



2018-2019 Financial Aid Application

Due January 17, 2018 GENERAL INFORMATION

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

- 2015 and 2016 Federal Income Tax Returns, including all schedules;
- If applicable, 2015 and 2016 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 2015 and 2016 Tax Returns to SINAI last spring when applying for financial aid for the 2017-2018 school year, you need not resubmit these Tax Returns. However a new Financial Aid Application must be completed.

Please note that:

- Financial aid applies to tuition only (not to transportation, meals, parent council, activity fees, etc.).
- If your 2017-2018 tuition is in arrears, your Financial Aid Application will not be reviewed.
- Divorced or separated parents must each complete a Financial Aid 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 2017 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: Elementary at JKHA (Livingston) Elementary at RYNJ (River Edge) Elementary at SAR Academy (Riverdale) Karasick Shalem High School at TABC (Teaneck) Karasick Shalem High School at Heichal HaTorah (Teaneck) Karasick Shalem High School at 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		
Occupation		
Employer		
Father's/Mother's Parents' Names		
Father's/Mother's Parents' Address		

Children's Information (Please complete for all your children (SINAI and non-SINAI students) as of Fall 2018)

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

Child's Name	Summer Camp	# Weeks At Camp	Camp Charges (before Financial Aid)	Anticipated Financial Aid	Net Camp Charges (after Financial Aid)	If not at camp, child's summer plans

FAMILY INCOME, EXPENSES AND ASSETS

Income Details (2018 Anticipated)

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

Expense Details (2018 Anticipated)

	Annual	Monthly
Child Care While at Work		
Family Smachot (e.g. bar/bat mitzvah, wedding)		
Entertainment		
Education other than school and camp (e.g. tutors)		
Alimony and/or Child Support		
Charitable Contributions		
Professional Dues		
Unreimbursed Business Expenses		
Other (Please explain)		

Assets

Bank Accounts

Bank Name and Type of Account (checking, savings, money market, other)	Description	Balance

Brokerage Accounts/Securities (Stocks & Bond)

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 (e.g. 15 years, 30 years)	
Balance on First Mortgage	
Balance on Second Mortgage	
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 and IRS debt

Type of Borrowing/Debt	Owed to	Date Due	Current Balance

OTHER INFORMATION

Vacations/Non-business trips taken in 2016 & 2017

Destination	Trip Dates	Who went on the trip?	Reason for the trip (e.g. vacation, simcha, etc.)	Who paid for the trip?

Gifts/Financial Assistance You Received-Gifts/ Financial Assistance include gifts/financial assistance to you or your immediate 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		
Childcare/Babysitting (either hired or by family members)		
Tutors/Therapy		
Extra Expenses or Trips		
Use of Credit Cards		
Cash gifts		
Clothes/Shoes/Household Necessities		
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.

<p>Please award us Financial Aid in the amount of \$ _____ for the 2018-2019 School Year.</p> <p>We would like to pay \$ _____ in Tuition for the 2018-2019 School Year.</p>
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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 hereby agree to send SINAI my/our 2017 Federal Income Tax return 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 have previously provided my/our 2015 and 2016 Federal Tax Return to SINAI, or
 I/We have included my/our 2016 Federal Income Tax Return with this Financial Aid Application.

Mother's Signature

Date

Father's Signature

Date