

# PARENTS' FINANCIAL STATEMENT WORKSHEET

## DO NOT MAIL TO SSS

This worksheet is intended only to assist you with completing the online Parents Financial Statement to apply for financial aid for the academic year 2018-2019. **THIS IS NOT THE ACTUAL PFS ITSELF so please do not send this worksheet to SSS.** The PFS is only available online at <https://sssbynais.force.com/familyportal>.

*You may be required to provide additional information online depending on your individual circumstances, but all applicants must provide the information below unless otherwise indicated.*

## HOUSEHOLD INFORMATION

### Parent/Guardian Information

*Enter names exactly as they appear on tax/official forms.*

#### Parent/Guardian A

*Parent/Guardian A will be our primary contact for correspondence.*

First Name \_\_\_\_\_ MI \_\_\_\_\_ Last Name \_\_\_\_\_ Suffix \_\_\_\_\_  
Address \_\_\_\_\_ Suite/Apt. No \_\_\_\_\_  
City \_\_\_\_\_ State/Province \_\_\_\_\_ Zip/Postal Code \_\_\_\_\_ - \_\_\_\_\_  
Country \_\_\_\_\_ Birthdate (mmddyyyy) \_\_\_\_\_ Gender M F  
Email \_\_\_\_\_  
Phone \_\_\_\_\_ Home Work Cell  
Employer \_\_\_\_\_ Years with Employer \_\_\_\_\_  
Occupation \_\_\_\_\_  
If Parent/Guardian A has more than one job, explain: \_\_\_\_\_

#### Parent/Guardian B

First Name \_\_\_\_\_ MI \_\_\_\_\_ Last Name \_\_\_\_\_ Suffix \_\_\_\_\_  
 *Check if address is the same as Parent/Guardian A*  
Address \_\_\_\_\_ Suite/Apt. No \_\_\_\_\_  
City \_\_\_\_\_ State/Province \_\_\_\_\_ Zip/Postal Code \_\_\_\_\_ - \_\_\_\_\_  
Country \_\_\_\_\_ Birthdate (mmddyyyy) \_\_\_\_\_ Gender M F  
Email \_\_\_\_\_  
Phone \_\_\_\_\_ Home Work Cell  
Employer \_\_\_\_\_ Years with Employer \_\_\_\_\_  
Occupation \_\_\_\_\_  
If Parent/Guardian B has more than one job, explain: \_\_\_\_\_

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### Other Parent

If the applicant(s) has another living biological or legal (adoptive) parent not listed above, complete this section.

Indicate the relationship between the parents *Never married* *Divorced* *Separated, no court action* *Separated, legally*

Year of divorce/separation (yyyy) \_\_\_\_\_ Is there a joint custody agreement *Yes* *No*

Other Parent's Full Name \_\_\_\_\_

Address \_\_\_\_\_ Suite/Apt. No \_\_\_\_\_

City \_\_\_\_\_ State/Province \_\_\_\_\_ Zip/Postal Code \_\_\_\_\_ - \_\_\_\_\_

### Applicant Information

Complete this section for each child applying to an SSS subscriber school. Enter names exactly as they appear on tax/official forms.

#### Applicant A

First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Birthdate (mmddyyyy) \_\_\_\_\_ Gender *M* *F* Last Four Digits of Social Security Number \_\_\_\_\_

Current Grade \_\_\_\_\_ Current School \_\_\_\_\_ Grade applicant will enter in fall 2017 \_\_\_\_\_

Applicant lives with *Parent/Guardian A&B* *Parent/Guardian A* *Parent/Guardian B* *Other (identify)* \_\_\_\_\_

#### Applicant B

First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Birthdate (mmddyyyy) \_\_\_\_\_ Gender *M* *F* Last Four Digits of Social Security Number \_\_\_\_\_

Current Grade \_\_\_\_\_ Current School \_\_\_\_\_ Grade applicant will enter in fall 2017 \_\_\_\_\_

Applicant lives with *Parent/Guardian A&B* *Parent/Guardian A* *Parent/Guardian B* *Other (identify)* \_\_\_\_\_

#### Applicant C

First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Birthdate (mmddyyyy) \_\_\_\_\_ Gender *M* *F* Last Four Digits of Social Security Number \_\_\_\_\_

Current Grade \_\_\_\_\_ Current School \_\_\_\_\_ Grade applicant will enter in fall 2017 \_\_\_\_\_

Applicant lives with *Parent/Guardian A&B* *Parent/Guardian A* *Parent/Guardian B* *Other (identify)* \_\_\_\_\_

### Dependent Information

Complete this section for all dependent individuals in your household who are NOT applying for financial aid at an SSS subscriber school. A dependent is identified as an individual—child or adult—for whom you provide at least 50% of their financial support each year. Include children for whom you provide support, even if they do not live with you. If you have dependents who are not children, include them here. DO NOT add anyone to this section you have already identified as a Parent/Guardian or an Applicant.

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### Dependent 1

Full Name \_\_\_\_\_ Birthdate (mmddyyyy) \_\_\_\_\_  
 Gender *M* *F* Current Grade \_\_\_\_\_ Current School \_\_\_\_\_

### Dependent 2

Full Name \_\_\_\_\_ Birthdate (mmddyyyy) \_\_\_\_\_  
 Gender *M* *F* Current Grade \_\_\_\_\_ Current School \_\_\_\_\_

### Dependent 3

Full Name \_\_\_\_\_ Birthdate (mmddyyyy) \_\_\_\_\_  
 Gender *M* *F* Current Grade \_\_\_\_\_ Current School \_\_\_\_\_

## SCHOOL SELECTION

For each applicant, identify the SSS subscriber schools to which copies of your family's PFS should be sent. You will be able to search for schools by school name and/or location from within the online application if you do not know the SSS code(s).

Applicant	SSS Code (if known)	School Name	State	At this school, the student will be... (Day? Boarding? New? Returning?)

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### FAMILY INCOME

#### Basic Tax Info

Have you completed your 2017 Tax Return? Yes No (use estimated)

Income tax filing status for 2017: 1. Single 2. Married, Filing Jointly 3. Married, Filing Separately  
4. Head of Household 5. Did Not File 6. Qualifying Widow(er) with Dependent Child

How many federal income tax exemptions did you or will you claim for 2017? \_\_\_\_\_

If you filed or will file IRS Schedule A, what did you or will you report as your total itemized deductions?

What did you or will you pay in total federal taxes in 2017? Refer to IRS Form 1040 (line 63 minus line 57), Form 1040A (line 39) or Form 1040EZ (line 10) \_\_\_\_\_

#### Total Taxable Income

##### Salaries and Wages

Total salaries and wages can be found in Box 1 of the W2 form given to you by your employer. If you have more than one W2, add the amount from each W2.

	2017	2018 (estimated)
Salaries and wages for Parent/Guardian A	\$	\$
Salaries and wages for Parent/Guardian B	\$	\$

##### Dividends & Interest Income

Refer to your 1099-INT statement (or line 8a from your 1040) for interest income and/or your 1099-DIV statement (or line 9a from your 1040) for dividend income.

	2017	2018 (estimated)
Total interest income	\$	\$
Total dividends	\$	\$

##### Alimony

	2017	2018 (estimated)
Alimony received (Do not include child support.)	\$	\$

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### Adjustments to Income

	2017	2018 (estimated)
Total adjustments reported (IRS Form 1040, line 36)*	\$	\$
Total IRA pre-tax payments (IRS Form 1040, line 32 or IRS Form 1040A, line 17)	\$	\$
Total Keogh, Simplified Employee Pension (SEP), SIMPLE or other qualified plan payments (IRS Form 1040, line 28)	\$	\$
Total deductible portion of self-employment tax (IRS Form 1040, line 27)	\$	\$
*Itemize other adjustments:		

### Other Taxable Income

*Inline help text is provided online to help you determine the total of any other taxable income you may have. This includes income you received from pensions, annuities, rental properties, royalties, estates or trusts, household expenses paid in lieu of alimony, unemployment compensation benefits, capital gains, and taxable social security benefits. These amounts are all listed in the Income section of your Form 1040 or 1040A.*

	2017	2018 (estimated)
Total other taxable income	\$	\$

### Total Nontaxable Income

#### Child Support

	2017	2018 (estimated)
Child support received for ALL children	\$	\$

#### Social Security Benefits

	2017	2018 (estimated)
Social Security benefits received by all members of your household	\$	\$

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### Other Nontaxable Income

*Inline help text is provided online to help you determine the total of any other nontaxable income you may have. This includes payments made to tax-deferred pension and savings plans as reported on W-2 forms (in box 12 of your W-2 labeled D, E, F, G or H). They include qualified retirement plans including 401(k) and 403(b) plans, pre-tax contributions to a fringe benefit plan (such as a cafeteria or 125 plan), cash support, gifts, or money paid to you (or to others on your behalf) by relatives or non-relatives, amount paid or provided by a separated or divorced spouse (in lieu of child support) to cover household expenses, value of allowances received for housing, food and other living expenses as a member of the military or clergy, cash value of earned income credits, welfare benefits, veteran's benefits, and worker's compensation, income received from tax-exempt investments, income earned abroad, and other untaxed income/benefits not specified above.*

	2017	2018 (estimated)
Total other nontaxable income	\$	\$

### Student Income

#### Student Income

	Applicant Filed 2017 Federal Tax Return?	2017 Income	2018 Income (estimated)
Applicant A _____	yes no	\$	\$
Applicant B _____	yes no	\$	\$
Applicant C _____	yes no	\$	\$

#### Student Assets

*Enter the total value of each student applicant's assets. Include student's saving account(s), IRA, stocks, bonds, inheritances, trust funds, real estate, and cash value of annuities and education insurance policies. Do NOT include life insurance policies, stamp/coin collections, value of personal property, 529 plans or education IRAs held on behalf of students.*

	Total Value	Itemize Assets
Applicant A _____	\$	
Applicant B _____	\$	
Applicant C _____	\$	

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### FAMILY ASSETS AND DEBTS

#### Real Estate

	2017	2018 (estimated)
If you PAY RENT on the home you currently live in, provide the TOTAL amount you paid/will pay in rent for the entire year.	\$ _____	\$ _____

If you OWN the home you currently live in, provide the following information:

Year Purchased	Purchase Price	Present Market Value	Unpaid Principal on 1st Mortgage	Annual Payments on 1st Mortgage
_____	\$ _____	\$ _____	\$ _____	\$ _____

If you have a 2nd mortgage or home equity loan, provide the following information:

Unpaid Principal on 2nd Mortgage	Annual Payments on 2nd Mortgage	Describe the purpose of the 2nd mortgage or equity loan:
\$ _____	\$ _____	_____

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If you own property other than your primary home, provide the following information for each property. If this property is used as a rental, please include the income (loss) in question 7q.

### Property 1

<b>Address</b>	<b>Purpose/Use of Property</b>		
_____	additional family home   rental income   vacation home/timeshare   vacant land   other		
_____			
<b>Purchase Price</b>	<b>Present Market Value</b>	<b>Unpaid Principal on 1st Mortgage(s)</b>	<b>Annual Total Payments on 1st Mortgage(s)</b>
\$ _____	\$ _____	\$ _____	\$ _____

### Property 2

<b>Address</b>	<b>Purpose</b>		
_____	additional family home   rental income   vacation home/timeshare   vacant land   other		
_____			
<b>Purchase Price</b>	<b>Present Market Value</b>	<b>Unpaid Principal on 1st Mortgage(s)</b>	<b>Annual Total Payments on 1st Mortgage(s)</b>
\$ _____	\$ _____	\$ _____	\$ _____

### Property 3

<b>Address</b>	<b>Purpose</b>		
_____	additional family home   rental income   vacation home/timeshare   vacant land   other		
_____			
<b>Purchase Price</b>	<b>Present Market Value</b>	<b>Unpaid Principal on 1st Mortgage(s)</b>	<b>Annual Total Payments on 1st Mortgage(s)</b>
\$ _____	\$ _____	\$ _____	\$ _____



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### Vehicles

Provide the following information about all family vehicles (cars, recreational vehicles, boats) owned or leased by your family.

<b>Vehicle 1</b>			
<b>Type</b>	<b>Make</b>	<b>Model</b>	<b>Year</b>
car    boat    recreational vehicle	_____	_____	_____
<b>Ownership Status</b>	<b>Current Debt</b>	<b>Annual Lease Cost</b>	<b>Notes</b>
own    lease    provided by employer/business	\$ _____	\$ _____	_____
<b>Vehicle 2</b>			
<b>Type</b>	<b>Make</b>	<b>Model</b>	<b>Year</b>
car    boat    recreational vehicle	_____	_____	_____
<b>Ownership Status</b>	<b>Current Debt</b>	<b>Annual Lease Cost</b>	<b>Notes</b>
own    lease    provided by employer/business	\$ _____	\$ _____	_____
<b>Vehicle 3</b>			
<b>Type</b>	<b>Make</b>	<b>Model</b>	<b>Year</b>
car    boat    recreational vehicle	_____	_____	_____
<b>Ownership Status</b>	<b>Current Debt</b>	<b>Annual Lease Cost</b>	<b>Notes</b>
own    lease    provided by employer/business	\$ _____	\$ _____	_____

### Other Assets & Debts

#### Bank Accounts:

Total value of both parents'/guardians' checking and savings (*interest bearing and non-interest bearing*) accounts

\$ \_\_\_\_\_

#### Investments

Total net value of all investments (*stocks, bonds, mutual funds, cash value of whole life insurance policies*)

\$ \_\_\_\_\_

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### Retirement Plans

Is there a retirement plan for Parent/Guardian A?    *yes*    *no*

Is there a retirement plan for Parent/Guardian A?    *yes*    *no*

Total value of parents'/guardians' IRAs, pensions and other retirement plans        \$ \_\_\_\_\_

### Debts

Total outstanding debt (*includes past parent education debt, legal expenses, etc.*)    \$ \_\_\_\_\_

### Consumer Debt

Total consumer debts (*includes balances from all credit card purchases not reported elsewhere*)

\$ \_\_\_\_\_

## FAMILY EXPENSES

*The information provided in this section helps schools better assess your full obligation to pay tuition and other educational expenses. Please be realistic about the amount you can contribute, keeping in mind that the primary responsibility for paying for your child's education lies with you.*

### Educational Expenses

How many children (*applicants and other dependents*) are/will be receiving support from you in 2018?

\_\_\_\_\_

How many will attend tuition-charging institutions (childcare centers, schools or colleges)?

\_\_\_\_\_

### List all of the tuition contributions you received in 2017-18:

How much financial aid did you receive?        \$ \_\_\_\_\_

How much money did you contribute from your own earnings or assets (including loans)?        \$ \_\_\_\_\_

How much did you contribute from the applicant's earnings or assets?        \$ \_\_\_\_\_

How much did you receive from friends, relative, trust funds or other sources?        \$ \_\_\_\_\_

From all combined sources except financial aid, your tuition contribution was (add each amount in this section)?        \$ \_\_\_\_\_

What is the estimated full cost of tuition for this applicant for the academic year 2017-18?        \$ \_\_\_\_\_

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**List all of the tuition contributions you plan to make in 2018-19:**

How much money will you contribute from your own earnings or assets (including loans)? \$ \_\_\_\_\_

How much will you contribute from the applicant's earnings or assets? \$ \_\_\_\_\_

How much will you receive from friends, relative, trust funds or other sources? \$ \_\_\_\_\_

From all combined sources except financial aid your tuition contribution will be (add each amount in this section)? \$ \_\_\_\_\_

### *Other Expenses*

#### **Medical/Dental**

	2017	2018 (estimated)
Total medical/dental expenses not reimbursed by insurance companies	\$ _____	\$ _____
Total paid for medical/dental insurance premiums	\$ _____	\$ _____

#### **Additional Expenses**

Total unusual expenses ( <i>major, unanticipated costs for non-routine situations</i> )	\$ _____
Itemize unusual expenses:	
Total annual fees/club dues for clubs that cost more than \$250	\$ _____
Itemize annual fees/club dues:	
Total amount paid for camps and lessons in 2017 for all members of your household	\$ _____
Itemize camps/lessons:	
Total amount paid for vacations in 2017 for all members of your household	\$ _____

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### BUSINESS/FARM

This information is only asked of families who report being a sole proprietor of or partner in one or more businesses/farms. The PFS will ask you to complete this information for each business or farm you own (do not combine the businesses).

#### Business Information

You will need to provide this information for each business/farm owned.

Owner(s)/partner(s) in business/farm \_\_\_\_\_

Business/farm name \_\_\_\_\_

Year business/farm operation began \_\_\_\_\_ Business Type: *Sole Proprietorship Partnership Corporation*

Street address \_\_\_\_\_

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

Describe service or product provided \_\_\_\_\_

#### Business Income

If you are an owner/partner in more than one business/farm, provide the following items for each business or farm you own.

	2017	2018 (estimate)
Gross receipts and sales	\$ _____	\$ _____
Cost of goods sold and/or operations	\$ _____	\$ _____
Other business/farm income	\$ _____	\$ _____

#### Business Expenses

If you are an owner/partner in more than one business/farm, provide the following items for each business or farm you own.

	2017	2018 (estimate)
Salaries/wages paid to you or your spouse	\$ _____	\$ _____
Other wages	\$ _____	\$ _____
Additional compensation	\$ _____	\$ _____
Business property rent	\$ _____	\$ _____
Business property mortgage	\$ _____	\$ _____
Depreciation	\$ _____	\$ _____
Other expenses (will need to explain)	\$ _____	\$ _____
Amount paid for self-employment tax	\$ _____	\$ _____

# PARENTS' FINANCIAL STATEMENT WORKSHEET

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### *Business Assets and Debts*

If you are an owner/partner in more than one business/farm, provide the following items for each business or farm you own.

#### Business and/or Farm Assets

	2017	2018 (estimate)
Current business/farm assets minus amounts reserved for bad debts	\$ _____	\$ _____
Land and buildings (present market value)	\$ _____	\$ _____
Cash reserve for depreciation	\$ _____	\$ _____
Other capital assets of the business/farm	\$ _____	\$ _____
Accounts receivable	\$ _____	\$ _____
Other business/farm assets	\$ _____	\$ _____

#### Business and/or Farm Debts

	2017	2018 (estimate)
Mortgage on land and buildings	\$ _____	\$ _____
Debts on equipment and machinery	\$ _____	\$ _____
Other business or farm debts	\$ _____	\$ _____

## **OTHER INFORMATION**

There is additional space provided online to provide any other information you believe is pertinent to your family's situation.



## STEP TWO: COMPLETE YOUR PFS

### *Tips to Avoid Common Errors*

1. **If you must go backward in the application**, click on the section headers in the menu on the left side of the screen to navigate to earlier sections of the PFS. If you use your Internet browser “back” button at the top of your screen, you may lose information.
2. **Zero counts!** Enter a zero if a question does not apply to you. Do not leave the answer blank.
3. **Whole numbers only.** When entering numbers please use only whole numbers: no decimals or cents. Rounding to the nearest whole number is acceptable.
4. **Offer explanation when requested**, so a school can better understand your answer or situation.
5. **Applicants vs. Dependents.** Questions about “applicants” refer to your children who are applying for financial aid using the PFS you’re completing. Questions about “other dependents” refer to the children (or adults) for whom you provide support who ARE NOT applying for financial aid through SSS and who are NOT a parent or guardian.
6. **Choose the right school.** In the School Selection section, choose the exact school you wish to apply to, in the correct city and state. Many schools have similar names.
7. **Salary vs. profit.** In the Family Income section, if you are a business owner or farm owner, in the questions about “salary,” enter only the amount you draw as salary (for which you received a W2). You will provide information about profit/loss elsewhere in the PFS.
8. **Rent.** In the Family Assets and Debts section, if you rent your residence, enter the total rent you pay for the whole year, not the amount you pay each month.
9. **Use the cover sheet.** While we strongly recommend you upload any required tax documents, if you opt to mail them to SSS instead, use a required documents cover sheet, which you can print from the PFS Online. This allows us to match your documents to your application.
10. **Mail early.** If you opt to mail in additional required documents to SSS, do so at least 10 days before the school deadlines to allow for mail delivery and SSS processing time.



# STEP TWO: COMPLETE YOUR PFS

## FAQ

<b>What is School and Student Services (SSS)?</b>	SSS is a financial aid services provider. Many private schools use SSS to help them assess a family's ability to pay school costs. SSS helps schools make objective and fair financial aid decisions. The philosophy behind the SSS process is that parents are primarily responsible to finance their child's education to the extent they are able.
<b>What is the Parents' Financial Statement (PFS)?</b>	The PFS is the cornerstone of your financial aid application. When you submit your PFS, you are granting SSS permission to analyze your financial information. We analyze your income, expenses, assets, and debts. Then we estimate the amount you can contribute to school expenses. We send that estimate to the schools you indicate. Schools use that estimate as a starting point to determine financial aid awards. <b>Each school makes its own financial aid decisions, taking into consideration its budget and financial aid policies.</b>
<b>Is my information safe?</b>	Yes. The process we use at SSS to protect your information meets the most rigorous standards. Schools are also encouraged to keep information private and to allow access to as few people as possible.
<b>How long does it take SSS to send my results to schools?</b>	Schools receive immediate notification when your PFS has been submitted.
<b>How much does it cost to submit a PFS?</b>	The price to submit a Parents' Financial Statement (PFS) online for Academic Year 2018-19 is \$49.00.
<b>Can I change the information after I submit the PFS?</b>	Yes. You can submit changes via the PFS Online at <a href="https://sssbynais.force.com/familyportal">https://sssbynais.force.com/familyportal</a> . There is no fee to make a change.
<b>Can I add a school after I submit the PFS?</b>	Yes. There is no fee to add a school.
<b>Can I withdraw my PFS after I submit it?</b>	No. Once you have submitted and paid for your PFS, it cannot be withdrawn from the SSS system and your fee cannot be refunded. If you no longer wish to apply for financial aid, contact your school(s).
<b>Are there any other forms I must complete?</b>	Many schools require that you submit tax forms in addition to the PFS. Check with the school(s) to which you are applying to see what is required, where you should send it, and by what date. This information is often listed on a school's website so you may want to look there before calling the school.
<b>How can I submit tax forms if I haven't completed them yet?</b>	Schools realize that tax forms are not available until January or later and usually set their requirements accordingly. Be aware of each school's <i>specific</i> requirements. For example, a school may ask you to submit a 2016 tax document and then later to submit a 2017 tax return. Or a school may set a later deadline for the submission of the 2017 tax return.
<b>How do I know if SSS has received my mailed-in documents?</b>	You can go to the PFS Online at <a href="https://sssbynais.force.com/familyportal">https://sssbynais.force.com/familyportal</a> to track whether your documents have been received. Please allow 10 days for your documents to be received and processed.
<b>What if I am not the parent of the applicant?</b>	If you are financially responsible for the student, complete the PFS (fill in the section for Parent A) and include a description of your relationship to the child.



## STEP TWO: COMPLETE YOUR PFS

<b>What if I am divorced?</b>	SSS considers divorced parents living apart to be separate households, and as such, each parent should complete a separate PFS.
<b>What if I have more than one child?</b>	Using the PFS Online, you can enter application information for all your children who are applying for financial aid using a single application. Do not complete a separate PFS Online for each child.
<b>What if I do not know the exact amount in response to a question?</b>	Enter your best estimate. Enter a zero (0) if no other amount applies. Do NOT leave items blank. Do NOT enter symbols, such as >, <, ~, or N/A, or words such as “none,” or “unknown.” If you estimate, for any question, that your 2018 amounts will differ by \$5,000 or more from amounts for 2017, please be sure to itemize.
<b>If I applied last year, do I have to fill out another PFS?</b>	Yes, you should file a new PFS for every year that you apply for financial aid (using the your same login and password from the prior year). You will be able to transfer some information from the previous year’s application to speed up the process.
<b>Where can I get help?</b>	Call (800) 344-8328 or email <a href="mailto:sss@nais.org">sss@nais.org</a> with questions. From outside of the US or Canada dial (952) 967-9922. Call the school directly if your question involves their requirements or awards.
<b>What is Consumer Debt and how is it used in the calculation?</b>	In the “Family Assets & Debts” section,” you are asked to report your credit card debt. Given the variety of types of spending that credit cards can be used for, SSS does not factor this into the calculation of your family contribution. However, schools may use this information in different ways. Enter your total outstanding balances then and use the Other Considerations section to specify the main types of purchases that these cards were used for.
<b>What should I include as “Unusual Expenses”?</b>	In the “Family Expenses” section, you are asked to total your “unusual expenses.” Below the question, click the link to see a list of the types of expenses that should and should not be included.
<b>How do I compress files that are too large to upload?</b>	Some scanners create very large PDF files and the maximum file size that can be uploaded into the PFS Online is 10MB. Fortunately, there are a number of free software tools available to compress these into smaller files. Just Google “compress PDF” for a variety of options.





## STEP THREE: PAY FOR & SUBMIT YOUR PFS

Once you complete all sections of the PFS, you will have access to the Pay and Submit section. The fee to submit a PFS online is U.S. \$49.00 and this fee is nonrefundable. This is a flat fee, whether you are applying for aid for one child or several children, and whether your children are applying to one school or several schools. Your PFS and the application results will not be processed and sent to schools until we receive full payment.

### *Payment Options*

In the Pay and Submit section, you may make your secure payment using the following methods:

- Credit or debit card. The charge on your statement will appear as 'FinAid App 800-844-2207.'
- Direct debit from your checking or savings account.

**PFS Payment: Select Payment Method**

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Credit/Debit Card - We accept Visa, Mastercard, Discover, and American Express

Electronic check - To pay by check, select this option and input your bank routing and account number on the next screen.

Once you have successfully submitted and paid for your PFS, you will receive email confirmation from SSS. Your information will be immediately available to schools. **Once submitted, your PFS cannot be withdrawn and your fee cannot be refunded.**

# CONTACT US

## *SSS Mailing Address*

Use one of the addresses below to submit any documents schools have instructed you to send to SSS. You can also opt to upload them online through the Manage Documents screen.

Remember: Some schools may ask you to submit required documents directly to the school. Be sure to find out from schools exactly what to send, where, and by when!

### **Standard Mail:**

SSS  
P.O. Box 449  
Randolph, MA 02368

### **Overnight Mail:**

SSS  
Application Processing Center  
15 Dan Road  
Suite 102  
Canton, MA 02021

SSS recommends tracking any package containing documents you mail to us.

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***SSS is your gateway to private school financial aid. For more than 40 years, we've helped connect hundreds of thousands of students with schools that offer an exceptional education.***

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