



FINANCIAL AID APPLICATION - 2016-2017

GENERAL INFORMATION

The following documents must be submitted with your completed Financial Aid Application:

- 2014 Federal Income Tax Returns, including all schedules;
- 2015 Federal Income Tax Returns, including all schedules, or, if you filed an extension for 2015, the 2015 extension, the 2015 estimated taxes and the 2015 W-2 (and once you file the 2015 Federal Income Tax Returns, the Returns themselves);
- Business Tax Returns and a Schedule C (for Principals in a Business);
- An Employer Parsonage Status Verification, a W-2, and an IRS Cost Claims Form (for Parsonage recipients).

Please note that:

- Financial aid applies to tuition only (not to transportation, meals, parent council, activity fees, etc.).
- If you are in arrears on your 2015-2016 tuition, your Financial Aid Application will not be reviewed.
- Divorced or separated parents must each complete the Application.
- You must notify the Financial Aid Committee in writing within 30 days of a significant improvement in your financial situation.
- If your financial situation worsens, you may request a reevaluation of your Application.

Please call Rachel Schneider at (201) 833-1134 extension 101 with any questions.

THIS APPLICATION WILL BE KEPT STRICTLY CONFIDENTIAL. IN TURN, IT IS A CONDITION OF ANY AWARD OF FINANCIAL AID THAT YOU, THE PARENTS, KEEP THE AWARD CONFIDENTIAL.

FAMILY INFORMATION

Student's Name:

SINAI School:

Elementary (Kushner) Elementary (RYNJ) Shalem HS (boys) Shalem HS (girls) Maor High School

Parents' Marital Status:

Married Divorced Separated Widowed

| | Father | Mother |
|------------------------------------|--------|--------|
| Name | | |
| Maiden Name (if relevant) | | |
| Birth Date | | |
| Home Address | | |
| Home Phone Number | | |
| Work Phone Number | | |
| Cell Phone Number | | |
| Email Address | | |
| Synagogue Name | | |
| Rabbi's Name | | |
| Occupation | | |
| Employer | | |
| Father's/Mother's Parents' Names | | |
| Father's/Mother's Parents' Address | | |

Children's Information (Please complete for all your children as of Fall 2016)

| Child's Name | School | Grade (9/2016) | Tuition (before Financial Aid) | Anticipated Financial Aid | Net Tuition (after Financial Aid) |
|--------------|--------|----------------|--------------------------------|---------------------------|-----------------------------------|
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| Child's Name | Summer Camp 2016 | # Weeks At Camp 2016 | Camp Charges (before Financial Aid) | Anticipated Financial Aid | Net Camp Charges (after Financial Aid) |
|--------------|------------------|----------------------|-------------------------------------|---------------------------|--|
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FAMILY INCOME, EXPENSES AND ASSETS

Income Details (2016 Anticipated)

| | |
|--------------------------------------|--|
| Father's Gross Annual Income | |
| Mother's Gross Annual Income | |
| Investment Income | |
| Interest Income | |
| Stock Dividends | |
| Commissions | |
| Federal & State Income Tax Refund | |
| Part time Employment/Consulting Fees | |
| Child Support Received | |
| Alimony Received | |
| Unemployment Payments | |
| Disability Payments | |
| Other (Please explain) | |
| Other (Please explain) | |

Expenses (2016 Anticipated)

| | Annual | Monthly |
|---|--------|---------|
| Mortgage | | |
| Car Loans | | |
| Other Loans (please explain) | | |
| Credit Cards | | |
| Federal Taxes | | |
| State, Local & Other Taxes | | |
| Rent | | |
| Food | | |
| Heat, Electric & Water | | |
| Telephone (including cell phones) | | |
| Gas, Oil & Tolls | | |
| Car Repairs & Maintenance | | |
| Car Insurance | | |
| Homeowner's Insurance | | |
| Medical Insurance | | |
| Unreimbursed Medical and Dental Costs | | |
| Clothing | | |
| Child Care While at Work | | |
| Smachot (eg. bar/bat mitzvah, wedding) | | |
| Entertainment | | |
| Education other than school and camp (eg. tutors) | | |
| Alimony | | |
| Child Support | | |
| Synagogue Dues | | |
| Charitable Contributions | | |
| Professional Dues | | |
| Unreimbursed Business Expenses | | |
| Other (Please explain) | | |

Assets

Accounts

| Type of Account (checking, savings, money market, other) | Description | Bank | Balance |
|--|-------------|------|---------|
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Stocks & Bonds

| Description | Current Value |
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Brokerage Accounts

| Description | Current Value |
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Retirement Accounts

| Description | Current Value |
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Other Assets

| Description | Current Value |
|-------------|---------------|
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Home

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|--|--|
| Purchase Date | |
| Purchase Price | |
| Down Payment | |
| Contribution to Down Payment by _____ (e.g. parent, grandparent) | |
| Contribution to Down Payment by _____ | |
| Contribution to Down Payment by _____ | |
| Length of Mortgage Taken (eg. 15 years, 30 years) | |
| Balance on First Mortgage | |
| Balance on Second Mortgage | |
| If there is a discrepancy between what the mortgage(s) would be if you paid the standard amount each month and what the mortgage(s) are now, please explain the discrepancy. | |
| Did you in part or in whole rebuild your house? Please describe. | |
| Did you renovate any part of your house? Please describe. | |
| Current market value of your house. | |
| Do you own in part or in whole a second (or third) residence, or shares of a second (or third) residence? If so, please explain. | |

Auto

| Make & Model | Year | Purchase Price (if relevant) | Monthly Lease Payment (if relevant) | Unpaid Balance on Car Loan (if relevant) |
|--------------|------|------------------------------|-------------------------------------|--|
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Liabilities

All debts (except mortgage and auto loans) including but not limited to credit card debt and IRS debt

| Type of Borrowing/Debt | Owed to | Date Due | Current Balance |
|------------------------|---------|----------|-----------------|
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OTHER INFORMATION

Vacations/Non-business trips taken in 2014, 2015, 2016

| Destination | Trip Dates | Who went on the trip? | Reason for the trip (eg. vacation, simcha, etc.) | Who paid for the trip? |
|-------------|------------|-----------------------|--|------------------------|
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Gifts/Financial Assistance You Receive (excluding gifts/financial assistance documented above) (to you or your family from any source, including but not limited to relatives, friends and Rabbi's discretionary funds)

| Type of Gift/Financial Assistance | Description | Amount |
|-----------------------------------|-------------|--------|
| School Tuition | | |
| Camp | | |
| Tutors/Therapy | | |
| Chagim | | |
| Use of Credit Cards | | |
| Clothes/Shoes | | |
| Childcare/Babysitting | | |
| Food Stamps | | |
| WIC | | |
| Other | | |

Please use the space below to add any information you think will be helpful to the Financial Aid Committee. You may attach additional sheets if necessary.

Please award us Financial Aid such that our net 2016-2017 SINAI Tuition is \$_____.

Parents' Certification

I/We declare that the information reported in this application is accurate, correct and complete to the best of my/our knowledge and ability. SINAI has my/our permission to verify the information reported. I/We agree to provide SINAI with additional information if requested. I/We enclose copies of my/our 2014 and 2015 Federal and State Income Tax returns.

I/We hereby agree to keep confidential any financial aid received. I/We understand that failure to keep any financial aid award confidential will be grounds for the immediate revocation of financial aid.

Parent/Guardian signature _____

Date _____

Parent/Guardian signature _____

Date _____