**TOP 10 TIPS**
for completing your financial assistance application

1. **Complete only one PFS per household.** You can apply for assistance to any number of schools for any number of children using just one PFS for the same flat fee.

2. **Use your legal name.** Make sure your name on your Parents’ Financial Statement (PFS) appears exactly the way your name appears on your tax documents.

3. **Enter whole numbers.** When entering numbers, do not enter decimals or cents—simply round to the nearest whole number. Understand that all monetary values must be in US Dollars.

4. **Differentiate applicants from dependents.** Questions about “student applicants” refer to your children who are applying for financial assistance via the PFS. Questions about “other dependents” refer to the children (or adults) for whom you provide support but ARE NOT applying for financial assistance.

5. **Tell your story.** Offer explanations when requested, so your story or situation is clear and understandable to those reviewing your application.

6. **Separate salary from profit.** If you are a business owner or farm owner, you will be asked about your salary in the Family Income section. Enter only the amount you actually draw as salary (as reported on your W-2). You will provide information about profit/loss elsewhere in the PFS.

7. **Estimate your current taxes.** We realize most tax forms are not available until January. If you do not have your current year’s taxes available, it is recommended to estimate your answers based on your past year’s tax return.

8. **Calculate debt.** When asked to report your credit card debt, enter your total outstanding balances and use the “Notes” section to specify the types of purchases that were used for the respective credit cards.

9. **Calculate unusual expenses.** When asked to total your “unusual expenses,” you’ll find a list of the types of expenses you should and should not include.

10. **Be thoughtful.** Take time to carefully consider how much you think you can pay towards tuition on your own. Make a budget of income and expenses to see how much you can contribute towards tuition.