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**THOMAS AQUINAS COLLEGE**  
**FINANCIAL AID APPLICATION INSTRUCTIONS**  
**AND**  
**CONFIDENTIAL FAMILY FINANCIAL STATEMENT**  
**2012-2013**

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Canadian Student

**THE FINANCIAL AID APPLICATION PROCESS HAS CHANGED FOR 2012-13.**  
**PLEASE READ THESE INSTRUCTIONS CAREFULLY.**

To apply for financial aid, follow these simple steps by the dates specified.

- Step 1:** Complete and send a **Confidential Family Financial Statement (CFFS)** to the Financial Aid Office by **March 2, 2012** (postmark deadline). Use estimated tax information if necessary.
- Step 2:** All aid applicants must send a signed copy of parents' and student's **2011 federal tax return** to the Financial Aid Office at Thomas Aquinas College by **April 30, 2012** (postmark deadline)\*;
  - Sign the copy of the tax return (or make a copy of a signed return). Be sure to attach:
    - All T-4s;
    - All schedules and attachments sent to the Canada Revenue Agency;

\*If the parent or the student applied for an extension to file a 2011 tax return, send a copy of your extension form to the Financial Aid Office by April 30, 2012 and then send a copy of your 2011 tax return when it is completed.

FINANCIAL AID DEADLINES FOR INCOMING FRESHMEN

Incoming freshmen must submit the CFFS and Tax Returns by their respective due dates (CFFS: March 2<sup>nd</sup>, Tax Return: April 30<sup>th</sup>) or 30 days after acceptance, whichever is later.

PENALTY FOR LATE APPLICATION

An applicant who submits a CFFS or Tax Return after its respective deadline but not more than 30 days late will have his institutional aid reduced by \$500. He must compensate for this difference by borrowing \$500 more than the usual loan amount. Any application more than 30 days late, as well as any incomplete application, will not be accepted. In this case, the student will not be eligible for any institutional financial aid.

MAILING ADDRESS / CONTACT INFORMATION FOR THE FINANCIAL AID OFFICE

Thomas Aquinas College  
Financial Aid Office  
10,000 North Ojai Road  
Santa Paula, CA 93060

Phone: (800) 634-9797, extension 5936  
Fax: (805) 525-9342  
E-mail: [FinAid@ThomasAquinas.edu](mailto:FinAid@ThomasAquinas.edu)

rev. 01-10-2012

**Detach this page and keep for reference.**

**THOMAS AQUINAS COLLEGE**  
**CONFIDENTIAL FAMILY FINANCIAL STATEMENT**  
**2012-2013**

Canadian Student

Student: \_\_\_\_\_  
First Last M.I.

\_\_\_\_\_ Street Address

\_\_\_\_\_ City Province Postal Code

Date of Birth: \_\_\_\_\_

Home Phone: (\_\_\_\_) \_\_\_\_\_

Student's Cell Ph: (\_\_\_\_) \_\_\_\_\_

Student's E-mail: \_\_\_\_\_

**Section A – Direct Costs for 2012-2013**

Tuition	<b>\$23,600 US\$</b>
<u>Room and Board</u>	<u><b>\$7,800 US\$</b></u>
<b>Total Direct Costs</b>	<b>\$31,400 US\$</b>

Information regarding other indirect expenses, such as book expense, pocket money, etc. can be found in the financial aid handbook and on the College's website.

**Section B – Student's and Parents' Proposed Payment toward Tuition, Room and Board**

Thomas Aquinas College receives no campus-based subsidy from Church or State. It relies rather on the good faith effort of its students and their parents to pay as much as they are able toward the cost of the student's education. Students and parents are expected to make a maximum effort to cover the costs of tuition, room and board from their own resources. Each year the College seeks charitable contributions from individuals and charitable foundations to make up the difference between what families are able to pay and the actual cost of education.

**The questions in Section B ask you and your parents to generously and prayerfully consider how much you are able to pay toward your cost of tuition, room and board at Thomas Aquinas College.** The Church urges the Christian faithful to be generous in their support of apostolic works, including Catholic education, and to provide for the sustenance of those who carry out these ministries (cf. Canon Law 222, 800.2). Many families include what they pay toward Catholic education as part of their charitable giving.

In order to maintain fairness and equity, the Financial Aid Office also uses a uniform need-analysis formula to make a more mathematical determination of each family's payment responsibility. If a family's proposal exceeds the figure determined by the need-analysis formula, the Financial Aid Office will gratefully assemble a financial aid package that fits with the family's payment proposal. On the other hand, if the need-analysis formula indicates a payment that is larger than the family's proposal, the financial aid package will be determined by the need-analysis formula.

Tuition (\$23,600 US\$) and Room & Board (\$7,800 US\$) charges in 2012-13 .....	\$ <u>31,400</u> (US\$) (A)
Student's Proposed Payment From 2012 Summer Income (at least \$1,800 US\$)..... <i>(This application will not be considered if this line is blank.)</i>	\$ _____ (US\$)
Student's Proposed Payment From Savings .....	\$ _____ (US\$)
Parents' Proposed Payment Toward Tuition, Room and Board .....	\$ _____ (US\$)
<i>(This application will not be considered if this line is blank.)</i>	
Outside Resources <sup>1</sup> : _____	\$ _____ (US\$)
_____	\$ _____ (US\$)
Student Loan <sup>2</sup> : <input type="checkbox"/> Canada Loan Program <input type="checkbox"/> Other .....	\$ <u>4,000</u> (US\$)
Total Proposed Payment Toward Tuition, Room and Board .....	\$ _____ (US\$) (B)
Request for Financial Assistance with Tuition, Room and Board .....	\$ _____ (US\$) (A-B)

<sup>1</sup>List any likely scholarships or assistance from sources other than Thomas Aquinas College. Please keep the Financial Aid Office informed of any changes.  
<sup>2</sup>Before receiving aid from the College, students are expected to borrow \$4,000 (US\$) per year to be paid toward tuition, room & board. Most prefer to borrow this amount through the Canada Student Loan Program due to the beneficial terms that program offers, but others prefer to borrow from alternative sources.

Section C—Student’s 2011 Income and Benefits	Section D—Student’s Assets and Trust Information
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**1. What is the student’s citizenship status?**  
 Canadian Citizen  
 Dual Citizenship: U.S. and Canadian  
 Other \_\_\_\_\_

**2. The following 2011 federal income tax return figures are:**  
 (Mark only one box.)  
 From a completed Canada Revenue tax return. (Attach a signed copy.)  
 Estimated. A tax return will be filed. (Send signed copy by April 30th.)  
 A tax return will not be filed.

**3. 2011 Total Income** (Form T1, line 150) ..... \$ \_\_\_\_\_ .00 (CAN\$)

**Breakdown of Total Income reported above (#3):**

**a. 2011 income earned from work by student ..** \$ \_\_\_\_\_ .00 (CAN\$)

**b. 2011 dividend and interest income .....** \$ \_\_\_\_\_ .00 (CAN\$)

**c. Work-study income .....** \$ \_\_\_\_\_ .00 (CAN\$)

**d. Other .....** \$ \_\_\_\_\_ .00 (CAN\$)

**4. 2011 Federal income tax paid .....** \$ \_\_\_\_\_ .00 (CAN\$)  
 (Form T1, line 420)

**5. 2011 Provincial income tax paid .....** \$ \_\_\_\_\_ .00 (CAN\$)  
 (Form T1, line 428)

**6. 2011 Untaxed income and/or benefits .....** \$ \_\_\_\_\_ .00 (CAN\$)  
 Include any sources of income or benefits not included in item 3.  
 Please explain: \_\_\_\_\_

**7. Cash, savings, and checking accounts .....** \$ \_\_\_\_\_ .00 (CAN\$)

**What is it worth today?      What is owed on it?**

**8. Investments .....** \$ \_\_\_\_\_ .00 (CAN\$)      \$ \_\_\_\_\_ .00 (CAN\$)

**9. Real Estate .....** \$ \_\_\_\_\_ .00 (CAN\$)      \$ \_\_\_\_\_ .00 (CAN\$)

**10. Business and Farm ...** \$ \_\_\_\_\_ .00 (CAN\$)      \$ \_\_\_\_\_ .00 (CAN\$)

**11.a. Total value of all trust(s) that are in the student’s name or of which the student is a beneficiary .....** \$ \_\_\_\_\_ .00 (CAN\$)

**b. Is any income or part of the principle currently available?**  
 Yes     No

**c. Who established the trust(s)**  
 Student’s parents     Other \_\_\_\_\_

**d. If you have a trust, or are the beneficiary of a trust, you must provide the Financial Aid Office with a copy of:**  
 1. The Trust document  
 2. The most recent valuation statement  
 3. A signed copy of the trust’s 2010 tax return

Section E—Student’s PROJECTED Resources for 2012
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**12. Student’s projected veteran’s benefits for 2012-2013 academic year** (July 1, 2012 – June 30, 2013)

**Amount per month** \$ \_\_\_\_\_ .00 (CAN\$)      **Number of months** \_\_\_\_\_

**13. Student’s projected 2012 resources**  
 (Don’t enter monthly amounts. Enter totals for the period. Do not include work-study wages, College grants, or loans.)

	Jan.- May 2012 (Spring Sem. 2011-12)	June- Aug. 2012 (Summer)	Sept.- Dec. 2012 (Fall Sem. 2012-13)
<b>a. Student’s wages, salaries, tips, etc.....</b>	\$ _____ .00 (CAN\$)	\$ _____ .00 (CAN\$)	\$ _____ .00 (CAN\$)
<b>b. Other taxable income .....</b>	\$ _____ .00 (CAN\$)	\$ _____ .00 (CAN\$)	\$ _____ .00 (CAN\$)
<b>c. Untaxed income and benefits .....</b>	\$ _____ .00 (CAN\$)	\$ _____ .00 (CAN\$)	\$ _____ .00 (CAN\$)

Section F—Vehicles and Financial Assistance
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(Complete this section only if the student is requesting permission to have a vehicle on campus during the school year.)

It is expected that a student who is requesting financial assistance from the College will not have the available means to operate and maintain a vehicle while living on campus, since he and his parents are making a maximum effort to pay for his education and they find it necessary to request financial assistance from the College.

Obviously there are exceptions to this rule, as when two or more students from the same family are able to reduce their transportation expenses by driving to and from school rather than flying, but for the most part, the College expects that students who are requesting financial assistance will not have the available means to operate/maintain a vehicle during the school year. Any exceptions must be approved by the Director of Financial Aid.

If you plan to ask for permission to have a vehicle on campus, please list your anticipated vehicle expenses in the table below and explain below how you will earn or save enough money during the school year to offset the expense of purchasing, insuring, operating and maintaining the vehicle.

Expense Category	Expense During School Year	Who pays the expense?
<b>14. Vehicle Loan</b>	\$	<input type="checkbox"/> Parents <input type="checkbox"/> Student
<b>15. Insurance</b>	\$	<input type="checkbox"/> Parents <input type="checkbox"/> Student
<b>16. Gasoline</b>	\$	<input type="checkbox"/> Parents <input type="checkbox"/> Student
<b>17. Maintenance</b>	\$	<input type="checkbox"/> Parents <input type="checkbox"/> Student

**18. Explain how you will earn or save enough money during the school year to offset the expense of purchasing, insuring, operating and maintaining the vehicle during the school year. Be specific. Include a numerical justification:**

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**Section G—Parents' 2011 Income and Benefits (From Parents' 2011 Tax Return)**

19. The following 2011 federal income tax return figures are:  
(Mark only one box.)

- From a completed Canada Revenue tax return. (Attach a signed copy.)
- Estimated. A tax return will be filed. (Send signed copy by April 30th.)
- A tax return will not be filed.

20. 2011 Total Income ..... \$ .00 (CAN\$)  
(Canada Revenue Form T1, line 150)

**Breakdown of Total Income reported above (#20):**

- a. Wages, salaries, tips earned by father... \$ .00 (CAN\$)
- b. Wages, salaries, tips earned by mother \$ .00 (CAN\$)
- c. Interest income ..... \$ .00 (CAN\$)
- d. Dividend income ..... \$ .00 (CAN\$)
- e. Net income from business, farm, rents, royalties, partnerships, estates, trusts, etc.  
If a loss, enter amount in parentheses..... \$ .00 (CAN\$)  
If you experienced a loss in any of these areas, please explain.  
Cause of loss: \_\_\_\_\_

f. Other taxable income such as capital gains, pensions, annuities, etc. .... \$ .00 (CAN\$)

Explain: \_\_\_\_\_  
\_\_\_\_\_

21. 2011 Untaxed Income:

- a. Annual Canada Child Tax Benefits ..... \$ .00 (CAN\$)  
Include the National Child Benefit Supplement, the Child Disability Benefit, and any Provincial or Territorial untaxed child/family benefits.
- b. Other untaxed income and/or benefits ... \$ .00 (CAN\$)  
Include any other sources of income or benefits that are not included in line 20 or 21a, such as GST/HST credits.

Explain: \_\_\_\_\_

22. 2011 Federal income tax paid ..... \$ .00 (CAN\$)  
(Canada Revenue Form T1, line 420)

23. 2011 Provincial income tax paid ..... \$ .00 (CAN\$)  
(Canada Revenue Form T1, line 428)

**Section H—Parents' 2011 PROJECTED Income and Benefits**

24. 2012 PROJECTED Total Income ..... \$ .00 (CAN\$)  
(Canada Revenue Form T1, line 150)

**Breakdown of Projected Total Income reported above (#24):**

- a. Wages, salaries, tips earned by father... \$ .00 (CAN\$)
- b. Wages, salaries, tips earned by mother \$ .00 (CAN\$)
- c. Interest income ..... \$ .00 (CAN\$)
- d. Dividend income ..... \$ .00 (CAN\$)
- e. Net income from business, farm, rents, royalties, partnerships, estates, trusts, etc.  
If a loss, enter amount in parentheses..... \$ .00 (CAN\$)  
If you experienced a loss in any of these areas, please explain.  
Cause of loss: \_\_\_\_\_

f. Other taxable income such as capital gains, pensions, annuities, etc. .... \$ .00 (CAN\$)

Explain: \_\_\_\_\_  
\_\_\_\_\_

25. 2012 PROJECTED Untaxed Income:

- a. Annual Canada Child Benefits ..... \$ .00 (CAN\$)  
Include the National Child Benefit Supplement and the Child Disability Benefit.
- b. Other untaxed income and/or benefits ... \$ .00 (CAN\$)  
Include any other sources of income or benefits that are not included in questions 24 or 25a, such as GST/HST credits.

Explain: \_\_\_\_\_

**Note: If your gross income in 2012 will be less than in 2011, and you want the Financial Aid Office to take the decrease into account when determining financial aid eligibility, then you must provide documentation of your decreased income (e.g. a brief letter of explanation with a paystub showing year-to-date income totals).**

**Section I—Parents' Assets**

26. Cash, savings & checking accounts ..... \$ .00 (CAN\$)

27. As of today, what is the net worth of the parents' investments, including real estate?

**Don't include the home you live in. "Net worth" means current value minus debts related to the investment. .... \$ .00 (CAN\$)**

Investments include real estate (do not include the home you live in), trust funds, money market funds, mutual funds, certificates of deposit, stocks, stock options, bonds, other securities, installment and land sale contracts (including mortgages held), commodities, etc. Investments also include qualified educational benefits or education savings accounts

(e.g. Registered Education Savings Plans). All education savings plans are reported as *parental* investments, including all accounts owned by the student and all accounts owned by the parents for any members of the household.

Investments do not include the home you live in, retirement plans (e.g. RRSPs, annuities, pension

funds, etc.), the value of life insurance, or cash, savings and checking accounts already reported in question 26.

Investment value means the current balance or market value of these investments as of today. Investment debt means only those debts that are related to the investments.

28. As of today, what is the net worth of the parents' current business and/or investment farms?

**"Net worth" means current value minus debts for which the business or investment farm was used as collateral. .... \$ .00 (CAN\$)**

Business and/or investment farm value includes the market value of land, buildings, machinery, equipment, inventory, etc. Business and/or investment

farm debt means only those debts for which the business or investment farm was used as collateral.

Investment farm value does not include the value of a family farm that you live on and operate.

**Section I—Parents’ Assets (continued from previous page)**

	What is it worth today?	What is owed on it?	
29. a. Home .....	\$ _____ .00 (CAN\$)	\$ _____ .00 (CAN\$)	Year purchased _____ Purchase price \$ _____ .00 (CAN\$)
			2011
b. Monthly <input type="checkbox"/> home mortgage payment* or <input type="checkbox"/> rental payment			Expected in 2012
*PITI (Principal + Interest + Property Taxes + Homeowner’s Insurance)			
If someone else is providing parents with housing, please explain in N.			
			2011
			Expected in 2012
c. <b>Total</b> length of mortgage amortization: <input type="checkbox"/> 15 Years <input type="checkbox"/> 20 Years <input type="checkbox"/> 25 Years <input type="checkbox"/> 30 Years <input type="checkbox"/> Other _____			
This is the original length of your mortgage amortization, not the number of years remaining.			
30. Current value of parents’ retirement savings and current cash value of life insurance:			
a. Registered Retirement Savings Plan (RRSP) .....	\$ _____ .00 (CAN\$)		
b. Annuities .....	\$ _____ .00 (CAN\$)		
c. Pension Funds .....	\$ _____ .00 (CAN\$)		
d. Other tax deferred retirement savings .....	\$ _____ .00 (CAN\$)		Explain: _____
e. Cash value of life insurance .....	\$ _____ .00 (CAN\$)		

**Section J – Parents’ Information**

<p>31. Mark one: <input type="checkbox"/> Father <input type="checkbox"/> Stepfather <input type="checkbox"/> Legal Guardian <input type="checkbox"/> Other (Explain in N.)</p> <p>a. Name _____ Age _____</p> <p>b. Mark if: <input type="checkbox"/> Self-employed <input type="checkbox"/> Unemployed / Date: _____</p> <p>c. Occupation _____</p> <p>d. Employer _____ No. Years _____</p> <p>e. Work Phone _____</p> <p>f. Cell Phone _____</p> <p>g. E-mail _____</p>	<p>32. Mark one: <input type="checkbox"/> Mother <input type="checkbox"/> Stepmother <input type="checkbox"/> Legal Guardian <input type="checkbox"/> Other (Explain in N.)</p> <p>a. Name _____ Age _____</p> <p>b. Mark if: <input type="checkbox"/> Self-employed <input type="checkbox"/> Unemployed / Date: _____</p> <p>c. Occupation _____</p> <p>d. Employer _____ No. Years _____</p> <p>e. Work Phone _____</p> <p>f. Cell Phone _____</p> <p>g. E-mail _____</p>
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**Section K – Divorced or Separated Parents**

33. Are parents divorced or separated?  Yes  No

If you checked “yes”, a **Noncustodial Parent Statement** must be completed by the noncustodial parent. The **Noncustodial Parent Statement** is available from the College’s website (go to *Admissions*, then select *Financial Aid*, then select *Forms*).

A signed copy of the noncustodial parent’s (and spouse’s) **2011 federal tax return** must also be submitted, complete with all T-4s, schedules and attachments.

34. Date of divorce or separation \_\_\_\_\_

35. a. According to court order, when will support for the student end? \_\_\_\_\_

b. How much does the noncustodial parent plan to contribute to the student’s education for the 2012-13 school year? .....\$ \_\_\_\_\_ .00(CAN\$)

c. Is there an agreement specifying this contribution for the student’s education?  Yes  No

**Section L – Family Member List, School List, and College Costs**

36. List the name, age and relationship to you (the student) of the family members in your parents' household. Include:
- You (the student), even if you do not live with your parents.
  - Your parents (In the case of divorced or separated parents, the noncustodial parent is not included here, but is listed on the Noncustodial Parent Statement – see question #33 on this CFFS.)
  - Your parents' other children, if your parents will provide more than half of their support from July 1, 2012 through June 30, 2013.
  - Your parents' unborn child, if that child will be born before July 1, 2013 and your parents will provide more than half of the child's support from the projected date of birth through the end of the 2012-2013 academic year (June 30, 2013).
  - Other people, if they live with and receive more than half of their support from your parents at the time of application and will continue to receive that support from July 1, 2012 through June 30, 2013.

To determine whether to include children in the household size, the "support" test is used (rather than a residency requirement) because there may be situations in which a parent supports a child who does not live with the parent, for example, if the parents are divorced or separated. In such cases, the parent who provides more than half of the child's support may claim the child in his or her household size. It does not matter which parent claims the child as a dependent for tax purposes.

Support includes money, gifts, loans, housing, food, clothes, car payments or expenses, medical and dental care, and payment of school costs.

If there are more family members than rows available, list first those who will be in college. List the others in Section N.

If any of these family members attended school (elementary school, secondary school, homeschool, or college) in 2011-12, or will attend in 2012-13, please provide the name of the school or college in the appropriate column.

If any of these family members attended college in 2011-12 or will attend college in 2012-13, indicate the amount parents paid for college in 2011-12 and the amount parents expect to pay for college in 2012-13 in the appropriate column. The Financial Aid Office may request documentation of these expenses.

**When reporting the parent payment for family members attending college, include parents' payments that go toward:**

- (1) Tuition/fees, (2) Room and board if the child lives away from home, (3) Books, and (4) Transportation.

**Do not include any amount paid with student financial aid or any amount paid by the student from his own resources. Do include amounts paid with parent loans.**

Expenses for elementary school, secondary school and homeschool are not reported here. Those expenses are reported later in Section M.

Family List			2011-12 School / College			Anticipated 2012-13 School / College		
Name of Family Member (including parents)	Use Codes Below	Age	Grade Level in 2011-12	Name of Elementary School or Secondary School or College That Child Attended In 2011-12	Parent Payment FOR COLLEGE (see above) <i>The portion of education costs that parents paid. Do not include any amount paid with student financial aid or any amount the student paid from his/her own resources.</i> (CANADIAN \$)	Grade Level in 2012-13	Name of Elementary School or Secondary School or College That Child Will Attend In 2012-13	Anticipated Parent Payment FOR COLLEGE (see above) <i>The portion of education costs that parents expect to pay. Do not include any amount to be paid with student financial aid or any amount the student will pay from his/her own resources.</i> (CANADIAN \$)
1. You - the student							Thomas Aquinas College	
2.								
3.								
4.								
5.								
6.								
7.								
8.								
9.								
10.								
11.								
12.								

Relationship Codes: 1 = Student's parent 2 = Student's stepparent 3 = Student's sibling 4 = Student's grandparent 5 = Other



