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

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U.S. Student

**PLEASE READ THESE INSTRUCTIONS CAREFULLY.**

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

- Step 1:** Complete the **Free Application for Federal Student Aid (FAFSA)** on-line by **March 2, 2012** at [www.fafsa.gov](http://www.fafsa.gov). Use estimated tax information if necessary. If you filed your 2011 federal taxes prior to completing your FAFSA you are encouraged to use the "IRS Data Retrieval Tool" available on the FAFSA website to fill in all of the tax-related questions.
  
- Step 2:** Send a completed **Confidential Family Financial Statement (CFFS)** to the Financial Aid Office by **March 2, 2012** (postmark deadline). Use estimated tax information if necessary.
  
- Step 3 (if applicable):**  
This step is only for students who are residents of California and who are going to be a freshman or sophomore in 2012-13 and who do not already have a four year Cal Grant award. In addition to completing the FAFSA by March 2, 2012, these students must also submit a **Cal Grant GPA Verification Form** to the California Student Aid Commission by **March 2, 2012** (postmark deadline)<sup>1</sup>.
  
- Step 4:** 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 17, 2012** (postmark deadline)<sup>2</sup>:
  - Sign the copy of the tax return (or make a copy of a signed return). **Be sure to attach:**
    - All W-2s;
    - All schedules and attachments sent to the IRS;
    - All SSA-1099s (Social Security Benefit Statements) for parents and all dependents within the family (if applicable); and
    - All Form K-1s (Partner's / Shareholder's / Beneficiary's Share of Income, Deductions, Credits) issued by any partnerships, corporations and trusts (if applicable).
  
- Step 5:** If you used *estimated* tax information when completing your FAFSA in Step 1, later, after you have completed your tax return, use your completed tax return to **make any necessary corrections to your FAFSA by May 17, 2012** at [www.fafsa.gov](http://www.fafsa.gov). If you filed your taxes electronically, we encourage you to use the "IRS Data Retrieval Tool" found on the FAFSA website to correct all of the tax-related questions. Note: It takes approximately two weeks after you have filed your taxes electronically for the IRS data to become available for download through the FAFSA website. Data from paper tax returns will take longer to become available through the FAFSA website.

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

## FINANCIAL AID DEADLINES FOR INCOMING FRESHMEN

Incoming freshmen must submit the FAFSA, CFFS and Tax Returns by their respective due dates (FAFSA is due March 2<sup>nd</sup>; CFFS is due March 2<sup>nd</sup>; Tax Return is due April 17<sup>th</sup>) or 30 days after acceptance, whichever is later. California residents, however, must complete their FAFSA and Cal Grant GPA Verification Form by March 2, 2012 in order to be considered for a Cal Grant. This is a firm deadline for the Cal Grant.

## PENALTY FOR LATE APPLICATION

An applicant who submits a FAFSA, 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.

## COMMON ERRORS TO AVOID WHEN COMPLETING THE FAFSA

Student's work-study wages: Work-study wages (Service Scholarship wages) are taxable wages. As such, tax filers must include work-study wages as part of their 2011 adjusted gross income reported on FAFSA line #35 ("What was your adjusted gross income for 2011?"). Tax filers and non-tax filers alike must also include work-study wages on FAFSA line #38 ("How much did you earn from working in 2011?") and as an exclusion on FAFSA line #43c ("Taxable earnings from need-based employment programs").

College Savings Plans and Educational Benefits (e.g., Coverdell savings accounts, 529 college savings plans and the refund value of 529 prepaid tuition plans): For a student who must report parental information on the FAFSA, qualified college savings plans and educational benefits are reported as *parental* investments on FAFSA line #89, ("net worth of parents' investments") including all accounts owned by the student and all accounts owned by the parents for any member of the household. For a student who does not have to report parental information on the FAFSA, accounts owned by the student (and/or the student's spouse) are reported as *student* investments on FAFSA line #41 ("net worth of student's investments").

Parents' pre-tax contributions to retirement plans: Certain sources of parents' untaxed income must be reported on the FAFSA. For example, payments to tax-deferred pension and savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 Form in Boxes 12a through 12d, codes D, E, F, G, H and S, are reported on FAFSA line #92a ("Payments to tax-deferred pension and savings plans").

## CAL GRANT APPLICANTS

The California Student Aid Commission encourages Cal Grant applicants to maintain a photocopy of the FAFSA and the Cal Grant GPA Verification Form and to obtain a "certificate of mailing" (\$1.15) in order to document the timeliness of mailing. Certificates of mailing are available at the Post Office. For on-line FAFSA applications, a printout of the "confirmation" page, along with the application confirmation number, provides proof of timely submission of the FAFSA. The status of a Cal Grant application can be checked at [www.webgrants4students.org](http://www.webgrants4students.org).

## 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)

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<sup>1</sup> Freshmen and Sophomores in 2012-13 (Classes of 2016 and 2015): Since you have fewer than 24 college credits from Thomas Aquinas College as of spring 2012, you must submit a high school GPA or a qualifying GPA from another college. The **Cal Grant GPA Verification Form** is available on-line at [www.webgrants4students.org](http://www.webgrants4students.org). Click on "How to Apply for a Cal Grant Award."

If you were denied a Cal Grant in 2011-12, you may be eligible in 2012-13, so be sure to submit a Cal Grant GPA Verification Form by March 2, 2012. If you currently have a Cal Grant there is no need to submit a new GPA form to renew your Cal Grant; you must, however, file a FAFSA to document your continued need.

Juniors and Seniors in 2012-13 (Classes of 2014 and 2013): You do NOT have to submit a Cal Grant GPA Form because the College will submit your Thomas Aquinas College GPA for you electronically.

<sup>2</sup> If a parent or student has applied for an extension to file a 2011 tax return, send a signed copy of IRS Form 4868 (application for extension) to the Financial Aid Office by April 17, 2012 along with a copy of all 2011 W-2 forms. Send a signed copy of your 2011 tax return when it is completed. You must correct your FAFSA after completing your tax return. We encourage you to use the "IRS Data Retrieval" option on the FAFSA website to correct the FAFSA's tax-related questions.

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

U.S. Student

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

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

\_\_\_\_\_ City State Zip 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</b>
<u>Room and Board</u>	<u><b>\$7,800</b></u>
<b>Total Direct Costs</b>	<b>\$31,400</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) and Room & Board (\$7,800) charges in 2012-13.....	\$ <u>31,400</u> (A)
Student's Proposed Payment From 2012 Summer Income (at least \$1,800)..... <i>(This application will not be considered if this line is blank.)</i>	\$ _____
Student's Proposed Payment From Savings .....	\$ _____
Parents' Proposed Payment Toward Tuition, Room and Board .....	\$ _____
<i>(This application will not be considered if this line is blank.)</i>	
Outside Resources <sup>1</sup> : _____	\$ _____
_____	\$ _____
Student Loan <sup>2</sup> (\$3,250 for freshmen and sophomores, \$4,750 for juniors and seniors).....	\$ _____
Please specify which type of student loan you intend to borrow: <input type="checkbox"/> Federal Direct Student Loan <input type="checkbox"/> Other: _____	
Total Proposed Payment Toward Tuition, Room and Board .....	\$ _____ (B)
Request for Financial Assistance with Tuition, Room and Board .....	\$ _____ (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, Freshmen and Sophomores are expected to borrow \$3,250 per year to be paid toward tuition, room and board. Juniors and Seniors are expected to borrow \$4,750 per year. Most students prefer to borrow these amounts through the federal Direct Student Loan Program due to the beneficial terms that program offers, but others prefer to borrow from alternative sources.

## Section C – Student Information

1. a. Total value of all Trust(s) that are in the student's name or of which the student is a beneficiary:..... \$ \_\_\_\_\_ .00

This figure must also be included in the student's net worth of investments reported on the FAFSA. For more instructions about how to report Trust values on the FAFSA (and here), go to [www.studentaid.ed.gov/students/publications/completing\\_fafsa/index.html](http://www.studentaid.ed.gov/students/publications/completing_fafsa/index.html).

b. Is any income or part of the principal 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 trust valuation statement, and
- 3) A signed copy of the trust's 2011 IRS Form 1041.

2. Current value of any *student-owned* (under the *student's* tax ID) tax-deferred retirement accounts ..... \$ \_\_\_\_\_ .00

E.g., IRAs, Roth IRAs, 401(k)s, 403(b)s, SRAs and the cash value of life insurance. (Do not report 529 college savings plans here.)

3. Student's projected veterans benefits for the 2012-2013 academic year (July 1, 2012 – June 30, 2013)

Amount per month: \$ \_\_\_\_\_ .00      Number of months: \_\_\_\_\_      Type of benefits: \_\_\_\_\_

4. Student's projected 2012 resources:

(Don't enter monthly amounts. Enter totals for the period. Do not include work-study wages, College grants or student loans.)

	Jan. – May 2012 (Spring Sem. '11-'12)	June – Aug 2012 (Summer)	Sept. – Dec. 2012 (Fall Sem. '12-'13)
a. Student's wages, salaries, tips, etc.	\$ _____ .00	\$ _____ .00	\$ _____ .00
b. Other taxable income: (e.g. Interest income.)	\$ _____ .00	\$ _____ .00	\$ _____ .00
c. Untaxed income and benefits (e.g. Untaxed Social Security benefits.)	\$ _____ .00	\$ _____ .00	\$ _____ .00

## Section D – Vehicles and Financial Assistance

(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 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?
5. Vehicle Loan	\$	<input type="checkbox"/> Parents <input type="checkbox"/> Student
6. Insurance	\$	<input type="checkbox"/> Parents <input type="checkbox"/> Student
7. Gasoline	\$	<input type="checkbox"/> Parents <input type="checkbox"/> Student
8. Maintenance	\$	<input type="checkbox"/> Parents <input type="checkbox"/> Student

9. 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 E – Supplemental Information Regarding Parents’ 2011 Income and Benefits**

**UNTAXED INCOME AND BENEFITS  
FROM SOCIAL SECURITY, SSDI, SSI and WELFARE BENEFITS**

Questions 10 and 11 ask about Social Security benefits. Question 12 asks about untaxed benefits received from (a) Social Security Disability Insurance (SSDI) and (b) Supplemental Security Income (SSI) as well as other resources. For your reference, here is a brief description of each of these programs.

**Social Security**

Social Security is a retirement program that is funded through dedicated payroll taxes called the Federal Insurance Contributions Act (FICA). Social Security is not based upon the needs of the participants but rather how much and how long the participants pay into the system. Eligibility for benefits upon retirement depends upon age and length of employment. When a person who has worked and paid Social Security taxes dies, certain members of the family may be eligible for survivor's benefits.

**Social Security Disability Insurance (SSDI)**

Social Security Disability Insurance (SSDI) is a disability insurance program that is funded through FICA taxes. It is based on your work record. To be eligible for this disability insurance, you must have worked at least five out of the last ten years before you became disabled. If you've paid in enough, children under 18, adult disabled children, and your spouse, may be able to receive benefits.

**Supplemental Security Income (SSI)**

Supplemental Security Income (SSI) is a program financed through general revenues. There is no requirement of prior work for SSI. You only have to be disabled and meet the income and resource requirements as it is a need-based disability program. There are absolutely no dependent payments for SSI. You only receive benefits if you are the disabled person.

All three programs are administered by the Social Security Administration.

**2011**  
(Jan. 1 – Dec. 31)

- 10. Untaxed Social Security benefits received by parents**  
(Form 1040, line 20a minus 20b; Form 1040A, line 14a minus 14b) ..... \$ \_\_\_\_\_ .00
- 11. Untaxed Social Security benefits received by, or for the benefit of, other household members who are reported in Section G of this form** (e.g. children or older relatives living with your family) ..... \$ \_\_\_\_\_ .00
- 12. Any other income resource not reported on the FAFSA or CFFS**  
(e.g., SSDI or SSI benefits for any member of the household, welfare benefits, Temporary Assistance for Needy Families (TANF), support from family, friends, church, etc.) ..... \$ \_\_\_\_\_ .00

**CHANGES IN GROSS INCOME FROM 2011 to 2012:**

- 13.** Will your 2012 gross income (taxable + untaxable income) be greater than your 2011 gross income by \$5,000 or more?  Yes  No  
If yes, please indicate the amount of the anticipated increase: My 2012 gross income will be \$ \_\_\_\_\_ more than in 2011.
- 14.** Will your 2012 gross income (taxable + untaxable income) be less than your 2011 gross income by \$5,000 or more?  Yes  No  
If yes, please indicate the amount of the anticipated decrease: My 2012 gross income will be \$ \_\_\_\_\_ less than in 2011.

**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 F – Supplemental Information Regarding Parents’ Assets**

- |  | What is it worth today? | What is owed on it? | Year purchased                   | Purchase price                   |
|--|-------------------------|---------------------|----------------------------------|----------------------------------|
| <b>15. a. Home</b>   | \$ _____ .00            | \$ _____ .00        | _____                            | \$ _____ .00                     |
|  |                         |                     | <b>2011</b>                      | <b>Expected in 2012</b>          |
| <b>b. Monthly</b> <input type="checkbox"/> home mortgage payment* or <input type="checkbox"/> rental payment   |                         |                     | \$ _____ .00                     | \$ _____ .00                     |
| <small>*PITI (Principal + Interest + Property Taxes + Homeowner's Insurance)</small>   |                         |                     | <small>(monthly expense)</small> | <small>(monthly expense)</small> |
| <small>If someone else is providing parents with housing, please explain in Section K.</small>   |                         |                     |                                  |                                  |
| <b>c. Total length of mortgage amortization:</b> <input type="checkbox"/> 15 Years <input type="checkbox"/> 20 Years <input type="checkbox"/> 25 Years <input type="checkbox"/> 30 Years <input type="checkbox"/> Other _____                                  |                         |                     |                                  |                                  |
| <small>This is the original length of your current mortgage amortization, not the number of years remaining.</small>   |                         |                     |                                  |                                  |
| <b>16. Current value of parents’ tax-deferred retirement accounts</b> .....  |                         |                     |                                  | \$ _____ .00                     |
| <small>E.g., Tax-deferred pensions, annuities, IRAs, Roth IRAs, 401(k)s, 403(b)s, SRAs and the cash value of life insurance.<br/>(Do not report 529 college savings plans here. 529 college savings plans are reported on the FAFSA as an investment.)</small> |                         |                     |                                  |                                  |

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

17. 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 #20 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 your parent receives benefits, such as Social Security or Temporary Assistance for Needy Families (TANF) payments, in the child's name, these benefits ought to be counted as parental support of the child.

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

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 J.

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>	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>
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

**Section H – Parents' Contact Information**

18. Mark one:  Father  Stepfather  Legal Guardian  Other (Explain in K.)

a. Name \_\_\_\_\_ Age \_\_\_\_\_

b. Mark if:  Self-employed  Unemployed / Date: \_\_\_\_\_

c. Occupation \_\_\_\_\_

d. Employer \_\_\_\_\_ No. Years \_\_\_\_\_

e. Work Phone \_\_\_\_\_

f. Cell Phone \_\_\_\_\_

g. E-mail \_\_\_\_\_

19. Mark one:  Mother  Stepmother  Legal Guardian  Other (Explain in K.)

a. Name \_\_\_\_\_ Age \_\_\_\_\_

b. Mark if:  Self-employed  Unemployed / Date: \_\_\_\_\_

c. Occupation \_\_\_\_\_

d. Employer \_\_\_\_\_ No. Years \_\_\_\_\_

e. Work Phone \_\_\_\_\_

f. Cell Phone \_\_\_\_\_

g. E-mail \_\_\_\_\_

**Section I – Divorced or Separated Parents**

20. 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 W-2s, schedules, attachments, SSA-1099s and any K-1s.

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

22. 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

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

**Section J – Parents' Special Circumstances (OPTIONAL)**

This section is **OPTIONAL**. It is not required that you complete Section J.

This section asks about special circumstances which may impact a family's ability to pay for college. If you wish to have these circumstances taken into consideration when determining your son's or daughter's eligibility for need-based financial aid, please answer the questions listed in this section. As always, all information reported to the Financial Aid Office is kept in the strictest confidence. If you prefer not to complete this section, skip to Section K.

23. Expenses for Elementary and Secondary School (including homeschool)	2011-12 School Year (07/01/11 – 06/30/12)	2012-13 School Year (07/01/12 – 06/30/13)
a. Tuition/fees (including tuition/fees paid to homeschool oversight schools) .....	\$ _____ .00	\$ _____ .00
b. Books and supplies .....	\$ _____ .00	\$ _____ .00
c. Other school-related expenses (e.g. music lessons, athletics, etc.) Use Section K, if additional space is needed.		
Item: _____	\$ _____ .00	\$ _____ .00
Item: _____	\$ _____ .00	\$ _____ .00

	2011 (Jan. 1 – Dec. 31)	Expected in 2012 (Jan. 1 – Dec. 31)
24. Annual medical and dental expenses NOT covered by insurance .....	\$ _____ .00	\$ _____ .00

Include orthodontia payments. Do not include amounts paid through pre-tax cafeteria plans (e.g. Section 125 plans) since these amounts have already been deducted from reportable income. Please attach substantiating documentation, e.g., Schedule A of IRS Form 1040. Medical and dental expenses are taken into account only if they exceed 5% of gross income.

25. Repayment of parents' education loans .....	\$ _____ .00	\$ _____ .00
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For parent to attend college. Attach substantiating documentation.

26. Support of extended family members not included in Section G .....	\$ _____ .00	\$ _____ .00
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Explain in Section K.

27. Nondiscretionary debt

Examples of a "nondiscretionary debt" would be a debt incurred for a medical procedure in a prior year or a debt to cover basic living expenses while unemployed. Do not include home mortgage loans or parents' education loans, since those are reported elsewhere.

If there is more than one nondiscretionary debt, list additional debts in Section K.

Reason for incurring debt: _____	\$ _____ .00 (min req'd annual pmts)	\$ _____ .00 (min req'd annual pmts)
Balance as of 12/31/11: \$ _____ .00		

