

Cummings School of Veterinary Medicine at Tufts University

200 Westboro Road
North Grafton, MA 01536

Financial Aid Office

Telephone: (508) 839-8733

TO: V17, V18 & V19 Students
FROM: Financial Aid Office
DATE: December 23, 2015
RE: 2016-2017 Financial Aid Application

Complete your FAFSA on the web. See the Cummings application instructions for more information and deadline considerations.

<http://www.fafsa.gov>

Federal Title IV School Code: E00362

APPLICATION DEADLINE: Thursday, April 14, 2016 (postmark deadline)

Recommended Filing Date: March 31, 2016

This application packet contains the instructions and forms you will need to apply for both Cummings institutional financial aid and federal financial aid. Cummings institutional financial aid, which includes need-based grants and loans, is awarded solely on the basis of financial need. If you are applying for institutional aid, please note the Cummings requirement for parent information and refer to the instructions for exceptions. Your eligibility for institutional financial aid will be determined using an analysis that assesses the financial ability of you and your parents to contribute toward your educational expenses.

For institutional aid, your dependency status remains what it was at the time you enrolled. If you did not meet the Cummings independence criteria when you enrolled, your parents' information will be required to apply for institutional in subsequent years.

Eligibility for federal aid, which includes loans only, will be based only on the student's resources.

To apply for financial aid, you must submit an aid application each year. Our office must receive all application materials from you postmarked or received by April 14, 2016 including the results of the Free Application for Federal Student Aid (FAFSA) and the required 2015 federal tax forms. Late applications will be considered for federal student loans only. The deadline is strictly enforced!

Tips to Avoid Application Mistakes

To help you avoid mistakes that may cause you to miss the application deadline, please pay special attention to the items listed below. In addition, we recommend that you submit your application packet early, in person, to have it reviewed for completeness; or, use the submission checklist provided to ensure that all required materials are included.



- Enter the correct Cummings Federal School Code in Step Six on the FAFSA: **E00362**
- Sign documents (sign the tax return; the IRS e-file signature page is not acceptable)
- Submit tax schedules, W-2 and 1099-misc forms **with** your tax return
- Don't wait until the last minute.

The tax forms submitted to our office are often missing W-2 form, tax schedules or signatures. If you wait until the deadline nears to submit your forms, you may not have time before the deadline to retrieve and submit the missing items.

Application Assistance

Please do not hesitate to contact our office if you have any questions about the application process.

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TUFTS UNIVERSITY CUMMINGS SCHOOL OF VETERINARY MEDICINE

200 Westboro Road
North Grafton, MA 01536

Financial Aid Office

Telephone: (508) 839-8733

2016-2017 FINANCIAL AID APPLICATION INSTRUCTIONS FOR V17, V18 & V19

Applicants for institutional financial aid must be US citizens or permanent residents. International students who are entering second-year or greater are also eligible to apply for institutional aid. Basic federal aid application criteria may be found at <http://studentaid.ed.gov/>. International student aid resources may be found at <http://www.edupass.org/>.

To apply for institutional *and* federal financial aid, submit the application materials listed in the left-hand column. To apply for federal aid *only*, submit the materials listed in the right-hand column.

Institutional & Federal Aid Applicants Application Materials	Federal Financial Aid Applicant Application Materials
1. 2016-2017 Free Application for Federal Student Aid (FAFSA)	1. 2016-2017 Free Application for Federal Student Aid (FAFSA)
2. Cummings School Financial Aid Application	2. Cummings School Aid Application (page one, see 2 below)
3. Student's 2015 federal Income Tax Return (a signed copy)	3. If you opt NOT to use the IRS Data Retrieval option when completing the FAFSA, you may be required to submit an official IRS Federal Tax Transcript to Cummings.
4. Cummings School Parent Questionnaire	Parent information is not required if you are applying for federal aid only.
5. Parents' 2015 Federal Income Tax Return (a signed copy)	
Institutional financial aid is awarded solely on the basis of financial need.	Federal aid consists of Federal Direct Loans, Perkins Loans and Federal Work Study.

Parent information requirement: Although veterinary students are considered independent for federal funds, parent information must be provided on the FAFSA if you are applying for institutional aid. Institutional aid consists of need-based grants and loans from Cummings aid resources. Parent information is also required for consideration for one need-based federal loan program, the federal Health Professions Student Loan. Parent information provided on the FAFSA will not impact your eligibility for other federal loans.

Application Deadline: Thursday, April 14, 2016. Application materials must be postmarked by April 14th. If you miss this deadline, you will not be considered for institutional financial aid, however, you will still be considered for student loans. A recommended filing deadline of March 31, 2016 is advised.

- 2016-2017 FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA) Website: www.fafsa.ed.gov**
Plan to submit your FAFSA to the processor a few weeks before the Cummings aid deadline to allow enough processing time for Cummings to receive your results by the deadline. If your final 2015 tax return is not available when you complete the FAFSA, use estimated income figures on the FAFSA. The Cummings **Federal School Code** to be used in Step Six of the FAFSA is **E00362**. After your FAFSA has been processed, you will receive a Student Aid Report (SAR). Please verify that Cummings appears on the SAR. If you have not designated Cummings to receive your results, you must add our school code to your SAR using the FAFSA corrections process. Your **grade level** for FAFSA Question 29 is 7 for continuing graduate/professional or beyond. Your **degree** for FAFSA Question 30 is 8.

If you have not previously obtained a Federal Student Aid Identification Number (FSA ID), you must obtain one to complete the FAFSA. Your PIN may be used to electronically sign your FAFSA and to make corrections. Request or retrieve your PIN at <http://fsaid.ed.gov/npas/index.htm>.

- 2016-2017 CUMMINGS FINANCIAL AID APPLICATION**
This form must be submitted by students who are applying for institutional aid. Federal aid only applicants should submit page one of the Cummings Aid Application.
- STUDENT & SPOUSE/PROSPECTIVE SPOUSE FEDERAL INCOME TAX RETURN(S)**
A complete **signed** copy of your 2015 federal tax return, including all tax schedules, W-2, and 1099-MISC forms, must be received by the Financial Aid Office by the deadline. If you are not required to file a tax return, but you worked, you must submit copies of any W-2 and/or 1099-MISC statements you received.

SSN on Tax Return: Please remove/block out your SSN on the copy of the tax return you submit to Cummings.

4. 2016-2017 CUMMINGS FINANCIAL AID APPLICATION--PARENT QUESTIONNAIRE

If you are applying for Cummings institutional aid, you must submit this form regardless of your marital status and regardless of whether or not your parents currently support you. For exceptions, please see the Affidavit of Self-Supporting Status section below. The Parent Questionnaire must be postmarked by Thursday, April 14th.

Divorced/Separated Parents: Each parent must submit his/her own Parent Questionnaire. The Cummings School does not acknowledge financial arrangements made in divorce agreements. Step-parent information, if applicable, must also be included.

Exceptions: If you are unable to provide data for one or both of your parents due to exceptional circumstances (estrangement), you must complete a waiver request form to submit with your application. Cummings does not automatically exclude a parent’s information even if it was excluded at a school you attended previously. Your application for institutional aid will not be considered if you omit parental information without completing the proper waiver request.

5. PARENTS' FEDERAL INCOME TAX RETURN

A complete **signed** copy of your parents’ 2015 federal tax return including all tax schedules, W-2 and 1099-MISC statements, must be received by the Financial Aid Office by April 14th.

IMPORTANT TAX RETURN REQUIREMENT NOTICE:

Although estimated income information may be used on the FAFSA, we require that you provide a copy of your final tax return to our office by the deadline so we may verify and update your FAFSA data.

If you do not submit copies of your tax schedules, W-2 and 1099-misc forms along with the copy of your federal tax return you submit to our office, your application will not be considered for institutional financial aid. Tax schedules are typically part of your return if you have income from interest, dividends, business, capital gains, real estate, partnerships, trusts, etc. Review your return before submitting it to the Financial Aid Office to make sure you have included all required forms.

Exceptions for submitting the required final copy of the 2015 federal tax return may be made for individuals who are unable to complete their tax return because they are awaiting K-1 information (for individuals involved in businesses structured as partnerships). Estimated information and all other application materials are required by the deadline for those individuals.

Financial aid offers will not be made based on estimated tax returns or on a tax year other than 2015.

Affidavit of Self-Supporting Status: Exception to the requirement for parental information.

If you were financially self-supporting for a minimum of five years *prior* to your matriculation date and you meet minimum income requirements established by Cummings for each of the five years prior to matriculation, you may apply to be considered for institutional aid without your parents’ information. You will be required to certify that you have not and will not receive support from your parents for each of the five years prior to and during enrollment. Examples of support include money, gifts, loans, housing, food, clothes, car, medical care, payment of college costs, etc. You will also be required to submit copies of your federal tax returns for each of the five years prior to your matriculation date. You cannot have been claimed as a dependent in the last 5 years. To apply for self-supporting status, contact the aid office to obtain an Affidavit of Self-Supporting Status form. If you completed this process in the past, you do not have to complete this process again.

Outside Scholarship Information: Non-institutional aid resource information -<https://wikis.uit.tufts.edu/confluence/x/3iW1Ag>

Mailing Instructions 

Due to the processing timeframe, we will be unable to notify you if something is missing, therefore, it is your responsibility to review your information in SIS to make sure your application packet is complete. The following must be mailed by April 14, 2016; however, we recommend a filing deadline of March 31st to allow time for you to submit any missing items.

- 2016-2017 FAFSA – school receives results electronically after you complete FAFSA, file prior to April 14th
- 2016-2017 Cummings School Financial Aid Application
- 2016-2017 Cummings School Parent Questionnaire
- Student’s (Spouse/Prospective Spouse) signed copy of 2015 Federal Tax Return, including Schedules
- Student’s (Spouse/Prospective Spouse) W-2 Forms
- Parents’ signed copy 2015 Federal Income Tax Return, including Schedules
- Parents’ W-2 Forms

* Please do not submit copies your *state* tax returns to our office.

Remember, your FAFSA must be submitted to the processor a few weeks prior to the Cummings deadline in order for your results to be available in time to meet the Cummings deadline.

WE CAN HELP! Please do not hesitate to contact our office if you have any questions about the financial aid process. You may call (508) 839-8733 or email vet-finaid@tufts.edu.

CUMMINGS SCHOOL OF VETERINARY MEDICINE AT TUFTS UNIVERSITY
FINANCIAL AID APPLICATION

2016-2017

NAME (FIRST, M, LAST)		PERMANENT PHONE
PERMANENT ADDRESS (STREET, CITY, STATE, ZIP CODE)		LOCAL/CELL PHONE
STATE OF LEGAL RESIDENCE	DRIVER'S LICENSE No./STATE	COUNTY (LEGAL/PERMANENT)
EMAIL ADDRESS (PLEASE INCLUDE END DATE IF USING NON-TUFTS SCHOOL EMAIL ACCOUNT)		COUNTY (ACADEMIC YEAR)

PROGRAM

EXPECTED YEAR OF GRADUATION

DVM DVM/MPH DVM/LAM

2017 2018 2019 2020

MS ANIMALS & PUBLIC POLICY

MS CONSERVATION MEDICINE

MS INFECTIOUS DISEASE & GLOBAL HEALTH

Students enrolled in MS programs may apply for federal aid only. Federal aid consists of student loans and federal work study.

DO YOU WISH TO BE CONSIDERED FOR FEDERAL WORK STUDY?

2016 SUMMER (Continuing Students) 2016-17 ACADEMIC YEAR

LIVING ARRANGEMENTS DURING 2016-2017 ACADEMIC YEAR:

Parents Spouse Roommates Alone

PERMISSION TO RELEASE INFORMATION TO PARENTS OR SPOUSE: Do you authorize the Financial Aid Office to discuss your financial aid and student account with your parents or spouse, if married? Yes No

Please indicate any restrictions on the authorization provided: _____

EMAIL CONSENT: The Cummings School will send your financial aid notice by email. The aid notice will contain your name, cost of education and a breakdown of your federal and institutional aid eligibility. The notice, and all communications regarding financial aid, will be sent to the email address you provide to the Admissions Office or to your Tufts email address. By signing below, you are consenting to receive your aid information by email, unless you select to opt out. Hard copies may be requested any time.

CHECK THE OPT-OUT BOX IF YOU DO NOT AUTHORIZE OUR OFFICE TO SEND YOUR FINANCIAL AID INFORMATION BY EMAIL. **OPT-OUT:**

PLEASE INDICATE THE TYPE OF AID FOR WHICH YOU WHICH YOU ARE YOU APPLYING AND NOTE THE INSTRUCTIONS.

FEDERAL STUDENT AID (consists of Federal Direct Student Loans, Perkins Loans and Federal Work Study)
 Submit the [Free Application for Federal Student Aid \(FAFSA\)](#). Parent information is not required on your FAFSA for aid consideration for Federal Direct Loans, Perkins Loans and Federal Work Study. Please sign below and return this first page of the Cummings School application to the Financial Aid Office.

Cummings School FAFSA CODE: E00362

INSTITUTIONAL FINANCIAL AID & FEDERAL STUDENT AID
 DVM students/applicants who are applying for both institutional aid and federal aid must complete and submit all pages of the Cummings School Financial Aid Application. Institutional aid application checklist:

- 2016-2017 FAFSA (including parents' information unless waived via the Cummings Affidavit of Self-Supporting Status)
- 2016-2017 Cummings School Financial Aid Application
- 2016-2017 Cummings School Financial Aid Application--Parent Questionnaire
- Student's (Spouse/Prospective Spouse) **signed copy** of 2015 Federal Tax Return (including Schedules filed)
- Student's (Spouse/Prospective Spouse) W-2 Forms (attach your W-2 forms with tax documents)
- Parents' **signed copy** 2015 Federal Income Tax Return (including Schedules filed)
- Parents' W-2 Forms

I understand that I must provide accurate and timely application data and updates to receive financial aid consideration. Failure to do so may result in the discontinuance of application consideration and of any aid awarded. If you purposely give false or misleading information when applying for federal student aid, you may be fined, sent to prison, or both. I understand that changes in enrollment and satisfactory academic progress may impact financial aid eligibility. I understand that I may change consents provided above at any time.

Student's Signature

Date

Applicants for Institutional Aid Continue to page 2

STUDENT'S INFORMATION

Are you married or will you be married by May 31, 2017? NO Yes DATE OF MARRIAGE: _____

If you are married, or will be married by 05/31/17, you must include your spouse's/fiancé's/fiancée's income and asset information on this application. You must also submit a signed copy of his/her 2015 Federal Tax Return, including all tax schedules. If your marriage plans change **after** this application has been submitted, you must notify the Financial Aid Office.

ASSETS

Compare the amounts you report here and on your FAFSA for accuracy and explain any significant differences in the amounts reported

				What is it worth today?	Amount Owed?
Cash, savings and checking accounts				\$	XXXXXXXXXXXX
IRA, Keogh, 401K, Other Retirement/Pension value as of 12/31/15				\$	XXXXXXXXXXXX
Investments (include certificate of deposits (CD), money market funds, mutual funds, stocks, bonds, securities, etc.) Itemize on page 4 or a separate sheet				\$	\$
Home/Year Purchased		Purchase Amount	\$	\$	\$
Other Real Estate (itemize on a separate sheet if more than one property)				\$	\$
Business (if you had business income or losses, report a business value here)				\$	\$
Farm value and debt: Is the farm your primary residence?				\$	\$
Do you have, or are you the beneficiary of a trust fund?		No	Yes	\$	XXXXXXXXXXXX
If yes, describe terms and value on separate sheet. You may be required to submit a copy of the trust agreement.					
Does anyone have assets in your or your spouse's name?		No	Yes	If yes, describe terms and value on separate sheet.	
Year/Make/Model of your and your spouse's car(s)					
Car 1		Car 2			

INCOME: 2015

2015 Federal tax status: Filer Non-filer. Tax filers must submit a signed copy of tax return, W-2 forms & tax schedules.

Non-filers: If you did not file, and are not required to file a 2015 federal income tax return, list your employer(s) and any income received in 2015. Submit copies of your W-2 and/or 1099-misc forms. Provide this information for you (and your spouse if applicable).

Source(employer)	Amount	Source	Amount
a. _____	\$ _____	b. _____	\$ _____
c. _____	\$ _____	d. _____	\$ _____

Verification of 2015 Untaxed Income: Tax filers and non-filers must complete this section.

If you received financial support from family or friends in 2015, please include the amount in row g below and on your FAFSA, #45.

Cummings School will use your federal tax return to verify your taxable and certain untaxed income and tax allowances. The following sources of untaxed income do not appear on the tax return; therefore, all applicants must complete this section. List the amounts you and/or your spouse received from the following sources.

a. Child support you received for all children. Don't include foster care or adoption payments	
b. Housing, food, and living allowances paid to members of the military, clergy, and others (including cash payments and cash value of benefits) exclude value of on-base military housing/basic military housing allowance	
c. Veterans' non-education benefits and/or VA Educational Work-Study allowances	
d. Any other untaxed income or benefit not already reported elsewhere on this form. Don't include student aid, earned income credit, Workforce Investment Act educational benefits, or benefits from flexible spending arrangements, e.g., cafeteria plans	
e. Welfare benefits (don't include Food Stamps or subsidized housing)	
f. Social Security benefits received that were not taxed (such as SSI	
g. Cash received, or any money paid on your behalf (e.g. bills), not reported elsewhere on this form* * Money paid on your behalf is considered untaxed income for graduate students and should be reported as such. If you were a dependent undergraduate student in 2015, you should not include payments made by your parents here.	
h. Amount of any Public Assistance received in 2015 (food stamps)	
i. Amount of any Child Support Paid in 2015 (attach statement with name of recipient & child)	

EXPECTED RESOURCES: Assistance you expect to receive for the 2016-2017 academic year

Indicate the amount of financial assistance you will receive for the 2016-2017 academic year from (indicate each source using check-box) your parents, relatives, spouse's parents or other sources. Itemize on a separate paper if more than one source. \$ _____

OUTSIDE RESOURCES: You are required to notify the Financial Aid Office if you receive any form of outside assistance. List below assistance you expect to receive for the 2016-2017 academic year (not awarded by Cummings School). Include grants, scholarships, loans, veteran's benefits, Army Health Professions Scholarships and aid from any other source. You are required to notify our office in writing if you receive any additional aid after submitting this application. If more space is needed, please submit the information on a separate paper.

Source	Amount
	\$
	\$

STUDENT (& SPOUSE'S/PROSPECTIVE SPOUSE'S) 2016-2017 EXPECTED INCOME

In most cases, your expected income will be used to determine your eligibility for institutional aid. If you do not provide your expected income information below, your 2015 tax year income will be used in the analysis for institutional aid. Indicate the number of weeks you expect to be employed during the summer and academic year periods. If you will not be working, indicate "not working" for the appropriate period.

<u>Student's Employment Information</u>			<u>Spouse's (or Prospective Spouse's) Employment Information</u>		
Employer's Name	No. Weeks Employed	Weekly Pre-tax Earnings	Employer's Name	No. Weeks Employed	Weekly Pre-tax Earnings
Summer 2016 _____	_____	\$ _____	Summer 2016 _____	_____	\$ _____
Acad. Yr. 2016-17 _____	_____	\$ _____	Acad. Yr. 2016-17 _____	_____	\$ _____

Other expected taxable income (interest, dividends, other) for student & spouse: \$ _____

Other expected *untaxed* income for student & spouse (if applicable) not included elsewhere on this form: \$ _____

Student's Family Member Listing: Include only yourself, your spouse and your children.

Full name of family member	Age	Relationship to student	2016-2017 College Enrollment Status					
			Year in School	Full-time	Less than half-time	Name of College	Type of Degree	Cost of Attendance*
		Self		X		Cummings School	DVM	

*Cost of Attendance: Indicate cost minus any employer paid reimbursements you have received or will receive.

Changes in enrollment must be reported to the Cummings School aid office. You will be required to provide verification of enrollment at the start of the term for each family member you report as expected to be enrolled in for the 2016-2017 academic year. Your aid will be adjusted if a family member does not enroll in school as expected.

List all colleges you have attended. If you were enrolled in another health professions program, you must submit a Financial Aid Transcript to Cummings School that school. Most schools require a written request from you to forward your financial aid transcript.

Loan History: The aid office will obtain your federal student loan data from your FAFSA report. List other student loans below.

Student Loan History	Total Borrowed	Name of School	Unpaid Balance
Health Professions Student Loan (HPSL)	\$		\$
Private Education Loans	\$		\$
Other/	\$		\$

PROFESSIONAL INTERESTS & EXTRACURRICULAR ACTIVITIES

While most of the scholarship and loan monies administered by the Cummings School (including federal sources) are awarded solely on the basis of financial need, a few are restricted by the donors themselves to students with particular interests or experiences. Please complete the following section so we may consider you for all funding for which you may be eligible.

If you are from an economically or environmentally [disadvantaged background](#), please explain below or on a separate paper.

Do you intend to work in an: Underserved or Rural community? (If yes, check one or both) [Are you from a rural background?](#) Yes No

Indicate your professional interests by checking all that apply:

- Small Animal Medicine Large Animal Medicine Surgery: Small/Large Canine Equine Feline Wildlife International
 Research Lab Animal Medicine Shelter Medicine Other (please specify below)

Describe your long-term ambitions and goals.

What are your interests and hobbies outside of school? Are you involved in any organizations at school or in your community? Highlight any community/public service experience (present or past experience).

Discuss recent work experience. Include paid employment and volunteer work. If you will not be working this summer, how will you use your time?

Degree Information

Undergraduate Institution: _____
Type of Degree: _____ Major: _____
Graduation Date: _____ Honors Received: _____

Student Consent to Release Information

Pursuant to Section 438(b) (1) & (2) of the Family Education Rights and Privacy Act of 1974, I hereby consent to the Cummings School of Veterinary Medicine Financial Aid Office the release of the following: a) information regarding academic standing; including grades; b) biographical and extracurricular information as stated in application forms for admissions and financial aid; c) evidence of my financial need; d) other information a donor or organization may need for tax reporting purposes including my social security number, date of birth, etc. to donors or prospective donors of scholarship and/or loan funds of which I am or may be a recipient. Your consent is not mandatory for you to be considered for financial aid. Without your consent, however, we may be restricted in the type of funds for which we are able to recommend you.

Signature of student _____ Date _____

I have reviewed the answers to all questions on this form and I certify that the answers I have provided are accurate and complete. I promise to notify the Financial Aid Office in writing of any change in circumstances (marriage, income, tax information, etc.) and receipt of any additional outside sources of aid not listed on this application. **Failure to report changes or additional resources with 15 days may result in the cancellation of awarded aid.**

Student's signature _____ Date _____

Spouse's signature _____ Date _____

Return application to:

Tufts University Cummings School of Veterinary Medicine
Financial Aid Office, 200 Westboro Road, North Grafton, MA 01536
Email: vet-finaid@tufts.edu Telephone: 508-839-8733

Application Deadlines:

V20 DVM: Wednesday, March 2, 2016 (postmark date)

V17 V18 V19: Thursday, April 14, 2016 (postmark date)

MS Programs: Rolling Deadline,
May 16th Recommended

Student Living Expense Information

Please list your expense data as accurately as possible. If you shared expenses with a roommate, please include only your portion of the expense.

Your share of total monthly rent or mortgage	\$ _____
Groceries	\$ _____
Utilities	\$ _____
Auto (car payment, insurance)	\$ _____
Telephone/Internet	\$ _____
Gas (transportation).....	\$ _____
Books/Supplies	\$ _____
Medical Costs (out of pocket).....	\$ _____
Clothing	\$ _____
Child Care	\$ _____
Entertainment (include meals out)	\$ _____
Other Expenses: (please list)	
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
TOTAL MONTHLY EXPENSES	\$ _____

Your Name: _____ Date: _____

Signature: _____ V' _____

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CUMMINGS SCHOOL OF VETERINARY MEDICINE at TUFTS UNIVERSITY

2016-2017 FINANCIAL AID APPLICATION – PARENT QUESTIONNAIRE

Please note, our office is unable to accept forms and tax returns sent directly to our office by email or fax -- please adhere to mailing deadlines.

The Cummings School awards institutional financial aid solely on the basis of financial need as determined by institutional need analysis. Students who do not qualify for institutional aid will be considered for federal aid, which consists of student loans and work study grants.

This form is required to apply for institutional financial aid regardless of the student's current self-supporting status or marital status. This form may be excluded only if the student meets the Cummings School self-supporting criteria as detailed in the Financial Aid Application Instructions and completes the Cummings School Affidavit of Self-Supporting Status form. Parents who are divorced or separated must submit separate Parent Questionnaires. This form, and parent information, is not required if the student is applying for federal loans only.

FAFSA: Parent information must be provided on the Free Application for Federal Student Aid (FAFSA) <http://www.fafsa.ed.gov/> if the applicant wishes to be considered for institutional aid. In the case of divorced or separated parents, only one parent may enter information on the FAFSA.

FAFSA CODE: The Cummings School at Tufts University Federal School FAFSA Code: E00362

FSAID: Parents will need a FAFSA ID to add their information to the FAFSA. Obtain FSAID: <http://www.fsaed.ed.gov>

TAXES: Please note the requirement for a **signed** copy of your **2015** tax return by the application deadline.

Upon request, applicants who are selected for verification may be required to submit an official IRS tax transcript to the Cummings School.

Application deadlines: The deadline for 1st-year applicants (Class of 2020) is Wednesday, March 2, 2016 (postmark date).

The deadline for V17, V18 & V19 students is Thursday, April 14, 2016 (postmark date).

Student's Name:		Class	
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Please do not omit information. Information is required from both parents. Exceptions may be made with approval from the Financial Aid Office if extraordinary circumstances exist. The Cummings School does not acknowledge financial arrangements made in divorce agreements. If a student is unable to submit information for both parents, he/she must contact our office prior to the application deadline for additional instructions. If a parent is deceased, please indicate that below. Divorced/separated parents must complete separate forms including stepparent information if a parent has remarried.

Parent 1 Father Mother Stepparent

Parent 2 Father Mother Stepparent

Name _____

Name _____

Address _____

Address _____

Marital status: Married (include spouse's information in Parent 2 section)
 Unmarried

Occupation/title _____

Occupation/title _____

Employer _____

Employer _____

Date of retirement, if retired _____

Date of retirement, if retired _____

Parent 1 Date of Birth: _____

Parent 2 Date of Birth _____

Parent 1 State Residence _____

Parent 2 State Residence _____

Parents' number of family members: _____. List each member below. Include people you will support between 06/01/16 - 05/31/17. You should include the Cummings School student (already listed on first line below). Include other children if they are claimed as dependents for tax purposes or if they will be full time students during the 2016-2017 academic year.

Full name of family member	Age	Member's Relationship to student	2016-2017 College Enrollment Status						
			Year in School	Full-time	Less than half-time	Name of College	Type of Degree	Cost of Attendance*	Parents' Contribution
Cummings Applicant/Student		N/A		X		Cummings Vet.	DVM	Estimated: \$72,000/yr	

*Cost of Attendance: Indicate the expected cost minus any paid reimbursements you have received or will receive.

Changes in expected enrollment must be reported to our office. Students will be required to provide verification of enrollment at the start of the term for each family member reported as expected to be enrolled in for the 2016-2017 academic year. Aid will be adjusted if a family member does not enroll in school as expected.

IMPORTANT TAX RETURN REQUIREMENT NOTICE & USING ESTIMATES ON THE FAFSA

Although estimated income information may be used on the FAFSA, we require that you provide a copy of your final tax return to our office by our institutional aid application deadline so we may verify and update your FAFSA data.

If you do not submit copies of your federal tax schedules, W-2 & 1099-misc forms along with the copy of your federal tax return, your application will not be considered for institutional financial aid. Tax schedules are typically part of a tax return if income was derived from interest, dividends, business, capital gains, real estate, partnerships, trusts, etc. Review your return before submitting it to the Financial Aid Office to make sure any schedules you were required to file are attached.

Exceptions for submitting the required final copy of the 2015 federal tax return may be made for individuals who are unable to complete their tax return because they are awaiting K-1 information (for individuals involved in businesses structured as partnerships). Estimated information and all other application materials are required by the deadline for those individuals.

Financial aid offers will not be made based on estimated tax returns or on a tax year other than 2015.

SSN on Tax Return: For your protection, please remove/block out your SSN on the copy of the tax return you submit to TCSVM.

Your federal tax forms will be used to verify your taxable income and certain untaxed income and tax allowances. If you are not required to file a return, please submit copies of your W-2 forms and other income statements along with this application. The following sources of untaxed income do not appear on the tax return, therefore, all applicants must provide information below. **Provide an amount or enter N/A. Please do not leave any questions blank.**

- 01. 2015 Social Security benefits that were not taxed (submit copy of SSA statement)..... 01.
- 02. 2015 Welfare Benefits 02.
- 03. 2015 Child support received for all children..... 03.
- 04. Any other untaxed income or benefits such as workers compensation, housing & other living allowances received, deferred pension payments (itemize sources and amounts in #13 below) 04.

PARENTS' ASSETS *Avoid leaving home worth or amount owed, or any fields, blank.*

- | | What is it worth today? | What is owed on it? |
|---|-------------------------|---------------------|
| 05. Cash, savings, and checking accounts..... | <u>05.</u> | <u>XXXXXX</u> |
| 06. Homeowners: Year Purchased: _____ Purchase Amount \$ _____ Monthly mortgage: \$ _____ | <u>06.</u> | _____ |
| 07. Other real estate (Itemize in #13.)..... | <u>07.</u> | _____ |
| 08. Investments (Itemize in #13. Include trust funds, CD's, money market funds, mutual funds, stocks, bonds, other securities, etc.) Exclude retirement plans. | <u>08.</u> | _____ |
| 09. Business | <u>09.</u> | _____ |
| 10. Farm: Is the farm your primary residence? | <u>10.</u> | _____ |
| 11. Do you have any of the applicant's assets in your name? If yes, explain in #13..... | <u>11.</u> | _____ |
| 12. Do you own/lease a car(s)? _____ a. List Year, Make & Model _____
Total Car Payments/month: _____ b. List Year, Make & Model _____ | | |
| 13. Itemize and/or explain your responses to questions 04, 07, 08, and 11 below. | | |

If you retired in 2015, or had a change in employment/income, please explain special circumstances on a separate paper and submit supporting change in income documentation.

- 14. Do you authorize our financial aid staff to discuss your information with your son or daughter? Check one: Yes No
- 15. Email address our office may use to contact you: _____

All information provided on this form is true and complete to the best of my knowledge. If asked by an authorized official, I agree to give proof of the information I have provided on this form. I realize that if I do not give proof when requested, the student may not receive aid. If you purposely give false or misleading information when applying for federal student aid, you may be fined, sent to prison, or both.

Parent's signature Date Parent's signature Date