between July 1, 2012 and June 30, 2013. Add anyone else who currently lives with your parents, as long as your parents provide more than half of what it takes to support them now and through the period between July 1, 2012 and June 30, 2013.</p> <p>Foster children can't be included in your parents' household size on this application since their primary support comes from sources other than the family, through foster care payments and assistance programs.</p> |
| <p><b>How many people in your parents' household will be college students between July 1, 2012 and June 30, 2013? (73)</b></p>  | <p>Including yourself, list the total number of your parents' children and stepchildren in question 72 above who will be enrolled in a college degree or certificate program at least half-time.</p> <p>Parents cannot be included here, even if they are attending college. Under certain circumstances, however, a financial aid administrator at your college may be able to make an exception. Complete this application without including a parent in this answer, and then contact the financial aid office at your college for further information. Regardless, if enrolled in a degree or certificate program at least half-time, your parent should consider completing a FAFSA as an independent student with dependents in college.</p>  |
| <p><b>In 2010 or 2011, did you, your parents or anyone in your parents' household (from question 72) receive benefits from any of the federal benefits programs listed? (74-78)</b></p> | <p>If anyone included in your parents' household size (see question 73 above) received any of these federal benefits at any time during the past two years, mark all that apply.</p> <p>Receipt of these benefits does not adversely affect eligibility for federal financial aid, and receipt of federal financial aid should not adversely affect eligibility for any of these benefit programs. In fact, depending on your parents' income, receipt of these benefits may help you qualify to have assets excluded from consideration.</p>   |
| <p><b>For 2011, have your parents completed their IRS income tax return or another tax return listed in question 80? (79)</b></p>   | <p>Check the appropriate box.</p> <p>Your parents might not be required to file a federal income tax return because they didn't make enough money. If they are not required by the IRS to file an income tax return, skip ahead to question 86.</p>   |

## STEP FOUR (PARENT INFORMATION) (Continued)

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|  | <p>If your parents are required to file a federal income tax return but they haven't done it yet, don't worry. They don't have to file a tax form before completing a FAFSA, though it will be easier if they can at least prepare a draft version of their tax return first. Instead, you can provide "good faith" estimates to get the FAFSA in as early as possible, and select "My parents will file, but they have not yet completed their return." You can make corrections later, if necessary.</p>   |
| <p><b>What income tax return did your parents file or will they file for 2011? (80)</b></p>                      | <p>Tax filers only. Ask your parents to refer to last year's federal income tax return and consider whether any changes in their circumstances are likely to affect the type of form they will use. It's likely they will be completing the same type of form this year, though this is not always the case.</p> <p>For more information about tax filing requirements, refer to IRS Publication 17, available at <a href="http://www.irs.gov">http://www.irs.gov</a>.</p>   |
| <p><b>If your parents have filed or will file a 1040, were they eligible to file a 1040A or 1040EZ? (81)</b></p> | <p>Tax filers only. If you check "Don't know" when completing the FAFSA online, the answer will be estimated for you. Further clarification designed to help you determine whether you could have completed a 1040A or 1040EZ is provided in the FAFSA instructions.</p>   |
| <p><b>As of today, are either of your parents a dislocated worker? (82)</b></p>                                  | <p>Generally, the term "dislocated worker" refers people who lost their jobs through job elimination or layoffs, and are now unlikely to be able to return to similar work. It also applies to individuals who were self-employed but are no longer able to stay in business due to economic conditions or a natural disaster.</p> <p>Displaced homemakers also qualify to answer "yes" to this question. This term refers to someone who used to provide unpaid services to the family, but is no longer supported by the spouse and now is having trouble finding sufficient or any employment.</p> <p>If you aren't sure whether your parent can claim this status, you can answer "Don't know" or contact the financial aid office at your college for assistance.</p> <p>Depending on your income, dislocated worker or displaced homemaker status may help you qualify to have assets excluded from consideration.</p> |
|  | <p>For questions 83 through 92, if the answer is zero or the question does not apply, enter "0". Report whole dollar amounts with no cents.</p> <p><b>SPECIAL NOTE:</b> If you and your parents are completing the FAFSA online after January 2012, and if your parent(s) have already filed a federal income tax return for 2011, they may be given the option to retrieve some of their own income data directly from the IRS during the application process.</p>  |
| <p><b>What was your parents' adjusted gross income for 2011? (83)</b></p>  | <p>Tax filers only. Enter either:</p> <ul style="list-style-type: none"> <li>· line 37 of Form 1040</li> <li>· line 21 of Form 1040A</li> <li>· line 4 of Form 1040EZ</li> </ul> <p>If you haven't filed an income tax return yet, use last year's return or a recent pay stub to make an estimate. You can make corrections later, once the actual figures are known.</p>   |
| <p><b>Enter your parents' income tax for 2011 (84)</b></p>   | <p>Tax filers only. If your parents filed an income tax return, enter either:</p> <ul style="list-style-type: none"> <li>· line 55 of Form 1040</li> </ul>   |

## STEP FOUR (PARENT INFORMATION) (Continued)

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|   | <ul style="list-style-type: none"> <li>line 35 of Form 1040A</li> <li>line 11 of Form 1040EZ</li> </ul> <p>If your parents haven't completed a federal income tax return yet, estimate their tax amount using the IRS tax tables or use last year's tax return as a guide. Be careful to use the correct line, however, based on the item description rather than the line number. Line numbers can change from one year to the next.</p>  |
| <p><b>Enter your parents' exemptions for 2011 (85)</b></p>  | <p>Tax filers only. The number of exemptions can be found on IRS Form 1040 and 1040A on line 6d. Filers of the Form 1040EZ should refer to the FAFSA instructions for help identifying the number of exemptions claimed.</p>   |
|   | <p><b>Answer the next two questions whether your parents filed a tax return or not. Your parents can get information about their earnings and wages for 2011 from W-2 forms they received from their employer(s) or from their federal income tax return, if they filed one.</b></p> <p><b>Tax filers should treat any negative numbers as zero.</b></p>   |
| <p><b>How much did your father/stepfather earn from working in 2011? (86)</b></p>                                   | <p>If your father/stepfather is not part of the household size in question 72 above, leave this line blank. Otherwise, enter the amounts from:</p> <ul style="list-style-type: none"> <li>lines 7 + 12 + 18 of Form 1040, plus any amount from Box 14 (Code A) of Schedule K-1 (Form 1065)</li> <li>line 7 of Form 1040A</li> <li>line 1 of Form 1040EZ</li> </ul> <p>List only the amounts your father/stepfather earned.</p>   |
| <p><b>How much did your mother/stepmother earn from working in 2011? (87)</b></p>                                   | <p>If your mother/stepmother is not part of the household size in question 72 above, leave this line blank. Otherwise, see question 86 above.</p> <p>List only the amounts your mother/stepmother earned.</p>  |
| <p><b>As of today, what is your parents' total current balance of cash, savings and checking accounts? (88)</b></p> | <p>Enter current amounts as of the date the FAFSA is signed.</p> <p>Don't include any money from student financial aid your parents might have in their bank account, such as parent PLUS loan proceeds.</p>   |
| <p><b>As of today, what is the net worth of your parents' investments, including real estate? (89)</b></p>          | <p>List any assets owned by your parents. Be sure to list only the net worth of any investments, which can be calculated by determining current value – for example, if they were to liquidate the asset now – and then subtracting any debt they have against that asset.</p> <p>Don't include the net worth of the home your parents own that they also live in. On the other hand, if they own all or part of any other property, you must list their share of that investment property's net worth here.</p> <p>List the net worth of any stocks or bonds your parents own.</p> <p>UTMAs and UGMAs allow the establishment of an account for gifts of cash and financial assets for a minor without the expense of creating a trust. Because the minor is the owner of the account, it counts as the minor's asset on the FAFSA, not the asset of the custodian, who is often the parent. Don't include the net worth of an UTMA or UGMA here.</p> <p>List the value of any 529 plans here, even if you are the beneficiary, because the law treats this investment as an asset of the dependent student's parent(s).</p> <p>Don't list the value of any officially recognized retirement savings accounts or pension funds.</p> <p><b>SPECIAL NOTE:</b> If you have real estate other than your home, you should use the commercial property calculator on TuitionCoach to get a value of that property based upon a national average. If the calculated value is lower than the local market value, use the calculated</p> |

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|   | value. Then reduce that amount by any mortgages or other obligations against the property. That final tally should be the reported value of the commercial or rented property. If you own only a part of the property, list your share of the total value and debt. |
| <b>As of today, what is the net worth of your parents' business and/or investment farms? (90)</b> | If your parents own a business that employs 100 full-time workers, its net worth should be listed here. If your parents own an investment farm, list its net worth here, unless your family actually lives on the farm.   |

## PARENTS' 2011 ADDITIONAL FINANCIAL INFORMATION (91)

Enter the amounts for your parent(s) identified for question 58 above. Amounts listed here will be used to offset their adjusted gross income and could increase eligibility for need-based financial aid.

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|---|--|
| <b>a. Education credits (American Opportunity, Hope and Lifetime Learning tax credits)</b>  | <p>Parents and guardians of dependent students may qualify for education tax credits, which are linked to out-of-pocket costs for the first few thousand dollars paid to a college.</p> <p>Tax filers may qualify for the Hope Scholarship Tax Credit, the Lifetime Learning Tax Credit, or the new American Opportunity Tax Credit. Enter either:</p> <ul style="list-style-type: none"> <li>• line 49 of Form 1040</li> <li>• line 31 of Form 1040A</li> </ul>   |
| <b>b. Child support paid because of divorce or separation or as a result of a legal requirement</b>   | <p>List the total amount your parents actually paid during 2011 to another household in the form of child support for one or more of their children.</p> <p>Don't include support for any children included in your parents' household size (see question 72 above).</p>   |
| <b>c. Your parents' taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships</b> | <p>If one or both of your parents were college students during 2011, and earned Federal Work-Study wages or need-based fellowship or assistantship earnings, those wages should be listed here. This will ensure that you qualify for the maximum financial aid possible during the next academic year since need-based earned income is subtracted from their reported income.</p> <p>If they aren't sure what amount to list, check with the financial aid office or their college's payroll office.</p>   |
| <b>d. Your parents' taxable student grant and scholarship aid reported to the IRS in your parents' adjusted gross income</b>  | <p>If one or both of your parents were college students during 2011, it's possible that a portion of the grants and scholarships they received might be taxable income that they were required to report on the federal income tax return. This includes AmeriCorps benefits, as well as grant and scholarship portions of fellowships and assistantships. In general, the taxable portion is the amount that exceeds the cost of tuition, fees and required books and supplies. More details are available in IRS Publication 17.</p> <p>If the Adjusted Gross Income on their federal income tax return includes taxable grants and scholarships, list that amount here.</p> |
| <b>e. Combat pay or special combat pay</b>  | <p>Only enter the amount that was taxable and included in your parents' adjusted gross income. Combat pay is reported on the W-2 Form in Box 12, Code Q.</p> <p>Don't include any untaxed combat pay here.</p>   |
| <b>f. Earnings from work under a cooperative education program offered by the college</b>   | <p>If one or both of your parents were enrolled in a cooperative education program for which they were paid, list the amount of those earnings here. To determine the amount, refer to the W-2 Form or review your final paycheck stub for the year.</p>   |

## PARENTS' 2011 UNTAXED INCOME (92)

Enter the combined amounts for your parent(s) identified for question 58 above.

Some of this information may appear on your parents' federal income tax return. If your parents haven't filed yet, ask them to refer to last year's tax return and factor in any changes during 2011 in order to make a "good faith" estimate.

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| <b>a. Payments to tax-deferred pension and savings plans</b>   | If your parents made any direct payments or pre-tax contributions to tax-deferred retirement plans, such as a 401(k) or 403(b), list the total amount here. Pre-tax contributions withheld from earnings will be listed on the W-2 Form in boxes 12a through 12d, identified with codes D, E, F, G, H, or S.  |
| <b>b. IRA deductions and payments to self-employed SEP, SIMPLE, and Keogh and other qualified plans</b>  | These tax-free contributions to a personal retirement plan appear on the federal income tax return, but they are not taxable income, which is why the amounts must be listed here. Enter either: <ul style="list-style-type: none"> <li>· line 28 + 32 of Form 1040</li> <li>· line 17 of Form 1040A</li> </ul>   |
| <b>c. Child support received for any of your parents' children</b>                                       | Don't include foster care or adoption assistance.   |
| <b>d. Tax exempt interest income</b>   | This kind of income includes municipal bonds, which is a long-term, tax-free investment. Enter either: <ul style="list-style-type: none"> <li>· line 8b of Form 1040</li> <li>· line 8b of Form 1040A</li> </ul>  |
| <b>e. Untaxed portions of IRA distributions</b>  | List the untaxed portion of any distributions (income) your parents received from their retirement savings here. Enter either: <ul style="list-style-type: none"> <li>· lines 15a minus 15b of Form 1040</li> <li>· lines 11a minus 11b of Form 1040A</li> </ul> <p>If a negative amount appears on these lines, treat them as zero.<br/>Don't include any amount that was rolled over from one retirement account to another during 2011. A rollover amount may appear on the federal income tax return as a distribution, in which case it should be identified with the word "ROLLOVER" on the tax return.</p>         |
| <b>f. Untaxed portions of pensions</b>   | List the taxable portions of any distributions (income) your parents received from pension funds or annuities here. Enter either: <ul style="list-style-type: none"> <li>· lines 16a minus 16b of Form 1040</li> <li>· lines 12a minus 12b of Form 1040A</li> </ul> <p>If a negative amount appears on these lines, treat them as zero.<br/>Don't include any amount that was rolled over from one pension fund or annuity to another during 2011. A rollover amount may appear on the federal income tax return as a distribution, in which case it should be identified with the word "ROLLOVER" on the tax return.</p> |
| <b>g. Housing, food, and other living allowances paid to members of the military, clergy, and others</b> | List any money or the comparable value of allowances for housing, food or living expenses your parents received as part of your compensation for your job. Examples include the ability to live rent free on an employer's property, free room and board, or the military's basic allowance for subsistence (BAS).<br><br>Don't include the value of military on-base housing or the value of the basic allowance for housing (BAH).  |
| <b>h. Veterans' noneducation benefits</b>  | Certain benefits available to veterans and their dependents must be listed here when they are not specifically related to educational expenses. Examples include Disability, Death Pension, or Dependency & Indemnity Compensation (DIC), and/or VA Educational Work-Study allowances.<br><br>A good test: would the benefit still be available even if the veteran or dependent were not a college student? If so, then it is a noneducation benefit and should be listed here.  |

## PARENTS' 2010 UNTAXED INCOME (92) (Continued)

### i. Other untaxed income not reported in items 92a through 92h

As the instructions suggest, this is where your parents list any other income they received from various sources that they were not required by the IRS to include as part of their taxable income. Also list the untaxed part of any taxable benefits they received. For example, be sure to include:

- Worker's compensation payments
- Disability income
- Interest income on education IRAs
- Untaxed portion of capital gains
- Foreign income not taxed by any government
- Refugee assistance

Include the first-time homebuyer tax credit, if your parents qualified during 2011, which appears on line 67 of the Form 1040. Also, if either parent received unemployment benefits during 2011, include the first \$2,400 here since this amount was excluded from taxation on the federal income tax return.

Don't list any of the following items your parents may have received during 2011:

- Student financial aid
- Earned income tax credit
- Additional child tax credit
- Welfare benefits
- Rent subsidies for low-income housing
- Foster care or adoption assistance
- Untaxed Social Security benefits
- Supplemental Security Income
- Workforce Investment Act educational benefits
- Veterans education benefits
- Combat pay
- Flexible spending arrangement benefits
- Credit for federal tax on special fuels
- Foreign income exclusion
- In-kind support, such as gifts of food or a place to stay for free

## STEP FIVE - INDEPENDENT STUDENT INFORMATION

Complete this step only if you answered "Yes" to any questions in Step Three. If you answered "No" to all questions in Step Three, skip ahead to Step Six.

### How many people are in your household? (93)

Count you, and your spouse, if you are married. Add any of your children or step-children – including an unborn child expected to arrive during the school year – as long as you (and your spouse) will provide more than half of what it takes to support them during the period between July 1, 2012 and June 30, 2013. Add anyone else who currently lives with you, as long as you provide more than half of what it takes to support them now and through the period between July 1, 2012 and June 30, 2013.

### How many people in your household will be college students between July 1, 2012 and June 30, 2013? (94)

Including yourself, list the total number of people in question 93 above who will be enrolled in a college degree or certificate program at least half-time.

### In 2010 or 2011, did you (or your spouse) or anyone in your household receive benefits from any of the federal programs listed? (95-99)

If anyone included in question 93 above received any of these federal benefits at any time during the past two years, mark all that apply.

Receipt of these benefits does not adversely affect eligibility for federal financial aid, and receipt of federal financial aid should not adversely affect eligibility for any of these benefit programs. In fact, depending on your income, receipt of these benefits may help you qualify to have assets excluded from consideration.

## STEP FIVE - INDEPENDENT STUDENT INFORMATION (Continued)

### As of today, are you (or your spouse) a dislocated worker? (100)

Generally, the term "dislocated worker" refers people who lost their jobs through job elimination or layoffs, and are now unlikely to be able to return to similar work. It also applies to individuals who were self-employed but are no longer able to stay in business due to economic conditions or a natural disaster.

Displaced homemakers also qualify to answer "yes" to this question. This term refers to someone who used to provide unpaid services to the family, but is no longer supported by the spouse and now is having trouble finding sufficient or any employment.

If you aren't sure whether you can claim this status, you can answer "Don't know" or contact the financial aid office at your college for assistance.

Depending on your income, dislocated worker or displaced homemaker status may help you qualify to have assets excluded from consideration.

## STEP SIX – COLLEGES (101)

Indicate which colleges you want to receive your FAFSA information, and your housing plans at each college. You can list up to four schools on the paper FAFSA, or up to ten schools when completing the FAFSA online. Instructions for adding more schools are available online at <http://www.fafsa.gov>.

### Federal school code or name and state of the college. (101a, c, e, g)

Enter the six-digit school code of each college you want to receive your FAFSA information. These codes are easily accessed when completing the FAFSA online or search for school codes using the link under "Before Beginning a FAFSA" at <http://www.fafsa.gov>. Most colleges list their school codes on their websites and in their informational materials. If you need to look up a school's code, you can ask your high school or a local college whether they have a list of school codes available. You also could call the Federal Student Aid Information Center at (1-800-4-FED-AID) and ask a representative for assistance.

If you cannot locate the federal school code, you can list the name and location of each college, though this is not as reliable as entering each school's official school code.

### Housing Plans (101b, d, f, h)

Indicate where you plan to live while attending each college. If you're not sure yet, choose the most likely option. Keep in mind that higher costs usually translate into greater eligibility for financial aid, though that doesn't always mean additional funding is available. Ask the financial aid office at each college whether it's possible to estimate the effect of each housing option on your financial aid offer.

If your plans change at any point, even once the school year has begun, be sure to notify the financial aid office. A different housing arrangement might require an adjustment to the cost of attendance they are using to calculate your eligibility. This could also change your financial aid award – up or down – which is better to know as early as possible so you can budget accordingly.

## STEP SEVEN – SIGNATURES

Read, sign and date.

### Date this form was completed. (102)

Indicate the date you are actually completing and signing the form.

### Student (103.1)

As the student applicant, you must sign the FAFSA. This can be done in one of two ways.

## STEP SEVEN – SIGNATURES (Continued)

|   |  |
|---|--|
|   | <p><b>Option 1:</b><br/>If you are completing the FAFSA online, you can “sign” using a Federal Student Aid PIN, which is the fastest way to apply. Request your FSA PIN in advance at <a href="http://www.pin.ed.gov">http://www.pin.ed.gov</a> or at the time you are completing the FAFSA online. Your FSA PIN serves as your electronic signature. You can use it to sign the FAFSA each year that you apply and for other parts of the application process. Safeguard the privacy of your FSA PIN to make sure you’re the only one who can use it.</p> <p><b>Option 2:</b><br/>If you prefer, you can sign your FAFSA on paper and mail it to the federal processing center, which takes longer. Whether you are completing the entire FAFSA on paper, or completing it online and choosing to print out a signature page, be sure to follow through. A FAFSA missing a signature will remain “pending” until the signature is on file, and long delays can affect your award offer.</p> |
| <b>Parent (103.2)</b>                                   | <p>If the student is dependent, one parent must sign the form. The same signature options exist (see question 103.1 above).</p> <p>To sign electronically, your parent needs a FSA PIN of his/her own, which can be requested in advance at <a href="http://www.pin.ed.gov">http://www.pin.ed.gov</a> or at the time the FAFSA is being completed online. The parent’s FSA PIN can be used to sign more than one dependent’s FAFSA.</p>  |
| <b>Preparer’s Social Security Number (or 105) (104)</b> | <p>If you paid someone to complete the FAFSA for you or advise you on how to complete the form, you must provide the data requested in questions 104-106. Enter either the paid preparer’s Social Security Number or Employer ID number.</p> <p>Anyone who provided free advice for completing the form or helped you to enter your data into an electronic application is not required to respond to questions 104 through 106.</p>   |
| <b>Employer ID number (or 104) (105)</b>                | See question 104 above.  |
| <b>Preparer’s signature and date (106)</b>              | Have the paid preparer sign and date your application.   |

## WHAT HAPPENS NEXT?

After submitting the completed and signed FAFSA, you will receive a Student Aid Report (SAR). The SAR will arrive by e-mail at the address you provided on the FAFSA, or it will arrive in the mail within 7-10 days at the mailing address you provided. The SAR lists all of the information you submitted, which you should review carefully for accuracy and completeness.

The SAR also provides:

- Your EFC, which is subject to change once each financial aid office you list on the FAFSA has an opportunity to review and verify your answers;
- Instructions for making any corrections, in which case your EFC will be recalculated and an updated SAR will be issued to you and to each school listed on the SAR;
- Ability to add or remove colleges from your list of recipient schools.

Once you are satisfied that the FAFSA data is correct, it’s time to sit back and wait for the offers of financial aid to arrive. It’s wise to check into the status of your application approximately every 2-4 weeks, or on the timeline suggested by each college’s financial aid office. You may be asked to provide additional information or documentation, which you’ll want to do promptly to keep the process on track.