



2017-2018 Financial Aid Application

Due January 18, 2017

GENERAL INFORMATION

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

- 2014 and 2015 Federal Income Tax Returns, including all schedules;
- If applicable, 2014 and 2015 Business Tax Returns and a Schedule C (for Principals in a Business);
- If applicable, an Employer Parsonage Status Verification, a W-2, and an IRS Cost Claims Form (for Parsonage recipients)

If you already submitted your 2014 and 2015 tax returns to SINAI last spring when applying for financial aid for this school year, you are not required to resubmit these tax returns however a new financial aid application must be completed to be eligible to receive financial aid for the 2017-2018 school year.

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 2016-2017 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.
- You must send SINAI your 2016 tax returns once filed.

Please call Arielle Greenbaum Saposh at (201) 833-1134 ext. 111 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:

- SINAI Elementary@ JKHA (Livingston)
 SINAI Elementary @ RYNJ (River Edge)
 Shalem High School @ TABC (Teaneck)
 Shalem High School @ Heichal HaTorah (Teaneck)
 Shalem High School @ Ma'ayanot (Teaneck)
 Maor High School @RKYHS (Livingston)

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 2017)

Child's Name	School	Grade (9/2017)	Tuition (before Financial Aid)	Anticipated Financial Aid	Net Tuition (after Financial Aid)

Child's Name	Summer Camp 2017	# Weeks At Camp 2017	Camp Charges (before Financial Aid)	Anticipated Financial Aid	Net Camp Charges (after Financial Aid)

FAMILY INCOME, EXPENSES AND ASSETS

Income Details (2017 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 (2017 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

Stocks & Bonds

Description	Current Value

Brokerage Accounts

Description	Current Value

Retirement Accounts

Description	Current Value

Other Assets

Description	Current Value

Home

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)

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

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?

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 2017-2018 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.

By submitting this application, I/we hereby agree to send SINAI my/our 2016 Federal Income Tax returns once filed.

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.

I/We enclose copies of my/our 2014 and 2015 Federal Income Tax returns.

OR

I/We have already provided my/our 2014 and 2015 Federal Income Tax returns to SINAI with my/our 2016-2017 financial aid application.

Parent/Guardian signature _____

Date _____

Parent/Guardian signature _____

Date _____