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**THOMAS AQUINAS COLLEGE**  
**FINANCIAL AID APPLICATION INSTRUCTIONS**  
**AND**  
**CONFIDENTIAL FAMILY FINANCIAL STATEMENT**  
**2019-2020**

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U.S. Student

**PLEASE READ THESE INSTRUCTIONS CAREFULLY.**  
**All forms may be submitted as early as October 1, 2018.**  
**All forms, including tax returns, are due by March 4, 2019.**

To apply for financial aid, follow these simple steps:

- Step 1:** Complete the **Free Application for Federal Student Aid (FAFSA)** on-line by **March 4, 2019** at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). The FAFSA is used to determine a student's eligibility for federal and state grants and federal loans. It is also required of all U.S. citizens and permanent residents seeking institutional aid from the College.
- Please note that the FAFSA asks for prior-prior year tax information; therefore, the 2019-20 FAFSA asks for information from your 2017 tax return.
- We recommend you use the *IRS Data Retrieval Tool*, found within the FAFSA, to import your 2017 tax information into the FAFSA easily and accurately.
- Step 2:** Complete the **Confidential Family Financial Statement (CFFS)** by **March 4, 2019** (postmark deadline). The CFFS is used to determine a student's eligibility for Thomas Aquinas College's institutional, need-based Service Scholarship (work-study) program and grant program.
- The CFFS is a fillable Form, but the completed document will need to be printed, signed, and sent to the Financial Aid Office by mail or scanned and uploaded through our secure file upload portal.
- Step 3:** All institutional aid applicants must send a signed copy of parents' and student's **2017 federal tax returns** to the Financial Aid Office at Thomas Aquinas College by **March 4, 2019** (postmark deadline).
- Sign the copy of the tax return (or make a copy of the 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 4: Cal Grant Application (if applicable)**
- A student who
- is a resident of California and
  - will be an incoming freshman (Class of 2023) or a rising sophomore (Class of 2022) in 2019-20 and
  - does not already have a four-year Cal Grant award
- must not only complete the FAFSA by March 4, 2019, but must also submit a **Cal Grant GPA Verification Form** to the California Student Aid Commission by **March 4, 2019** (postmark deadline) to apply for a Cal Grant<sup>1</sup>. See footnote #1 on the reverse side of this sheet for more information about filing the **Cal Grant GPA Verification Form**.
- Massachusetts residents are not eligible to receive a MassGrant at our Northfield campus, but if a Massachusetts resident would have been eligible for a MassGrant, it is likely that his need-based aid from Thomas Aquinas College will fill any need that would be filled by the MassGrant.

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

## FINANCIAL AID DEADLINES FOR INCOMING FRESHMEN

Incoming freshmen must submit the FAFSA, CFFS and Tax Returns by March 4<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 4, 2019 in order to be considered for a Cal Grant. This is a firm deadline for the Cal Grant.

Incoming freshmen are strongly encouraged to complete all parts of their financial aid application as early as possible to avoid the heavy application traffic in spring and to receive a financial aid determination letter prior to May 1<sup>st</sup>, the date by which many colleges ask incoming freshmen to make their final college selection.

The Financial Aid Office makes every effort to send a financial aid determination letter within two weeks of receiving a completed financial aid application, but this is not possible during the busiest part of the financial aid season (spring).

## PENALTY FOR LATE APPLICATION

A late applicant will have his institutional aid reduced by \$500 for each month or partial month that his financial aid application is late (submitted/postmarked after March 4, 2019). He must compensate for this difference by borrowing more than the usual loan amount.

## 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 2017 adjusted gross income reported on FAFSA line #36 ("What was your adjusted gross income for 2017?"). Tax filers and non-tax filers alike must also include work-study wages on FAFSA line #39 ("How much did you earn from working in 2017?") and as an exclusion on FAFSA line #44c ("Taxable earnings from need-based employment programs").

Do Not Round Off Asset Values: Asset values are supposed to be reported as of the date the FAFSA is initially completed. For those assets that have a value that can be looked up (e.g. savings, checking, securities, etc.) report the actual value, not round numbers. Obviously, it may be appropriate for some assets to have a round number due to the imprecise nature of the asset values (e.g., net current market value of real estate).

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 #91, ("net worth of your 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 #42 ("net worth of your 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 #94a ("Payments to tax-deferred pension and retirement savings plans").

## MAILING ADDRESS / CONTACT INFORMATION FOR THE FINANCIAL AID OFFICE

Return forms by mail or file upload to:

**THOMAS AQUINAS COLLEGE  
FINANCIAL AID OFFICE  
10,000 OJAI ROAD  
SANTA PAULA, CA 93060**

**SECURE FILE UPLOAD PORTAL  
<https://thomasaquinas.edu/fa-upload>**

QUESTIONS? Contact the Financial Aid Office at (805) 421-5936 or by e-mail at [FinAid@ThomasAquinas.edu](mailto:FinAid@ThomasAquinas.edu).

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<sup>1</sup> **Cal Grant information**: If you are an incoming Freshman or a rising Sophomore in 2019-20 (Class of 2023 or 2022), you must submit a high school GPA or a qualifying GPA from another college since you have fewer than 24 college credits from Thomas Aquinas College as of spring 2019. 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 2018-19, you may be eligible in 2019-20, so be sure to submit a Cal Grant GPA Verification Form by March 4, 2019. 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 2019-20 (Classes of 2021 and 2020)**: You do NOT have to submit a Cal Grant GPA Verification Form because the College will submit your Thomas Aquinas College GPA for you electronically; you must, however, file a FAFSA by March 4<sup>th</sup>.

The California Student Aid Commission encourages Cal Grant applicants to maintain proof that they met the March 4<sup>th</sup> deadline. 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. If the FAFSA or Cal Grant GPA Verification form is sent by mail, the applicant should make a photocopy of the document(s) and obtain a "certificate of mailing" (\$1.35) at the Post Office in order to document the timeliness of mailing. The status of your Cal Grant application can be checked at [www.webgrants4students.org](http://www.webgrants4students.org).

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

**THOMAS AQUINAS COLLEGE**  
**CONFIDENTIAL FAMILY FINANCIAL STATEMENT**  
**2019-2020**

U.S. Student

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

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

\_\_\_\_\_ City State Zip Code

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

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

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

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

**Section A – Direct Costs for 2019-2020**

Tuition	<b>\$25,600</b>
Room and Board	<b>\$8,800</b>
<b>Total Direct Costs</b>	<b>\$34,400</b>

Information regarding indirect expenses, such as book expense, pocket money, etc. can be found 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 overall charitable giving. (You cannot deduct tuition payments as a charitable contribution for tax purposes, but you or your parents may be eligible for an education tax credit.)

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.

<b>Tuition (\$25,600) and room &amp; board (\$8,800) charges in 2019-20</b> .....	\$ <u>34,400</u> <b>(A)</b>
Student's proposed payment from current savings .....	\$ _____
Student's proposed payment from 2019 summer income (at least \$2,000) .....	\$ _____
<i>(This application will not be considered if this line is blank.)</i>	
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>	
<i>(\$3,250 for incoming freshmen, \$4,250 for rising sophomores, \$5,250 for rising juniors and rising seniors)</i>	\$ _____
Please specify which type of student loan you intend to borrow:	
<input type="checkbox"/> Federal Direct Student Loan	<input type="checkbox"/> Other: _____
<b>Total proposed payment toward tuition, room and board</b> .....	\$ _____ <b>(B)</b>
<b>Request for financial assistance with tuition, room and board</b> .....	\$ _____ <b>(A-B)</b>

<sup>1</sup> List any likely scholarships or assistance other than the Pell Grant, Cal Grant, Mass Grant, or aid from Thomas Aquinas College. Please keep the Financial Aid Office informed of any changes.

<sup>2</sup> Before receiving aid from the College, incoming Freshmen are expected to borrow \$3,250, and rising Sophomores \$4,250, toward tuition, room and board. Rising Juniors and rising Seniors are expected to borrow \$5,250 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 question pertains to trust agreements in which there is a document that spells out rules to be followed for property held in trust for beneficiaries. It is not asking about investments such as 529 education savings plans, Coverdell accounts, UGMA accounts or UTMA accounts.

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) A signed copy of the trust’s 2017 IRS Form 1041, and
- 3) The most recent trust valuation statement.

2. Current value of any **student-owned** (under the **student’s tax ID**) IRS-recognized **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. 529 college savings plans are reported on the FAFSA as an investment. See the instructions on the FAFSA as to whether the value of the 529 plan is reported as a student asset or a parent asset.)

**3. Student’s projected 2019 resources:**

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

	Jan. – May 2019 (Spring Sem. '18-'19)	June – Aug 2019 (Summer)	Sept. – Dec. 2019 (Fall Sem. '19-'20)
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 the School Year
4. Vehicle Loan	\$ _____
5. Insurance	\$ _____
6. Gasoline	\$ _____
7. Maintenance	\$ _____

8. 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 – Parents’ 2018 Income and Benefits**

On the 2019-20 FAFSA, you were asked to provide 2017 income information. In this section of the CFFS, we are asking you to provide information about your 2018 income. If you are completing this form before December 31, 2018 or before completing your 2018 tax return, please estimate your 2018 totals as best you can.

9. **2018 Adjusted Gross Income**     Estimated     Taken from a completed 2018 tax return .....\$ \_\_\_\_\_ .00
10. **2018 untaxed income and benefits (yearly totals)**  
**Common examples:**
- Payments to tax-deferred pension and retirement 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 with codes D, E, F, G, H and S. Don't include amounts reported with code DD (employer provided health benefits) .....\$ \_\_\_\_\_ .00
  - IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans .....\$ \_\_\_\_\_ .00
- Less common examples:**
- Child support received for all children .....\$ \_\_\_\_\_ .00
  - Untaxed Social Security benefits received for parents .....\$ \_\_\_\_\_ .00
  - Untaxed Social Security benefits received for other household members .....\$ \_\_\_\_\_ .00
  - Foster care or adoption payments received .....\$ \_\_\_\_\_ .00
  - Tax exempt interest income .....\$ \_\_\_\_\_ .00
  - Untaxed portions of IRA distributions .....\$ \_\_\_\_\_ .00
  - Untaxed portions of pension distributions .....\$ \_\_\_\_\_ .00
  - Supplemental Security Income (SSI) for parents or other household members .....\$ \_\_\_\_\_ .00
  - Workers' Compensation .....\$ \_\_\_\_\_ .00
  - Temporary Assistance for Needy Families (TANF) .....\$ \_\_\_\_\_ .00
  - Supplemental Nutrition Assistance Program (SNAP) (formerly called Food Stamps) .....\$ \_\_\_\_\_ .00
  - Housing, food and other living allowances (military, clergy and others) including cash value of benefits .....\$ \_\_\_\_\_ .00
  - SSDI disability insurance received for parents or other household members .....\$ \_\_\_\_\_ .00
  - Private disability insurance received for parents or other household members .....\$ \_\_\_\_\_ .00
  - Veterans' non-educational benefits, such as Disability, Death Pension, or Dependency and Indemnity Compensation (DIC) .....\$ \_\_\_\_\_ .00
  - Cash received or any money paid on parents' behalf (e.g. bills paid on parents' behalf) .....\$ \_\_\_\_\_ .00

**Section F – Parents’ PROJECTED 2019 Gross Income**

**CHANGES IN GROSS INCOME FROM 2018 to 2019:**

11. Will your 2019 gross income (taxable + untaxable income) be **greater** than your 2018 gross income by \$5,000 or more?     Yes     No  
 If yes, please indicate the amount of the anticipated increase:    My 2019 gross income will be \$ \_\_\_\_\_ more than in 2018.  
 Explain: \_\_\_\_\_
12. Will your 2019 gross income (taxable + untaxable income) be **less** than your 2018 gross income by \$5,000 or more?     Yes     No  
 If yes, please indicate the amount of the anticipated decrease:    My 2019 gross income will be \$ \_\_\_\_\_ less than in 2018.  
 Explain: \_\_\_\_\_

**Section G – Supplemental Information Regarding Parents’ Assets**

- |   | What is it worth today?  | What is owed on it? | Year purchased    | Purchase price          |
|---|--|---------------------|-------------------|-------------------------|
| 13. a. Home   | \$ _____ .00   | \$ _____ .00        | _____             | \$ _____ .00            |
|   |  |                     | <b>2018</b>       | <b>Expected in 2019</b> |
| b. Monthly <input type="checkbox"/> home mortgage payment*    or <input type="checkbox"/> rental payment                |  |                     | \$ _____ .00      | \$ _____ .00            |
|   |  |                     | (monthly expense) | (monthly expense)       |
| *PITI (Principal + Interest + Property Taxes + Homeowner's Insurance)   |  |                     |                   |                         |
| If someone else is providing parents with housing, please explain in Section L.   |  |                     |                   |                         |
| c. <b>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 _____ |                     |                   |                         |
| This is the original length of your current mortgage amortization, not the number of years remaining.                   |  |                     |                   |                         |
| 14. <b>Current value of parents’ IRS-recognized retirement accounts</b>   | \$ _____ .00   |                     |                   |                         |
| E.g., IRS-recognized pensions, annuities, 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. 529 college savings plans are reported on the FAFSA as an investment.)   |  |                     |                   |                         |

**Section H – Parents’ Contact Information**

15. **Mark one:**  Father  Stepfather  Legal Guardian  Other (Explain in L.)

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 \_\_\_\_\_

16. **Mark one:**  Mother  Stepmother  Legal Guardian  Other (Explain in L.)

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 – 2018-19 Family Member List, School List, and College Costs**

17a. List the name, age and relationship to you (the student) of the family members whom your parents have reported or will report on the FAFSA as their supported household. (If your parents’ supported family size has changed since they completed the FAFSA, explain the change in Section L.)

If there are more family members than rows available, list the others in Section L.

If any of these family members will attend elementary school, secondary school or homeschool in 2019-20, please provide their grade level and the name of the school. Report their school expenses in Section K.

17b. If any of these family members will attend college in 2019-20, please provide their grade level and the name of the college in the appropriate column as well as their colleges costs and anticipated grants or scholarships.

Question 17(a)					Question 17(b)		
Family List in 2019-20 as Reported on the FAFSA			2019-20 K-12 School(s) and College(s)		2019-20 College Costs (K-12 costs are reported in Section K.)		
Name (List those family members who were included in the family size on the FAFSA.)	Relationship to Student (e.g., mother, father, sister, brother, etc.)	Date of Birth: Month / Year (mm/yyyy)	Grade Level in 2019-20	Name of Elementary School, Secondary School or College That Child Will Attend In 2019-20	College Tuition and Fees (before any aid)	College Room & Board Costs (if living away from home)	Anticipated Grants or Scholarships For College in 2019-20
1. You – the student	Self			Thomas Aquinas College			
2.							
3.							
4.							
5.							
6.							
7.							
8.							
9.							
10.							
11.							
12.							

## Section J – Divorced or Separated Parents

18. 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 and Publications*).

A signed copy of the noncustodial parent’s (and spouse’s, if remarried) **2017 federal tax return** must also be submitted, complete with all W-2s, schedules, attachments, SSA-1099s and any K-1s.

19. Date of divorce or separation: \_\_\_\_\_

20. 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 2019-20 school year? \$ \_\_\_\_\_ .00

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

If “yes,” please attach a copy of the agreement.

## Section K – Parents’ Special Circumstances (OPTIONAL)

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

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 L.

21. Expenses for Elementary and Secondary School (including Homeschool)	2018-19 School Year (07/01/18 – 06/30/19)	Expected in 2019-20 School Year (07/01/19 – 06/30/20)
<b>a. Tuition/fees (net of any financial aid)</b> ..... \$ _____ .00 Include tuition/fees paid to homeschool oversight schools.	\$ _____ .00	\$ _____ .00
<b>b. Books and supplies</b> ..... \$ _____ .00	\$ _____ .00	\$ _____ .00
<b>c. Other school-related expenses</b> (e.g. tutors, music lessons, athletics, etc.) Use Section L, if additional space is needed.		
Item: _____ ..... \$ _____ .00	\$ _____ .00	\$ _____ .00
Item: _____ ..... \$ _____ .00	\$ _____ .00	\$ _____ .00
Item: _____ ..... \$ _____ .00	\$ _____ .00	\$ _____ .00

22. Annual medical, dental and vision expenses NOT covered by insurance	2018 (Jan. 1 – Dec. 31)	Expected in 2019 (Jan. 1 – Dec. 31)
..... \$ _____ .00 • <u>Medical and dental expenses are taken into account only if they exceed 5% of gross income.</u> • You may include orthodontia payments that are not covered by insurance. • You may include the cost of your health insurance if you pay for your health insurance with <u>after-tax</u> dollars. • Do <u>not</u> include amounts paid with employer-paid contributions to a Health Savings Account (HSA) or paid through pre-tax cafeteria plans (e.g. Section 125 plans) since these amounts are not included in your income reported on your tax return or on the FAFSA • You <u>must attach substantiating documentation</u> for all medical expenses that you want taken into account.	\$ _____ .00	\$ _____ .00

23. **Repayment of parents’ education loans** ..... \$ \_\_\_\_\_ .00    \$ \_\_\_\_\_ .00  
 Loans taken for the parent to attend college. Attach substantiating documentation of min req’d monthly payments and loan balance.

24. **Support of extended family members not included in Section I** ..... \$ \_\_\_\_\_ .00    \$ \_\_\_\_\_ .00  
Explain in Section L.

25. **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, vehicle loans or parents’ education loans.  
 If there are more than two nondiscretionary debts, list additional debts in Section L.

Reason for incurring debt: _____	\$ _____ .00 (min req’d annual pmts)	\$ _____ .00 (min req’d annual pmts)
Balance as of today: \$ _____ .00		
Reason for incurring debt: _____	\$ _____ .00 (min req’d annual pmts)	\$ _____ .00 (min req’d annual pmts)
Balance as of today: \$ _____ .00		

