Case Study 1

Taneka Williams

Taneka Williams is a graduating high school senior from Bowie, Maryland, who plans on starting college Fall 2009. Her mother, Chrystal Williams, is a 38-year-old single parent. Taneka's parents divorced in May 1995.

Taneka has a younger brother, Malik, 14, who also lives with Chrystal. Malik is in the eighth grade and has a minor learning disability and requires additional assistance at school. Chrystal pays $50 a month for Malik's disability-related expenses. Chrystal's 5 year old niece, Aisha, lives with her. Chrystal provides all of her niece's support.

Chrystal earned $20,800 in 2008 working at Wal-Mart. Taneka's father is supposed to pay $300 in monthly child support. However, he is currently unemployed and has not paid child support since December 2005. Chrystal owns the family home, which is her only asset. Chrystal filed a 1040A with a filing status of head of household an adjusted gross income (AGI) of $20,800, four exemptions, no federal tax liability, child tax credits of $1,431, and an earned income credit (EIC) of $3,280. Chrystal is currently considered underemployed and having trouble upgrading her employment.

Taneka works weekends, summers, and holidays at Claire's. She earned $3,640 in 2008. She filed a 1040EZ, with an AGI of $3,655, and a federal tax liability of $0. Taneka has saved $500, which she plans to use for college expenses. She wants to attend Local Community College as a full-time student. She plans to live off campus. She hopes to transfer to Nearby State University after obtaining her associate degree at Local Community College to finish work on her baccalaureate degree. Taneka would like to be considered for all aid available.

Taneka was born March 3, 1991, in Baltimore, Maryland. Her address is 600 Cherry Street, Bowie, Maryland, 20062. Her telephone number is 301.555.1234. Her Maryland driver's license number is 55261 and her Social Security Number is 111-11-1111. She is single with no children. Taneka does not have any illegal drug convictions.

Both of Taneka's parents finished high school in 1987 and Chrystal has an Associate's Degree as well. Chrystal's Social Security Number is 111-11-1112 and her date of birth is November 13, 1969. Taneka will file a FAFSA on the Web. Both Taneka and her mom have PINs, so they may sign the FAFSA electronically. Chrystal's e-mail address is chrystal.williams@americaemail.com.

The Federal School Code for Local Community College is 333333.

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Case Study 2

Debra Davis

Debra is a high school senior who will start college in Fall 2009 at What a Great State University. She will graduate from a New York City high school in May 2009 with a New York Regents Diploma with an Advanced designation. Debra lives in New York City with her mother, stepfather, and younger sister, who is a junior in high school. Their address is 1212 River Street, New York, New York, 10012; their telephone number is (212)555-1000. Debra and her family have always lived in New York.

Debra was born in New York City on November 13, 1991. Her Social Security Number is 444-44-4444, which is also her driver's license number. She is single and has no dependents of her own. Debra's e-mail address is Debra.Davis@americaemail.com.

Her mother and stepfather were married in October 1992. Debra's mother, Denise Palmer and stepfather, Donald Palmer, are both college graduates. Denise's Social Security Number is 444-55-5555 and her date of birth is March 3, 1962. Donald's Social Security Number is 444-66-6666 and his date of birth is July 1, 1962. Denise's e-mail address is Denise.Palmer@americaemail.com.

Debra's mother and stepfather filed an IRS Form 1040 for the 2007 tax year. Denise owns and operates a small bagel shop with five full-time employees. She earned $15,000 in 2008, $13,500 in wages and $1,500 in business income (as reported on Schedule C of the 1040). Donald works for the city and earned $68,000 in 2008. They reported an adjusted gross income (AGI) of $83,450, a $1,500 Lifetime Learning tax credit (Donald is working on his master's degree part time), and a tax liability of $6,524. Denise and Donald claimed Debra's sister as an exemption. Donald contributed $5,000 to a tax-deferred pension plan. No one in the family received benefits from a means-tested federal program in 2008.

Denise's bagel shop is currently valued at $150,000 with debt of $70,000. Denise and Donald have $15,000 in savings and reported $450 in taxable interest income.

Debra's parents divorced in 1991. Debra's father, Daryl, is an attorney with a law firm in Albany, NY. Per the terms of the divorce, Daryl pays Denise $400 a month in child support for Debra until she turns 18 and he claimed Debra on his tax return for 2008. Daryl made $120,000 in 2008. Denise received $1,600 in child support in 2008.

Debra earned $800 in 2008 working as a lifeguard over the summer. She will not file a tax return for 2008. She will use the money in her savings account to pay for her senior class trip and has no assets. Debra was convicted in October 2006 for the possession of an illegal drug.

Debra plans to enroll full-time at What a Great State University, or WGSU (Federal School Code 444444), for both the fall and spring semesters. She wants to live on

campus and hopes to finish her bachelor's degree in May 2013. She plans on getting a degree in Math Education. Debra is interested in student loans, but not work-study.

Debra will file her application using FAFSA on the Web. Debra and her mother will submit their signatures using a signature page.

Case Study Solutions

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DO NOT MAIL THIS WORKSHEET.

You must complete and submit a *Free Application for Federal Student Aid* (FAFSA) to apply for federal student aid and to apply for most state and college aid. Applying online with *FAFSA on the Web* at **www.fafsa.ed.gov** is faster and easier than using a paper FAFSA.

For state or college aid, the deadline may be as early as January 2009. See the table to the right for state deadlines. Check with your high school counselor or your college's financial aid administrator about other deadlines.

- **This Worksheet is optional and should only be completed if you plan to use *FAFSA on the Web*.**
- Sections in purple are for parent information.
- In parentheses after each question is the number that is used on *FAFSA on the Web* and the paper FAFSA. However, not all of the questions appear on this worksheet.
- **Submit your FAFSA early, but not before January 1, 2009.**

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Apply Faster--Sign your FAFSA with a Federal Student Aid PIN.
If you do not have a PIN, you can apply for one at **www.pin.ed.gov.** Your PIN allows you to electronically sign when you submit your FAFSA. If you are providing parent information, one parent must also sign your FAFSA. To sign electronically, your parent should also apply for a PIN.

You will need the following information to complete this Worksheet:

- ❑ Your Social Security Number and your parents' Social Security Numbers if you are providing parent information;
- ❑ Your driver's license number if you have one;
- ❑ Your Alien Registration Number if you are not a U.S. citizen;
- ❑ 2008 federal tax information or tax returns (including IRS W-2 information) for yourself (and spouse if you are married) and for your parents if you are providing parent information. If you have not yet filed a 2008 income tax return, you can still submit your FAFSA but you must provide income and tax information.
- ❑ Records of untaxed income, such as Social Security benefits, welfare benefits (e.g., TANF), and veterans benefits, for yourself, and your parents if you are providing parent information; and
- ❑ Information on savings, investments, and business and farm assets for yourself, and your parents if you are providing parent information.

WARNING!

Be wary of organizations that charge a fee to submit your application or to find you money for college. In general, the help you pay for can be obtained for free from your college or from Federal Student Aid.

NOTE:

If you or your family have unusual circumstances (such as loss of employment), complete *FAFSA on the Web* to the extent you can, then submit the application and consult the financial aid office at the college you plan to attend.

STATE AID DEADLINES

Check with your financial aid administrator for these states and territories:
AL, *AS, CO, *FM, GA, *GU, *HI, *MH, *MP, NE, *NM, *NV, OR, PR, *PW, *SD, *TX, UT, *VA, *VI, *VT, WA, WI and *WY.

AK	April 15, 2009 *(date received)*
AR	Academic Challenge - June 1, 2009 Workforce Grant - Contact your financial aid administrator Higher Education Opportunity Grant - June 1, 2009 (fall term) - November 1, 2009 (spring term) *(date received)*
AZ	March 1, 2010 *(date received)*
*CA	Initial awards - March 2, 2009 Additional community college awards - September 2, 2009 *(date postmarked)*
#*CT	February 15, 2009 *(date received)*
*DC	June 30, 2009 *(date received by state)*
DE	April 15, 2009 *(date received)*
FL	May 15, 2009 *(date processed)*
IA	July 1, 2009 *(date received)*
#*ID	Opportunity Grant - March 1, 2009 *(date received)*
#IL	First-time applicants - September 30, 2009 Continuing applicants - August 15, 2009 *(date received)*
IN	March 10, 2009 *(date received)*
#*KS	April 1, 2009 *(date received)*
#KY	March 15, 2009 *(date received)*
LA	July 1, 2009 *(date received)*
#MA	May 1, 2009 *(date received)*
MD	March 1, 2009 *(date received)*
ME	May 1, 2009 *(date received)*
MI	March 1, 2009 *(date received)*
MN	30 days after term starts *(date received)*
MO	April 1, 2009 *(date received)*
#MS	MTAG and MESG Grants - September 15, 2009 HELP Scholarship - March 31, 2009 *(date processed)*
#MT	March 1, 2009 *(date received)*
NC	March 15, 2009 *(date received)*
ND	March 15, 2009 *(date received)*
NH	May 1, 2009 *(date received)*
NJ	June 1, 2009, if you received a Tuition Aid Grant in 2008 -2009 All other applicants - October 1, 2009, fall & spring terms - March 1, 2010, spring term only *(date received)*
*NY	May 1, 2010 *(date received)*
OH	October 1, 2009 *(date received)*
#OK	April 15, 2009 *(date received)* for best consideration
*PA	All 2008 - 2009 State Grant recipients & all non-2008 - 2009 State Grant recipients in degree programs - May 1, 2009 All other applicants - August 1, 2009 *(date received)*
#RI	March 1, 2009 *(date received)*
SC	Tuition Grants - June 30, 2009 *(date received)*
#TN	State Grant - March 1, 2009 State Lottery - September 1, 2009 *(date received)*
*WV	March 1, 2009 *(date received)*

For priority consideration, submit application by date specified.
* Additional form may be required.

SECTION 1 – STUDENT INFORMATION

Questions are ordered as they appear on *FAFSA on the Web*, but after you are online you may be able to skip some questions based on your answers to earlier questions.

Your last name (Q1) — *Williams*

Your Social Security Number (Q8) — *1 1 1 - 1 1 - 1 1 1 1*

Your driver's license number (optional) (Q11) — *55261*

Are you a U.S. citizen? (Q14)

If you are neither a citizen nor an eligible noncitizen, you are not eligible for federal student aid. However, you should still complete the application, because you may be eligible for state or college aid.

If you are in the U.S. on an F1 or F2 student visa, or a J1 or J2 exchange visitor visa, or a G series visa (pertaining to international organizations), you must answer "Neither citizen nor eligible noncitizen."

- ☒ U.S. citizen (U.S. national)
- ❑ Eligible noncitizen Generally you are an eligible noncitizen if you are:
  - A permanent U.S. resident with a Permanent Resident Card (I-551);
  - A conditional permanent resident (I-551C); or
  - The holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms paroled for a minimum of one year and status has not expired), "Victim of human trafficking," T-Visa holder (T-1, T-2, T-3, etc.) or "Cuban-Haitian Entrant."
- ❑ Neither citizen nor eligible noncitizen

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Your Alien Registration Number (Q15)

If you are an eligible noncitizen, enter your eight- or nine-digit Alien Registration Number.

A

What is your marital status as of today? (Q16)

"As of today" refers to the day that you sign your FAFSA.

☒ Single, divorced, or widowed
❑ Married/remarried ❑ Separated

Month and year you were married, separated, divorced or widowed (Q17)

(Example: Month and year: 05/1998)

M M Y Y Y Y

What is your state of legal residence? (Q18) — *MD*

Enter the date you became a legal resident of your state if it was not before January 1, 2004? (Q20) (Example: Month and year: 05/2005)

M M Y Y Y Y

Most male students must register with Selective Service to get federal aid. If you are male age of 18-25 and **NOT** registered, select "Register Me". (Q22)

❑ Register Me

Have you been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid (grants, loans, and/or work-study)? (Q23)

Do not count convictions that have been removed from your record, or occurred before you turned age 18, unless you were tried as an adult. If you answer "Yes," you can use an interactive worksheet when completing the FAFSA online. Based on your answers to the worksheet questions, you can determine if the conviction affects your eligibility for federal student aid, but you should still submit your application because you may qualify for state or college aid.

❑ Yes

☒ No

Highest school your father completed (Q24)

Some states and colleges offer aid based upon the level of schooling your parents have completed.

❑ Middle school/Jr. High ❑ College or beyond
☒ High school ❑ Other/unknown

Highest school your mother completed (Q25)

Some states and colleges offer aid based upon the level of schooling your parents have completed.

❑ Middle school/Jr. High ☒ College or beyond
❑ High school ❑ Other/unknown

When you begin the 2009-2010 school year, what degree or certificate will you be working on? (Q29)

- ❑ 1st bachelor's degree
- ❑ 2nd bachelor's degree
- ❑ Associate degree (occupational/technical program)
- ☒ Associate degree (general education or transfer program)
- ❑ Certificate or diploma for completing an occupational, technical, or educational program of less than two years
- ❑ Certificate or diploma for completing an occupational, technical, or educational program of at least two years
- ❑ Teaching credential (nondegree program)
- ❑ Graduate or professional degree
- ❑ Other/Undecided

SECTION 1 (CONTINUED) – STUDENT INFORMATION

When you begin the 2009-2010 school year, what do you expect your enrollment status to be? (Q30) (Enrollment definitions refer to undergraduate study.)	☒ Full-time (at least 12 credit hours in a term or 24 clock hours per week) ❑ 3/4-time (at least 9 credit hours in a term or 18 clock hours per week) ❑ Half-time (at least 6 credit hours in a term or 12 clock hours per week) ❑ Less than half-time (fewer than 6 credit hours in a term or less than 12 clock hours per week) ❑ Don't know
In addition to grants, are you interested in work-study or student loans? (Q31)	❑ Work-study (aid earned through work) ❑ Student loans (which you must pay back) ☒ Both work-study and student loans ❑ Neither ❑ Don't know

SECTION 2 – STUDENT DEPENDENCY STATUS

Were you born before January 1, 1986? (Q48)	❑ Yes ☒ No
As of today, are you married? (Q49) (Answer "Yes" if you are separated but not divorced.) "As of today" refers to the day that you sign your FAFSA.	❑ Yes ☒ No
At the beginning of the 2009-2010 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)? (Q50)	❑ Yes ☒ No
Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training? (Q51)	❑ Yes ☒ No
Are you a veteran of the U.S. Armed Forces? (Q52) Answer "Yes" you are a veteran if you (1) have engaged in active duty in the U.S. Armed Forces (Army, Navy, Air Force, Marines, or Coast Guard) or are a National Guard or Reserves enlistee who was called to active duty for purposes other than training, or were a cadet or midshipman at one of the service academies, and (2) were released under a condition other than dishonorable. Also answer "Yes" if you are not a veteran now but will be by June 30, 2010.	❑ Yes ☒ No
Do you have children who receive more than half of their support from you between July 1, 2009 and June 30, 2010? (Q53)	❑ Yes ☒ No
Do you have dependents other than your children/spouse who live with you and who receive more than half of their support from you, now and through June 30, 2010? (Q54)	❑ Yes ☒ No
When you were age 13 or older, were both your parents deceased, were you in foster care or were you a dependent/ward of the court? (Q55) Answer "Yes" if you had no living parent (biological or adoptive) when you were age 13 or older, even if you are now adopted. Answer "Yes" if you were in foster care when you were age 13 or older, even if you are no longer in foster care as of today. Answer "Yes" if you were a dependent/ward of the court when you were age 13 or older, even if you are no longer a dependent/ward of the court as of today.	❑ Yes ☒ No
As of today, are you an emancipated minor as determined by a court in your state of legal residence? (Q56)	❑ Yes ☒ No
As of today, are you in a legal guardianship as determined by a court in your state of legal residence? (Q57)	❑ Yes ☒ No
Use these instructions to answer questions 58-60 Answer "Yes" if you received a determination at any time on or after July 1, 2008, that you were an unaccompanied youth who was homeless or, for question 60, at risk of being homeless. · "Homeless" means lacking fixed, regular and adequate housing, which includes living in shelters, motels or cars, or temporarily living with other people because you had nowhere else to go. · "Unaccompanied" means you are not living in the physical custody of your parent or guardian. · "Youth" means you are 21 years of age or younger or you are still enrolled in high school as of the day you sign this application.	
At any time on or after July 1, 2008, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless? (Q58)	❑ Yes ☒ No
At any time on or after July 1, 2008, did the director of an emergency shelter program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccomp-anied youth who was homeless? (Q59)	❑ Yes ☒ No
At any time on or after July 1, 2008, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? (Q60)	❑ Yes ☒ No

If you answered "YES" to ANY of the previous questions, you do not have to provide parental information. Skip to Section 4 on page 6.
If you answered "NO" to ALL of the previous questions, then you must provide parental information. Complete Section 3 on the next page.

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SECTION 3 – PARENTAL INFORMATION

If you answered "NO" to all of the questions in Section 2, you must provide parental information. Refer to your parent's IRS tax return when necessary. Answer the questions as of the date you will complete and sign your FAFSA.

- Grandparents, foster parents and legal guardians are not considered parents on this form unless they have legally adopted you.
- If your parent is widowed or single, answer the questions about that parent. If your widowed parent is remarried, answer the questions about that parent and your stepparent.
- If your parents are divorced or separated, answer the questions about the parent you lived with more during the past 12 months. If you did not live with one parent more than the other, give answers about the parent who provided more financial support during the past 12 months. If this parent is remarried, answer the questions about that parent and your stepparent.

Federal law provides that under very limited special circumstances, you may submit your FAFSA without parental information. If you have a special circumstance and are unable to provide parental information, FAFSA on the Web will instruct you on how to proceed. The following **are** examples of some special circumstances.

- Your parents are incarcerated; or
- You have left home due to an abusive family environment; or
- You do not know where you parents are and are unable to contact them (and you have not been adopted).

What is your parents' marital status as of today? (Q61)
"As of today" refers to the day that you sign your FAFSA.

❑ Married/remarried ☒ Divorced/separated
❑ Single ❑ Widowed

Month and year your parents were married, separated, divorced, or widowed. (Q62) (Example: Month and year: 05/1998)

0 5 1 9 9 5

What is your parents' e-mail address? (Q71)

chrystal.williams@americaemail.com

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What is your father's (or stepfather's) Social Security Number? (Q63)

- -

What is your father's (or stepfather's) last name? (Q64)

What is your father's (or stepfather's) date of birth? (Q66)
(Example: Month, day and year: 05/07/1962)

M M D D Y Y Y Y

What is your mother's (or stepmother's) Social Security Number? (Q67)

1 1 1 - 1 1 - 1 1 1 2

What is your mother's (or stepmother's) last name? (Q68)

Williams

What is your mother's (or stepmother's) date of birth? (Q70)
(Example: Month, day and year: 05/07/1962)

1 1 1 3 1 9 6 9

What is your parents' state of legal residence? (Q72)

MD

Enter the date of legal residency for the parent who has lived in the state the longest, if it was not before January 1, 2004. (Q74)
(Example: Month and year: 05/2005)

M M Y Y Y Y

What income tax return did your parents file or will they file for 2008? (Q83)

❑ IRS 1040
☒ IRS 1040A, 1040EZ
❑ A foreign tax return
❑ A tax return with Puerto Rico, another U.S. territory or a Freely Associated State

If your parents have filed or will file a 1040, were they eligible to file a 1040A or 1040EZ? (Q84)

A person is not eligible to file a 1040A or 1040EZ if he or she makes $100,000 or more, itemizes deductions, receives income from his or her own business or farm, is self-employed, receives alimony, or is required to file Schedule D for capital gains. If you filed a 1040 only to claim Hope or Lifetime Learning tax credits, and would have otherwise been eligible for a 1040A or 1040EZ, you should answer "Yes."

❑ Yes
❑ No
❑ Don't know

In 2007 or 2008, did you, your parents, or anyone in your parents' household receive receive benefits from any of the federal benefit programs listed? (Q77-81) ***Mark all the programs that apply.***

Select benefits received for all of your parents' household members. Include in your parents' household: (1) your parents and yourself, even if you don't live with your parents; (2) your parents' other children if (a) your parents will provide more than half of their support from July 1, 2009, through June 30, 2010, or (b) the children could answer "No" to every question in Section 2 of this worksheet; and (3) other people only if they live with your parents, your parents provide more than half of their support, and your parents will continue to provide more than half of their support from July 1, 2009, through June 30, 2010.

❑ Supplemental Security Income
❑ Food Stamps
❑ Free or Reduced Price School Lunch
❑ Temporary Assistance for Needy Families (TANF)
❑ Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

SECTION 3 (CONTINUED) – PARENTAL INFORMATION

As of today, are either of your parents a dislocated worker? (Q85)

In general, a person is considered a dislocated worker if they have lost their job, if they have been laid off or received a lay-off notice from their job, if they are receiving unemployment benefits due to being laid off or losing a job and are unlikely to return to a previous occupation, if they are self-employed but are unemployed due to economic conditions or natural disaster, or if they are a displaced homemaker. A displaced homemaker is generally a person who previously provided unpaid services to the family (e.g., a stay-at-home mom or dad), is no longer supported by the husband or wife, is unemployed or underemployed, and is having trouble finding or upgrading employment.

- [x] Yes
- [ ] No
- [ ] Don't know

What was your parents' adjusted gross income for 2008? (Q86)

Adjusted gross income is on IRS form 1040—line 37; 1040A—line 21; or 1040EZ—line 4.

$ 20,800

Questions 89 and 90 ask about earnings (wages, salaries, tips, etc.) in 2008.
Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms, or on IRS Form 1040—lines 7 + 12 + 18 + Box 14 of IRS Schedule K-1 (Form 1065); 1040A—line 7; or 1040EZ—line 1.

How much did your father/stepfather earn from working in 2008? (Q89)

$

How much did your mother/stepmother earn from working in 2008? (Q90)

$ 20,800

Enter the amount of your parents' income tax for 2008. (Q87)

Income tax amount is on IRS Form 1040—line 56; 1040A—line 35; or 1040EZ—line 11.

$ 0

Enter your parents' exemptions for 2008. (Q88)

Exemptions are on IRS Form 1040—line 6d; 1040A—line 6d. On the 1040EZ, if a person checked either the "you" or "spouse" box on line 5, use EZ worksheet line F to determine the number of exemptions ($3,400 equals one exemption). If a person didn't check either box on line 5, enter 01 if he or she is single, or 02 if he or she is married.

4

Your parents' number of family members in 2009-2010. (Q75)

Include in your parents' household: (1) your parents and yourself, even if you don't live with your parents, (2) your parents' other children if (a) your parents will provide more than half of their support from July 1, 2009, through June 30, 2010, or (b) the children could answer "No" to every question in Section 2 of this worksheet, and (3) include other people only if they live with your parents, your parents provide more than half of their support, and your parents will continue to provide more than half of their support from July 1, 2009, through June 30, 2010.

4

How many people in your parents' household will be college students between July 1, 2009 and June 30, 2010? (Q76)

Always count yourself. **Do not include your parents.** Include others only if they will attend college at least half-time in 2009-2010 in a program that leads to a college degree or certificate.

1

Your parents' 2008 Additional Financial Information (Q94) **Complete the left column of the table on page 8.** 0

Your parents' 2008 Untaxed Income (Q95) **Complete the left column of the table on page 8.** 0

Parent Asset Information

As of today, what is your parents' total current balance in cash, savings, and checking accounts? (Q91)

$ 0

- Investments include real estate (do not include the family home), trust funds, UGMA and UTMA accounts, money market funds, mutual funds, certificates of deposit, stocks, stock options, bonds, other securities, Coverdell savings accounts, 529 college savings plans, the refund value of 529 prepaid tuition plans, installment and land sale contracts (including mortgages held), commodities, etc. For more information about reporting educational savings plans call 1-800-4-FED-AID. 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.
- Do not include the value of life insurance, retirement plans (pension funds, annuities, noneducation IRAs, Keogh plans, etc.) or cash, savings, and checking accounts already reported in Q41 and Q91.
- 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.

As of today, what is the net worth of your parents' investments, including real estate (not your parents' home)? (Q92)

Net worth means current value minus debt.

$ 0

As of today, what is the net worth of your parents' current business and/or investment farms? (Q93)

Do not include the value of a family farm that you (your spouse and/or your parents) live on and operate.
Do not include the value of a small business that you (your spouse and/or your parents) own and control and that has 100 or fewer full-time or full-time equivalent employees.

$ 0

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SECTION 4 – STUDENT FINANCES

- Answer the questions as of the date you will complete and sign your FAFSA and refer to the IRS tax return as needed.
- If you filed a foreign tax return, use the exchange rate at **www.federalreserve.gov/releases/h10/update** to convert figures to U.S. dollars.
- If you are married as of today, report your and your spouse's income, even if you were not married in 2008. Ignore references to spouse if you are single, divorced, separated or widowed.

What income tax return did you file or will you file for 2008? (Q34)

- ❑ IRS 1040
- ☒ IRS 1040A, 1040EZ
- ❑ A foreign tax return
- ❑ A tax return with Puerto Rico, another U.S. territory or a Freely Associated State

If you filed or will file a 1040, were you eligible to file a 1040A or 1040EZ? (Q35)

A person is not eligible to file a 1040A or 1040EZ if he or she makes $100,000 or more, itemizes deductions, receives income from his or her own business or farm, is self-employed, receives alimony, or is required to file Schedule D for capital gains. If you filed a 1040 only to claim Hope or Lifetime Learning tax credits, and you would otherwise have been eligible for a 1040A or 1040EZ, you should answer "Yes."

- ❑ Yes
- ❑ No
- ❑ Don't know

What was your (and your spouse's) adjusted gross income for 2008? (Q36)

Adjusted gross income is on IRS Form 1040—line 37; 1040A—line 21; or 1040EZ—line 4.

$ 3,655

Questions 39 and 40 ask about earnings (wages, salaries, tips, etc.) in 2008. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms, or on IRS Form 1040—lines 7 + 12 + 18 + Box 14 of IRS Schedule K-1 (Form 1065); 1040A—line 7; or 1040EZ—line 1.

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How much did you earn from working in 2008? (Q39)

$ 3,640

How much did your spouse earn from working in 2008? (Q40)

$

What type of veterans' education benefits will you receive? (Q45)

Answer this question only if you will receive these benefits between July 1, 2009 and June 30, 2010.

- ❑ Montgomery GI Bill - Active Duty (Chapter 30)
- ❑ Post-9/11 Bill (Chapter 33)
- ❑ Montgomery GI Bill - Selected Reserve (Chapter 1606)
- ❑ Reserve Educational Assistance Program (Chapter 1607)
- ❑ Vocational Rehabilitation and Employment (Chapter 31)
- ❑ Dependents' Educational Assistance (Chapter 35)
- ❑ Any other type of veterans education benefits

If you answered "YES" to ANY question in Section 2, answer the following questions.
If you answered "NO" to all the questions in Section 2, skip to page 7.

Your number of family members in 2009-2010. (Q96)

Include in your household: (1) yourself (and your spouse), (2) your children, if you will provide more than half of their support from July 1, 2009, through June 30, 2010, and (3) other people if they now live with you, you provide more than half of their support, and you will continue to provide more than half of their support from July 1, 2009, through June 30, 2010.

How many people in your (and your spouse's) household will be college students between July 1, 2009 and June 30, 2010? (Q97)

Always count yourself. Include others only if they will attend college at least half-time in 2009-2010 in a program that leads to a college degree or certificate.

In 2007 or 2008, did you (or your spouse) or anyone in your household (from Q96) receive benefits from any of the federal benefit programs listed? (Q98-102) ***Mark all the programs that apply.***

Select benefits received for all of your household members. Use the instructions in Q96 to identify who is included in your household. Answering these questions will not reduce your eligibility for student aid or these other federal benefits.

- ❑ Supplemental Security Income
- ❑ Food Stamps
- ❑ Free or Reduced Price School Lunch
- ❑ Temporary Assistance for Needy Families (TANF)
- ❑ Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

As of today, are you (or your spouse) a dislocated worker? (Q103)

In general, a person is considered a dislocated worker if they have lost their job, if they have been laid off or received a lay-off notice from their job, if they are receiving unemployment benefits due to being laid off or losing a job and are unlikely to return to a previous occupation, if they are self-employed but are unemployed due to economic conditions or natural disaster, or if they are a displaced homemaker. A displaced homemaker is generally a person who previously provided unpaid services to the family (e.g., a stay-at-home mom or dad), is no longer supported by the husband or wife, is unemployed or underemployed, and is having trouble finding or upgrading employment.

- ❑ Yes
- ❑ No
- ❑ Don't know

SECTION 4 (CONTINUED) – STUDENT FINANCES

Enter the amount of your (and your spouse's) income tax for 2008. (Q37)
Income tax amount is on IRS Form 1040—line 56; 1040A—line 35; or 1040EZ—line 11.

$ 0

Enter your (and your spouse's) exemptions for 2008. (Q38)
Exemptions are on IRS Form 1040—line 6d or 1040A—line 6d. On the 1040EZ, if a person checked either the "you" or "spouse" box on line 5, use EZ worksheet line F to determine the number of exemptions ($3,400 equals one exemption). If a person didn't check either box on line 5, enter 01 if he or she is single, or 02 if he or she is married.

0

Your 2008 Additional Financial Information amount (Q46) Complete the right column of the table on page 8.

Your 2008 Untaxed Income amount (Q47) Complete the right column of the table on page 8.

Student Asset Information (See "Parent Asset Information" on page 5 for instructions on reporting assets.)

As of today, what is your (and your spouse's) total current balance of cash, savings and checking accounts? (Q41) **Do not include** student financial aid..

$ 500

As of today, what is the net worth of your (and your spouse's) investments, including real estate (not your home)? (Q42) Net worth means current value minus debt.

$ 0

As of today, what is the net worth of your (and your spouse's) current business and/or investment farms? (Q43)
Do not include the value of a family farm that you (your spouse and/or your parents) live on and operate.
Do not include the value of a small business that you (your spouse and/or your parents) own and control and that has 100 or fewer full-time or full-time equivalent employees.

$ 0

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SECTION 5 – COLLEGES TO RECEIVE INFORMATION

- **If you do not know the school code, write the college's name. You will have a chance online to search for the school code.**
- **For each school code, indicate the corresponding housing plan.**

	1st college	2nd college	3rd college	4th college	5th college
Federal School Code	333333 (Q104.a)	(Q104.c)	(Q104.e)	(Q104.g)	(Q104.i)
Housing Plan	❑ on campus ❑ with parent ☒ off campus (Q104.b)	❑ on campus ❑ with parent ❑ off campus (Q104.d)	❑ on campus ❑ with parent ❑ off campus (Q104.f)	❑ on campus ❑ with parent ❑ off campus (Q104.h)	❑ on campus ❑ with parent ❑ off campus (Q104.j)

	6th college	7th college	8th college	9th college	10th college
Federal School Code	(Q104.k)	(Q104.m)	(Q104.o)	(Q104.q)	(Q104.s)
Housing Plan	❑ on campus ❑ with parent ❑ off campus (Q104.l)	❑ on campus ❑ with parent ❑ off campus (Q104.n)	❑ on campus ❑ with parent ❑ off campus (Q104.p)	❑ on campus ❑ with parent ❑ off campus (Q104.r)	❑ on campus ❑ with parent ❑ off campus (Q104.t)

Go to www.fafsa.ed.gov and enter the information from this worksheet.

Additional help is available online, or you can call 1-800-4-FED-AID. TTY users (hearing impaired) may call 1-800-730-8913.
For more information on federal student aid visit **www.FederalStudentAid.ed.gov**.

You can also talk with your college's financial aid office about other types of student aid that may be available.

DO NOT MAIL THIS WORKSHEET.

Use the tables below to report annual amounts.

For the Parents' column, enter the amount for the student's parent(s). **For the Student's column, enter the amount for the student (and his or her spouse).**

Parents' (Q94)	2008 Additional Financial Information	Student's (Q46)
$ 0	a. Education credits (Hope and Lifetime Learning tax credits) from IRS Form 1040—line 49 or 1040A—line 31.	$ 0
$ 0	b. Child support paid because of divorce or separation or as a result of a legal requirement. Don't include support for children in your household, as reported in question 96.	$ 0
$ 0	c. Taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships.	$ 0
$ 0	d. Grant and scholarship aid reported to the IRS in your adjusted gross income. Includes AmeriCorps benefits (awards, living allowances and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships.	$ 0
$ 0	e. Combat pay or special combat pay. Only enter the amount that was taxable and included in your adjusted gross income. Combat pay is reported on the W-2 in Box 12, Code Q.	$ 0

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Parents' (Q95)	2008 Untaxed Income	Student's (Q47)
$ 0	a. 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 forms in Boxes 12a through 12d, codes D, E, F, G, H and S.	$ 0
$ 0	b. IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from IRS Form 1040—line 28 + line 32 or 1040A—line 17.	$ 0
$ 0	c. Child support received for all children. Don't include foster care or adoption payments.	$ 0
$ 0	d. Tax exempt interest income from IRS Form 1040—line 8b or 1040A—line 8b.	$ 0
$ 0	e. Untaxed portions of IRA distributions from IRS Form 1040—lines (15a minus 15b) or 1040A—lines (11a minus 11b). Exclude rollovers. If negative, enter a zero here.	$ 0
$ 0	f. Untaxed portions of pensions from IRS Form 1040—lines (16a minus 16b) or 1040A—lines (12a minus 12b). Exclude rollovers. If negative, enter a zero here.	$ 0
$ 0	g. Housing, food and other living allowances paid to members of the military, clergy and others (including cash payments and cash value of benefits).	$ 0
$ 0	h. Veterans noneducation benefits such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances.	$ 0
$ 0	i. Other untaxed income not reported, such as workers' compensation, disability, etc. **Don't include** student aid, earned income credit, child tax credit, welfare payments, untaxed Social Security benefits, Workforce Investment Act educational benefits, combat pay (if you are not a tax filer), benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion or credit for federal tax on special fuels.	$ 0
XXXXXXXXXX	j. Money received, or paid on your behalf (e.g., bills), not reported elsewhere on this form.	$ 0

DO NOT MAIL THIS WORKSHEET.

You must complete and submit a *Free Application for Federal Student Aid* (FAFSA) to apply for federal student aid and to apply for most state and college aid. Applying online with *FAFSA on the Web* at **www.fafsa.ed.gov** is faster and easier than using a paper FAFSA.

For state or college aid, the deadline may be as early as January 2009. See the table to the right for state deadlines. Check with your high school counselor or your college's financial aid administrator about other deadlines.

- **This Worksheet is optional and should only be completed if you plan to use *FAFSA on the Web*.**
- Sections in purple are for parent information.
- In parentheses after each question is the number that is used on *FAFSA on the Web* and the paper FAFSA. However, not all of the questions appear on this worksheet.
- **Submit your FAFSA early, but not before January 1, 2009.**

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Apply Faster--Sign your FAFSA with a Federal Student Aid PIN.
If you do not have a PIN, you can apply for one at **www.pin.ed.gov.** Your PIN allows you to electronically sign when you submit your FAFSA. If you are providing parent information, one parent must also sign your FAFSA. To sign electronically, your parent should also apply for a PIN.

You will need the following information to complete this Worksheet:

- ❑ Your Social Security Number and your parents' Social Security Numbers if you are providing parent information;
- ❑ Your driver's license number if you have one;
- ❑ Your Alien Registration Number if you are not a U.S. citizen;
- ❑ 2008 federal tax information or tax returns (including IRS W-2 information) for yourself (and spouse if you are married) and for your parents if you are providing parent information. If you have not yet filed a 2008 income tax return, you can still submit your FAFSA but you must provide income and tax information.
- ❑ Records of untaxed income, such as Social Security benefits, welfare benefits (e.g., TANF), and veterans benefits, for yourself, and your parents if you are providing parent information; and
- ❑ Information on savings, investments, and business and farm assets for yourself, and your parents if you are providing parent information.

WARNING!

Be wary of organizations that charge a fee to submit your application or to find you money for college. In general, the help you pay for can be obtained for free from your college or from Federal Student Aid.

NOTE:

If you or your family have unusual circumstances (such as loss of employment), complete *FAFSA on the Web* to the extent you can, then submit the application and consult the financial aid office at the college you plan to attend.

STATE AID DEADLINES

Check with your financial aid administrator for these states and territories:
AL, *AS, CO, *FM, GA, *GU, *HI, *MH, *MP, NE, *NM, *NV, OR, PR, *PW, *SD, *TX, UT, *VA, *VI, *VT, WA, WI and *WY.

AK	April 15, 2009 *(date received)*
AR	Academic Challenge - June 1, 2009 Workforce Grant - Contact your financial aid administrator Higher Education Opportunity Grant - June 1, 2009 (fall term) - November 1, 2009 (spring term) *(date received)*
AZ	March 1, 2010 *(date received)*
*CA	Initial awards - March 2, 2009 Additional community college awards - September 2, 2009 *(date postmarked)*
#*CT	February 15, 2009 *(date received)*
*DC	June 30, 2009 *(date received by state)*
DE	April 15, 2009 *(date received)*
FL	May 15, 2009 *(date processed)*
IA	July 1, 2009 *(date received)*
#*ID	Opportunity Grant - March 1, 2009 *(date received)*
#IL	First-time applicants - September 30, 2009 Continuing applicants - August 15, 2009 *(date received)*
IN	March 10, 2009 *(date received)*
#*KS	April 1, 2009 *(date received)*
#KY	March 15, 2009 *(date received)*
LA	July 1, 2009 *(date received)*
#MA	May 1, 2009 *(date received)*
MD	March 1, 2009 *(date received)*
ME	May 1, 2009 *(date received)*
MI	March 1, 2009 *(date received)*
MN	30 days after term starts *(date received)*
MO	April 1, 2009 *(date received)*
#MS	MTAG and MESG Grants - September 15, 2009 HELP Scholarship - March 31, 2009 *(date processed)*
#MT	March 1, 2009 *(date received)*
NC	March 15, 2009 *(date received)*
ND	March 15, 2009 *(date received)*
NH	May 1, 2009 *(date received)*
NJ	June 1, 2009, if you received a Tuition Aid Grant in 2008 -2009 All other applicants - October 1, 2009, fall & spring terms - March 1, 2010, spring term only *(date received)*
*NY	May 1, 2010 *(date received)*
OH	October 1, 2009 *(date received)*
#OK	April 15, 2009 *(date received)* for best consideration
*PA	All 2008 - 2009 State Grant recipients & all non-2008 - 2009 State Grant recipients in degree programs - May 1, 2009 All other applicants - August 1, 2009 *(date received)*
#RI	March 1, 2009 *(date received)*
SC	Tuition Grants - June 30, 2009 *(date received)*
#TN	State Grant - March 1, 2009 State Lottery - September 1, 2009 *(date received)*
*WV	March 1, 2009 *(date received)*

For priority consideration, submit application by date specified.
* Additional form may be required.

SECTION 1 – STUDENT INFORMATION

Questions are ordered as they appear on *FAFSA on the Web*, but after you are online you may be able to skip some questions based on your answers to earlier questions.

Your last name (Q1) — *Davis*

Your Social Security Number (Q8) — *4 4 4 - 4 4 - 4 4 4 4*

Your driver's license number (optional) (Q11) — *444444444*

Are you a U.S. citizen? (Q14)

If you are neither a citizen nor an eligible noncitizen, you are not eligible for federal student aid. However, you should still complete the application, because you may be eligible for state or college aid.

If you are in the U.S. on an F1 or F2 student visa, or a J1 or J2 exchange visitor visa, or a G series visa (pertaining to international organizations), you must answer "Neither citizen nor eligible noncitizen."

- ☒ U.S. citizen (U.S. national)
- ❑ Eligible noncitizen Generally you are an eligible noncitizen if you are:
  - A permanent U.S. resident with a Permanent Resident Card (I-551);
  - A conditional permanent resident (I-551C); or
  - The holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms paroled for a minimum of one year and status has not expired), "Victim of human trafficking," T-Visa holder (T-1, T-2, T-3, etc.) or "Cuban-Haitian Entrant."
- ❑ Neither citizen nor eligible noncitizen

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Your Alien Registration Number (Q15)

If you are an eligible noncitizen, enter your eight- or nine-digit Alien Registration Number.

A

What is your marital status as of today? (Q16)

"As of today" refers to the day that you sign your FAFSA.

- ☒ Single, divorced, or widowed
- ❑ Married/remarried ❑ Separated

Month and year you were married, separated, divorced or widowed (Q17)

(Example: Month and year: 05/1998)

M M Y Y Y Y

What is your state of legal residence? (Q18) — *NY*

Enter the date you became a legal resident of your state if it was not before January 1, 2004? (Q20) (Example: Month and year: 05/2005)

M M Y Y Y Y

Most male students must register with Selective Service to get federal aid. If you are male age of 18-25 and **NOT** registered, select "Register Me". (Q22)

❑ Register Me

Have you been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid (grants, loans, and/or work-study)? (Q23)

Do not count convictions that have been removed from your record, or occurred before you turned age 18, unless you were tried as an adult. If you answer "Yes," you can use an interactive worksheet when completing the FAFSA online. Based on your answers to the worksheet questions, you can determine if the conviction affects your eligibility for federal student aid, but you should still submit your application because you may qualify for state or college aid.

- ❑ Yes
- ☒ No

Highest school your father completed (Q24)

Some states and colleges offer aid based upon the level of schooling your parents have completed.

- ❑ Middle school/Jr. High
- ❑ High school
- ☒ College or beyond
- ❑ Other/unknown

Highest school your mother completed (Q25)

Some states and colleges offer aid based upon the level of schooling your parents have completed.

- ❑ Middle school/Jr. High
- ❑ High school
- ☒ College or beyond
- ❑ Other/unknown

When you begin the 2009-2010 school year, what degree or certificate will you be working on? (Q29)

- ☒ 1st bachelor's degree
- ❑ 2nd bachelor's degree
- ❑ Associate degree (occupational/technical program)
- ❑ Associate degree (general education or transfer program)
- ❑ Certificate or diploma for completing an occupational, technical, or educational program of less than two years
- ❑ Certificate or diploma for completing an occupational, technical, or educational program of at least two years
- ❑ Teaching credential (nondegree program)
- ❑ Graduate or professional degree
- ❑ Other/Undecided

SECTION 1 (CONTINUED) – STUDENT INFORMATION

When you begin the 2009-2010 school year, what do you expect your enrollment status to be? (Q30) (Enrollment definitions refer to undergraduate study.)

- ☒ Full-time (at least 12 credit hours in a term or 24 clock hours per week)
- ❑ 3/4-time (at least 9 credit hours in a term or 18 clock hours per week)
- ❑ Half-time (at least 6 credit hours in a term or 12 clock hours per week)
- ❑ Less than half-time (fewer than 6 credit hours in a term or less than 12 clock hours per week)
- ❑ Don't know

In addition to grants, are you interested in work-study or student loans? (Q31)

- ❑ Work-study (aid earned through work)
- ☒ Student loans (which you must pay back)
- ❑ Both work-study and student loans
- ❑ Neither
- ❑ Don't know

SECTION 2 – STUDENT DEPENDENCY STATUS

Were you born before January 1, 1986? (Q48) ❑ Yes ☒ No

As of today, are you married? (Q49) ❑ Yes ☒ No
(Answer "Yes" if you are separated but not divorced.) "As of today" refers to the day that you sign your FAFSA.

At the beginning of the 2009-2010 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)? (Q50) ❑ Yes ☒ No

Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training? (Q51) ❑ Yes ☒ No

Are you a veteran of the U.S. Armed Forces? (Q52) ❑ Yes ☒ No
Answer "Yes" you are a veteran if you (1) have engaged in active duty in the U.S. Armed Forces (Army, Navy, Air Force, Marines, or Coast Guard) or are a National Guard or Reserves enlistee who was called to active duty for purposes other than training, or were a cadet or midshipman at one of the service academies, and (2) were released under a condition other than dishonorable. Also answer "Yes" if you are not a veteran now but will be by June 30, 2010.

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Do you have children who receive more than half of their support from you between July 1, 2009 and June 30, 2010? (Q53) ❑ Yes ☒ No

Do you have dependents other than your children/spouse who live with you and who receive more than half of their support from you, now and through June 30, 2010? (Q54) ❑ Yes ☒ No

When you were age 13 or older, were both your parents deceased, were you in foster care or were you a dependent/ward of the court? (Q55) ❑ Yes ☒ No
Answer "Yes" if you had no living parent (biological or adoptive) when you were age 13 or older, even if you are now adopted. Answer "Yes" if you were in foster care when you were age 13 or older, even if you are no longer in foster care as of today. Answer "Yes" if you were a dependent/ward of the court when you were age 13 or older, even if you are no longer a dependent/ward of the court as of today.

As of today, are you an emancipated minor as determined by a court in your state of legal residence? (Q56) ❑ Yes ☒ No

As of today, are you in a legal guardianship as determined by a court in your state of legal residence? (Q57) ❑ Yes ☒ No

Use these instructions to answer questions 58-60

Answer "Yes" if you received a determination at any time on or after July 1, 2008, that you were an unaccompanied youth who was homeless or, for question 60, at risk of being homeless.

- "Homeless" means lacking fixed, regular and adequate housing, which includes living in shelters, motels or cars, or temporarily living with other people because you had nowhere else to go.
- "Unaccompanied" means you are not living in the physical custody of your parent or guardian.
- "Youth" means you are 21 years of age or younger or you are still enrolled in high school as of the day you sign this application.

At any time on or after July 1, 2008, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless? (Q58) ❑ Yes ☒ No

At any time on or after July 1, 2008, did the director of an emergency shelter program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccomp-anied youth who was homeless? (Q59) ❑ Yes ☒ No

At any time on or after July 1, 2008, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? (Q60) ❑ Yes ☒ No

If you answered "YES" to ANY of the previous questions, you do not have to provide parental information. Skip to Section 4 on page 6.
If you answered "NO" to ALL of the previous questions, then you must provide parental information. Complete Section 3 on the next page.

SECTION 3 – PARENTAL INFORMATION

If you answered "NO" to all of the questions in Section 2, you must provide parental information. Refer to your parent's IRS tax return when necessary. Answer the questions as of the date you will complete and sign your FAFSA.

- Grandparents, foster parents and legal guardians are not considered parents on this form unless they have legally adopted you.
- If your parent is widowed or single, answer the questions about that parent. If your widowed parent is remarried, answer the questions about that parent and your stepparent.
- If your parents are divorced or separated, answer the questions about the parent you lived with more during the past 12 months. If you did not live with one parent more than the other, give answers about the parent who provided more financial support during the past 12 months. If this parent is remarried, answer the questions about that parent and your stepparent.

Federal law provides that under very limited special circumstances, you may submit your FAFSA without parental information. If you have a special circumstance and are unable to provide parental information, FAFSA on the Web will instruct you on how to proceed. The following **are** examples of some special circumstances.

- Your parents are incarcerated; or
- You have left home due to an abusive family environment; or
- You do not know where you parents are and are unable to contact them (and you have not been adopted).

What is your parents' marital status as of today? (Q61)
"As of today" refers to the day that you sign your FAFSA.

☒ Married/remarried ❑ Divorced/separated
❑ Single ❑ Widowed

Month and year your parents were married, separated, divorced, or widowed. (Q62) (Example: Month and year: 05/1998)

1 0 1 9 9 2

What is your parents' e-mail address? (Q71)

Denise.Palmer@americaemail.com

What is your father's (or stepfather's) Social Security Number? (Q63)

4 4 4 - 6 6 - 6 6 6 6

What is your father's (or stepfather's) last name? (Q64)

Palmer

What is your father's (or stepfather's) date of birth? (Q66)
(Example: Month, day and year: 05/07/1962)

0 7 0 1 1 9 6 2

What is your mother's (or stepmother's) Social Security Number? (Q67)

4 4 4 - 5 5 - 5 5 5 5

What is your mother's (or stepmother's) last name? (Q68)

Palmer

What is your mother's (or stepmother's) date of birth? (Q70)
(Example: Month, day and year: 05/07/1962)

0 3 0 3 1 9 6 2

What is your parents' state of legal residence? (Q72)

NY

Enter the date of legal residency for the parent who has lived in the state the longest, if it was not before January 1, 2004. (Q74)
(Example: Month and year: 05/2005)

M M Y Y Y Y

What income tax return did your parents file or will they file for 2008? (Q83)

☒ IRS 1040
❑ IRS 1040A, 1040EZ
❑ A foreign tax return
❑ A tax return with Puerto Rico, another U.S. territory or a Freely Associated State

If your parents have filed or will file a 1040, were they eligible to file a 1040A or 1040EZ? (Q84)

A person is not eligible to file a 1040A or 1040EZ if he or she makes $100,000 or more, itemizes deductions, receives income from his or her own business or farm, is self-employed, receives alimony, or is required to file Schedule D for capital gains. If you filed a 1040 only to claim Hope or Lifetime Learning tax credits, and would have otherwise been eligible for a 1040A or 1040EZ, you should answer "Yes."

❑ Yes
☒ No
❑ Don't know

In 2007 or 2008, did you, your parents, or anyone in your parents' household receive receive benefits from any of the federal benefit programs listed? (Q77-81) ***Mark all the programs that apply.***

Select benefits received for all of your parents' household members. Include in your parents' household: (1) your parents and yourself, even if you don't live with your parents; (2) your parents' other children if (a) your parents will provide more than half of their support from July 1, 2009, through June 30, 2010, or (b) the children could answer "No" to every question in Section 2 of this worksheet; and (3) other people only if they live with your parents, your parents provide more than half of their support, and your parents will continue to provide more than half of their support from July 1, 2009, through June 30, 2010.

❑ Supplemental Security Income
❑ Food Stamps
❑ Free or Reduced Price School Lunch
❑ Temporary Assistance for Needy Families (TANF)
❑ Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

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SECTION 3 (CONTINUED) – PARENTAL INFORMATION

As of today, are either of your parents a dislocated worker? (Q85)

In general, a person is considered a dislocated worker if they have lost their job, if they have been laid off or received a lay-off notice from their job, if they are receiving unemployment benefits due to being laid off or losing a job and are unlikely to return to a previous occupation, if they are self-employed but are unemployed due to economic conditions or natural disaster, or if they are a displaced homemaker. A displaced homemaker is generally a person who previously provided unpaid services to the family (e.g., a stay-at-home mom or dad), is no longer supported by the husband or wife, is unemployed or underemployed, and is having trouble finding or upgrading employment.

- ❑ Yes
- X No
- ❑ Don't know

What was your parents' adjusted gross income for 2008? (Q86)

Adjusted gross income is on IRS form 1040—line 37; 1040A—line 21; or 1040EZ—line 4.

$ 83,450

Questions 89 and 90 ask about earnings (wages, salaries, tips, etc.) in 2008.
Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms, or on IRS Form 1040—lines 7 + 12 + 18 + Box 14 of IRS Schedule K-1 (Form 1065); 1040A—line 7; or 1040EZ—line 1.

How much did your father/stepfather earn from working in 2008? (Q89)

$ 68,000

How much did your mother/stepmother earn from working in 2008? (Q90)

$ 13,500

Enter the amount of your parents' income tax for 2008. (Q87)

Income tax amount is on IRS Form 1040—line 56; 1040A—line 35; or 1040EZ—line 11.

$ 6,524

Enter your parents' exemptions for 2008. (Q88)

Exemptions are on IRS Form 1040—line 6d; 1040A—line 6d. On the 1040EZ, if a person checked either the "you" or "spouse" box on line 5, use EZ worksheet line F to determine the number of exemptions ($3,400 equals one exemption). If a person didn't check either box on line 5, enter 01 if he or she is single, or 02 if he or she is married.

3

Your parents' number of family members in 2009-2010. (Q75)

Include in your parents' household: (1) your parents and yourself, even if you don't live with your parents, (2) your parents' other children if (a) your parents will provide more than half of their support from July 1, 2009, through June 30, 2010, or (b) the children could answer "No" to every question in Section 2 of this worksheet, and (3) include other people only if they live with your parents, your parents provide more than half of their support, and your parents will continue to provide more than half of their support from July 1, 2009, through June 30, 2010.

4

How many people in your parents' household will be college students between July 1, 2009 and June 30, 2010? (Q76)

Always count yourself. **Do not include your parents.** Include others only if they will attend college at least half-time in 2009-2010 in a program that leads to a college degree or certificate.

1

Your parents' 2008 Additional Financial Information (Q94) **Complete the left column of the table on page 8.**

Your parents' 2008 Untaxed Income (Q95) **Complete the left column of the table on page 8.**

Parent Asset Information

As of today, what is your parents' total current balance in cash, savings, and checking accounts? (Q91)

$ 15,000

- Investments include real estate (do not include the family home), trust funds, UGMA and UTMA accounts, money market funds, mutual funds, certificates of deposit, stocks, stock options, bonds, other securities, Coverdell savings accounts, 529 college savings plans, the refund value of 529 prepaid tuition plans, installment and land sale contracts (including mortgages held), commodities, etc. For more information about reporting educational savings plans call 1-800-4-FED-AID. 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.
- Do not include the value of life insurance, retirement plans (pension funds, annuities, noneducation IRAs, Keogh plans, etc.) or cash, savings, and checking accounts already reported in Q41 and Q91.
- 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.

As of today, what is the net worth of your parents' investments, including real estate (not your parents' home)? (Q92)

Net worth means current value minus debt.

$ 0

As of today, what is the net worth of your parents' current business and/or investment farms? (Q93)

Do not include the value of a family farm that you (your spouse and/or your parents) live on and operate.
Do not include the value of a small business that you (your spouse and/or your parents) own and control and that has 100 or fewer full-time or full-time equivalent employees.

$ 0

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SECTION 4 – STUDENT FINANCES

- Answer the questions as of the date you will complete and sign your FAFSA and refer to the IRS tax return as needed.
- If you filed a foreign tax return, use the exchange rate at **www.federalreserve.gov/releases/h10/update** to convert figures to U.S. dollars.
- If you are married as of today, report your and your spouse's income, even if you were not married in 2008. Ignore references to spouse if you are single, divorced, separated or widowed.

What income tax return did you file or will you file for 2008? (Q34)

❑ IRS 1040
❑ IRS 1040A, 1040EZ
❑ A foreign tax return
❑ A tax return with Puerto Rico, another U.S. territory or a Freely Associated State

If you filed or will file a 1040, were you eligible to file a 1040A or 1040EZ? (Q35)

A person is not eligible to file a 1040A or 1040EZ if he or she makes $100,000 or more, itemizes deductions, receives income from his or her own business or farm, is self-employed, receives alimony, or is required to file Schedule D for capital gains. If you filed a 1040 only to claim Hope or Lifetime Learning tax credits, and you would otherwise have been eligible for a 1040A or 1040EZ, you should answer "Yes."

❑ Yes
❑ No
❑ Don't know

What was your (and your spouse's) adjusted gross income for 2008? (Q36)

Adjusted gross income is on IRS Form 1040—line 37; 1040A—line 21; or 1040EZ—line 4.

$

Questions 39 and 40 ask about earnings (wages, salaries, tips, etc.) in 2008. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms, or on IRS Form 1040—lines 7 + 12 + 18 + Box 14 of IRS Schedule K-1 (Form 1065); 1040A—line 7; or 1040EZ—line 1.

How much did you earn from working in 2008? (Q39)

$ *800*

How much did your spouse earn from working in 2008? (Q40)

$

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What type of veterans' education benefits will you receive? (Q45)

Answer this question only if you will receive these benefits between July 1, 2009 and June 30, 2010.

❑ Montgomery GI Bill - Active Duty (Chapter 30)
❑ Post-9/11 Bill (Chapter 33)
❑ Montgomery GI Bill - Selected Reserve (Chapter 1606)
❑ Reserve Educational Assistance Program (Chapter 1607)
❑ Vocational Rehabilitation and Employment (Chapter 31)
❑ Dependents' Educational Assistance (Chapter 35)
❑ Any other type of veterans education benefits

If you answered "YES" to ANY question in Section 2, answer the following questions.
If you answered "NO" to all the questions in Section 2, skip to page 7.

Your number of family members in 2009-2010. (Q96)

Include in your household: (1) yourself (and your spouse), (2) your children, if you will provide more than half of their support from July 1, 2009, through June 30, 2010, and (3) other people if they now live with you, you provide more than half of their support, and you will continue to provide more than half of their support from July 1, 2009, through June 30, 2010.

How many people in your (and your spouse's) household will be college students between July 1, 2009 and June 30, 2010? (Q97)

Always count yourself. Include others only if they will attend college at least half-time in 2009-2010 in a program that leads to a college degree or certificate.

In 2007 or 2008, did you (or your spouse) or anyone in your household (from Q96) receive benefits from any of the federal benefit programs listed? (Q98-102) ***Mark all the programs that apply.***

Select benefits received for all of your household members. Use the instructions in Q96 to identify who is included in your household. Answering these questions will not reduce your eligibility for student aid or these other federal benefits.

❑ Supplemental Security Income
❑ Food Stamps
❑ Free or Reduced Price School Lunch
❑ Temporary Assistance for Needy Families (TANF)
❑ Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

As of today, are you (or your spouse) a dislocated worker? (Q103)

In general, a person is considered a dislocated worker if they have lost their job, if they have been laid off or received a lay-off notice from their job, if they are receiving unemployment benefits due to being laid off or losing a job and are unlikely to return to a previous occupation, if they are self-employed but are unemployed due to economic conditions or natural disaster, or if they are a displaced homemaker. A displaced homemaker is generally a person who previously provided unpaid services to the family (e.g., a stay-at-home mom or dad), is no longer supported by the husband or wife, is unemployed or underemployed, and is having trouble finding or upgrading employment.

❑ Yes
❑ No
❑ Don't know

SECTION 4 (CONTINUED) – STUDENT FINANCES

Enter the amount of your (and your spouse's) income tax for 2008. (Q37)
Income tax amount is on IRS Form 1040—line 56; 1040A—line 35; or 1040EZ—line 11.

$

Enter your (and your spouse's) exemptions for 2008. (Q38)
Exemptions are on IRS Form 1040—line 6d or 1040A—line 6d. On the 1040EZ, if a person checked either the "you" or "spouse" box on line 5, use EZ worksheet line F to determine the number of exemptions ($3,400 equals one exemption). If a person didn't check either box on line 5, enter 01 if he or she is single, or 02 if he or she is married.

Your 2008 Additional Financial Information amount (Q46) Complete the right column of the table on page 8.

Your 2008 Untaxed Income amount (Q47) Complete the right column of the table on page 8.

Student Asset Information (See "Parent Asset Information" on page 5 for instructions on reporting assets.)

As of today, what is your (and your spouse's) total current balance of cash, savings and checking accounts? (Q41) **Do not include** student financial aid..

$ 0

As of today, what is the net worth of your (and your spouse's) investments, including real estate (not your home)? (Q42) Net worth means current value minus debt.

$ 0

As of today, what is the net worth of your (and your spouse's) current business and/or investment farms? (Q43)
Do not include the value of a family farm that you (your spouse and/or your parents) live on and operate.
Do not include the value of a small business that you (your spouse and/or your parents) own and control and that has 100 or fewer full-time or full-time equivalent employees.

$ 0

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SECTION 5 – COLLEGES TO RECEIVE INFORMATION

- **If you do not know the school code, write the college's name. You will have a chance online to search for the school code.**
- **For each school code, indicate the corresponding housing plan.**

	1st college	2nd college	3rd college	4th college	5th college
Federal School Code	444444 (Q104.a)	(Q104.c)	(Q104.e)	(Q104.g)	(Q104.i)
Housing Plan	☒ on campus ❑ with parent ❑ off campus (Q104.b)	❑ on campus ❑ with parent ❑ off campus (Q104.d)	❑ on campus ❑ with parent ❑ off campus (Q104.f)	❑ on campus ❑ with parent ❑ off campus (Q104.h)	❑ on campus ❑ with parent ❑ off campus (Q104.j)

	6th college	7th college	8th college	9th college	10th college
Federal School Code	(Q104.k)	(Q104.m)	(Q104.o)	(Q104.q)	(Q104.s)
Housing Plan	❑ on campus ❑ with parent ❑ off campus (Q104.l)	❑ on campus ❑ with parent ❑ off campus (Q104.n)	❑ on campus ❑ with parent ❑ off campus (Q104.p)	❑ on campus ❑ with parent ❑ off campus (Q104.r)	❑ on campus ❑ with parent ❑ off campus (Q104.t)

Go to www.fafsa.ed.gov and enter the information from this worksheet.

Additional help is available online, or you can call 1-800-4-FED-AID. TTY users (hearing impaired) may call 1-800-730-8913.
For more information on federal student aid visit **www.FederalStudentAid.ed.gov**.

You can also talk with your college's financial aid office about other types of student aid that may be available.

DO NOT MAIL THIS WORKSHEET.

Use the tables below to report annual amounts.

For the Parents' column, enter the amount for the student's parent(s). **For the Student's column, enter the amount for the student (and his or her spouse).**

Parents' (Q94)	2008 Additional Financial Information	Student's (Q46)
$ 1,500	a. Education credits (Hope and Lifetime Learning tax credits) from IRS Form 1040—line 49 or 1040A—line 31.	$ 0
$ 0	b. Child support paid because of divorce or separation or as a result of a legal requirement. Don't include support for children in your household, as reported in question 96.	$ 0
$ 0	c. Taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships.	$ 0
$ 0	d. Grant and scholarship aid reported to the IRS in your adjusted gross income. Includes AmeriCorps benefits (awards, living allowances and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships.	$ 0
$ 0	e. Combat pay or special combat pay. Only enter the amount that was taxable and included in your adjusted gross income. Combat pay is reported on the W-2 in Box 12, Code Q.	$ 0

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Parents' (Q95)	2008 Untaxed Income	Student's (Q47)
$ 5,000	a. 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 forms in Boxes 12a through 12d, codes D, E, F, G, H and S.	$ 0
$ 0	b. IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from IRS Form 1040—line 28 + line 32 or 1040A—line 17.	$ 0
$ 1,600	c. Child support received for all children. Don't include foster care or adoption payments.	$ 0
$ 0	d. Tax exempt interest income from IRS Form 1040—line 8b or 1040A—line 8b.	$ 0
$ 0	e. Untaxed portions of IRA distributions from IRS Form 1040—lines (15a minus 15b) or 1040A—lines (11a minus 11b). Exclude rollovers. If negative, enter a zero here.	$ 0
$ 0	f. Untaxed portions of pensions from IRS Form 1040—lines (16a minus 16b) or 1040A—lines (12a minus 12b). Exclude rollovers. If negative, enter a zero here.	$ 0
$ 0	g. Housing, food and other living allowances paid to members of the military, clergy and others (including cash payments and cash value of benefits).	$ 0
$ 0	h. Veterans noneducation benefits such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances.	$ 0
$ 0	i. Other untaxed income not reported, such as workers' compensation, disability, etc. **Don't include** student aid, earned income credit, child tax credit, welfare payments, untaxed Social Security benefits, Workforce Investment Act educational benefits, combat pay (if you are not a tax filer), benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion or credit for federal tax on special fuels.	$ 0
XXXXXXXXXX	j. Money received, or paid on your behalf (e.g., bills), not reported elsewhere on this form.	$ 0