

Name _____ JTS School/Degree _____
(Last) (First)



Davidson Graduate School of Jewish Education

2012-2013 **DS** Application for Loans

(for the academic year September 2012-May 2013)

DAVIDSON SCHOOL

- *To receive the first disbursement of your loan(s) by the start of the Fall 2012 semester, submit this application by May 1, 2012.*
- *To apply for loans once the school year has begun, submit this application at least three weeks before you need the funds.*

THE FOLLOWING MATERIALS MUST BE RECEIVED TO COMPLETE YOUR APPLICATION:

- JTS Application (this application)
 - including the Verification Worksheet
 - including the Non-Filing Statement (if applicable)
- Student Aid Report (generated from the FAFSA)
- Your (and your spouse's) 2011 Federal Tax Return Transcript

OFFICE OF STUDENT FINANCIAL AID 3080 BROADWAY NEW YORK, NY 10027-4649
E-MAIL: FINANCIALAID@JTSA.EDU FAX: 212-678-8002 PHONE: 212-678-8007

NEW U.S. TAX RETURN REGULATIONS FOR FINANCIAL AID APPLICANTS

Beginning with the 2012-2013 academic year, U.S. government regulations require financial aid applicants (and their parents or spouse, if applicable) to submit U.S. Tax Return Transcripts. Financial aid offices may no longer rely on copies of tax returns to award financial aid. We want to ensure that the financial aid process runs smoothly for you and that you receive your financial aid award letter and have your award credited to your account without any delays or problems.

To expedite this process, the JTS Financial Aid Office has made some changes to our required tax return submission procedures. There are two options to submit tax documentation to qualify for financial aid consideration:

Option 1: Use this option if you are able to file your tax return electronically by February 15th:

1. Use the IRS Data Retrieval process when completing the FAFSA online (www.fafsa.ed.gov). You will be provided with instructions to link to the IRS while completing the FAFSA. If you choose to use the IRS Data Retrieval Tool, certain data elements will be automatically populated for you on the FAFSA. Because this data comes directly from the tax return you filed with the IRS, you will not need to submit any other tax documentation to the financial aid office - neither tax transcripts nor copies of tax returns (although you may be required to provide proof of untaxed income).

2. File your tax return electronically at least two weeks prior to using the IRS retrieval tool. You will need to file by February 15th, 2012 to ensure that you meet JTS' March 1, 2012 financial aid deadline.

Please note: *The IRS data retrieval tool will be not be available until February 1, 2012 on the FAFSA website. To use the IRS retrieval tool, you must complete your FAFSA after February 1.*

Option 2: Use this option if you cannot file your tax return electronically by February 15th or if you file a paper return. *BOTH* steps 1 *AND* 2 must be completed:

1. Submit a signed copy of your (and your parents' or spouse's if applicable) completed U.S. tax return (form 1040, 1040A or 1040EZ) with your JTS financial aid application by the March 1, 2012 deadline. Submitting a signed copy of required tax returns by March 1, along with your completed financial aid application, will guarantee that your application will be considered for financial aid.

Please note: *No exceptions will be made – the completed application and tax return(s) must be submitted by March 1st. Prepare your tax returns by March 1st to ensure that you do not miss this deadline. You only need to send us an exact copy of the return that you will be submitting to the IRS by March 1st even if you and your family do not actually file the returns with the IRS until April 15th.*

2. You (and your parents or spouse if applicable) must submit a U.S. Tax Return Transcript to the JTS Financial Aid Office by May 1, 2012 to actually receive your financial aid. Your financial aid award will not be disbursed unless we receive your U.S. Tax Return Transcript(s) by May 1st.

You may submit your U.S. Tax Return Transcript by either of these two methods:

- Using the IRS Data Retrieval Tool when completing or correcting your FAFSA online. You will not need to submit a hard copy of the Tax Return Transcript if you use the retrieval tool.

Please note: To be eligible to use the IRS retrieval tool, you must already have filed your federal tax return, and the IRS must have had time to process it. (The IRS processing time can take 2-8 weeks, depending on whether you filed electronically or on paper.)

- Requesting a tax return transcript from the IRS. Your Tax Return Transcript should be available between 2 and 8 weeks from the time you file your tax return with the IRS, depending on whether you file electronically or on paper. To request your Tax Return Transcript:
 1. Go to the IRS website www.irs.gov.
 2. Under the “Tools” section on the homepage, click “Order a Tax Return or Account Transcript”.
 3. Follow the instructions to order your Tax Return Transcript. (Make sure you do *NOT* order a Tax “Account” Transcript, as this form does not have the required information on it.)
 4. You should receive your Tax Return Transcript within 5 to 10 days.
 5. When you receive your Tax Return Transcript, submit it to the JTS Financial Aid Office.

IF YOU HAVE ANY QUESTIONS ABOUT SUBMITTING YOUR TAX RETURN TRANSCRIPT TO OUR OFFICE, PLEASE CONTACT THE JTS FINANCIAL AID OFFICE AT FINANCIALAID@J TSA.EDU. IF YOU HAVE ANY QUESTIONS ABOUT USING THE IRS DATA RETRIEVAL TOOL AS YOU COMPLETE THE FAFSA, PLEASE USE THE FAFSA ON THE WEB “LIVE HELP” OR CALL THE FAFSA HOTLINE AT 800-4-FED-AID.

PERSONAL INFORMATION

Last Name: _____ First Name: _____ M.I.: _____

Date of Birth: _____ - _____ - _____ (MM-DD-YY) Social Security Number: _____ - _____ - _____

Permanent Address: _____
_____ ZIP: _____ Phone: (_____) _____

Mailing Address (if different) {Valid until _____ (MM-DD-YY)}:
_____ ZIP: _____ Phone: (_____) _____

E-Mail Address: _____

Cell Phone: (_____) _____

Are you a U.S. citizen? _____ If not, are you a Permanent Resident? _____

IF A PERMANENT RESIDENT, PLEASE PROVIDE A PHOTOCOPY OF YOUR ALIEN REGISTRATION (GREEN) CARD!

ENROLLMENT INFORMATION

****TO RECEIVE ASSISTANCE, YOU MUST ENROLL FOR A MINIMUM OF SIX CREDITS EACH SEMESTER AT JTS.****

In the 2012-2013 Academic Year what program will you be in?

_____ M.A.; _____ D.H.L.; _____ Ed.D.

Year in JTS school beginning September 2012:

_____ 1st year; _____ 2nd year; _____ 3rd year; _____ 4th year; _____ 5th year & beyond

When do you expect to complete your JTS program? (Graduation date) _____ / _____ (MM/YYYY)

In the 2012-2013 Academic Year, where do you plan to live?

_____ JTS Residence Hall (Brush or Goldsmith)

_____ Off Campus

_____ I will be a Distance Learning student

OUTSIDE SCHOLARSHIPS

If you are receiving any outside scholarships, fellowships or awards for the 2012-2013 academic year, list sources and amounts:

Source _____ Amount \$ _____ Application Pending or Awarded?

Source _____ Amount \$ _____ Application Pending or Awarded?

CERTIFICATION

I certify that all of the information on this form is true and complete to the best of my knowledge.

Student's Signature _____ Date _____

****Handwritten signatures are required on all financial aid application forms.****

2012-2013 Verification Worksheet

Federal Student Aid Programs

Your application was selected for review in a process called "verification". In this process, JTS will be comparing information from your application with copies of your (and your spouse's) 2011 Federal Tax Return Transcripts, or with W-2 forms or other financial documents. Federal regulations require schools to request this information before awarding Federal aid. If there are differences between your application information and your financial documents, JTS may need to correct your Student Aid Report (SAR).

Complete this verification form and submit it to the JTS financial aid office as soon as possible.

What you should do

- ❶. Collect your (and your spouse's) financial documents (Federal Tax Return Transcripts, W-2 forms, etc.).
- ❷. Contact your JTS financial aid administrator if you have questions about completing this worksheet.
- ❸. You (and your spouse if married) should complete and sign the worksheet.
- ❹. Submit the completed worksheet, tax forms, and any other documents JTS has requested to your JTS financial aid administrator.
- ❺. Your JTS financial aid administrator will compare information from your submitted documents.

A. Student Information

Last Name	First Name	M.I.	Social Security Number
Address (include apt. no.)			Date of Birth
City	State	Zip code	Phone Number (include area code)

B. Family Information

List the people in **your household**; include:

- yourself and your spouse if married, and
- your children, if you will provide more than half of their support from July 1, 2012 through June 30, 2013, and
- other people if they currently live with you, and you provide more than half of their support and will continue to provide more than half of their support from July 1, 2012 through June 30, 2013.

Also write in the name of the college for any household member who will be attending college at least half-time between July 1, 2012 and June 30, 2013, and will be enrolled in a degree, diploma, or certificate program. If you need more space, attach a separate page.

Full Name	Age	Relationship	College
Marsha Cohen (example)	24	Wife	City University
		Self	

C. Student's Tax Forms and Income Information (all applicants)

Independent

1. Check only one box below.

- Check if you have transferred your 2011 tax information into your 2012-2013 FAFSA using the IRS Data Retrieval Tool.
- Check if you are attaching a copy of your 2011 Tax Return Transcript.
- Check if you are attaching a signed copy of your 2011 tax return form (the 1040, 1040A or 1040EZ). REMEMBER: You must submit a copy of your Tax Return Transcript to the JTS financial aid office by May 1, 2012.
- Check here if you will not file and are not required to file a 2011 U.S. Income Tax Return.

2. Funds received for child support and other untaxed income. (See worksheets A&B of the Free Application for Federal Student Aid)

Sources of Untaxed Income	2011 Amount	Sources of Untaxed Income	2011 Amount
a. Child Support	\$	e.	\$
b. Social Security (non-taxed)	\$	f.	\$
c. Welfare (including TANF)	\$	g.	\$
d. Food Stamps	\$	h.	\$

3. If you did not file and are not required to file a 2011 Federal income tax return, list below your employer(s) and any income received in 2011 (use the W-2 form or other earnings statements if available).

Sources	2011 Amount
	\$
	\$
	\$

D. Spouse's Tax Forms and Income Information (if student is married)

1. Check only one box below.

- Check if you and your spouse did or will file a joint return.
- Check if your spouse filed a separate return and you are attaching a copy of your spouse's 2011 Tax Return Transcript.
- Check if your spouse filed a separate return and you are attaching a signed copy of your spouse's 2011 tax return form (the 1040, 1040A or 1040EZ). REMEMBER: You must submit a copy of your spouse's Tax Return Transcript to the JTS financial aid office by May 1, 2012.
- Check here if your spouse will not file and is not required to file a 2011 U.S. Income Tax Return.

2. Funds received for child support and other untaxed income. (See worksheets A&B of the Free Application for Federal Student Aid)

Sources of Untaxed Income	2011 Amount	Sources of Untaxed Income	2011 Amount
a. Child Support	\$	e.	\$
b. Social Security (non-taxed)	\$	f.	\$
c. Welfare (including TANF)	\$	g.	\$
d. Food Stamps	\$	h.	\$

3. If your spouse did not file and is not required to file a 2011 Federal Income Tax return, list below your spouse's employer(s) and any income received in 2011 (use the W-2 form or other earnings statements if available).

Sources	2011 Amount
	\$
	\$
	\$

E. Sign this Worksheet

By signing this worksheet, I (we) certify that all the information reported on it is complete and correct. If married, spouse's signature is optional.

Student Date

Spouse Date

WARNING: If you purposely give false or misleading information on this worksheet, you may be fined and sentenced to jail as indicated by US federal government regulations.

Handwritten signatures are required on all financial aid application forms.



Davidson Graduate School of Jewish Education

JTS 2011 NON-FILING STATEMENT

DS 2012-2013 Financial Aid Application

STUDENT'S NAME _____ SSN _____

SECTION ONE: STATEMENT OF INCOME

WHO MUST COMPLETE THIS SECTION:

Students and/or Spouses who will **not** file a 2011 Federal Tax Return

Student Spouse My/Our income in 2011 was _____
(please check all that apply)

=====

SECTION TWO: EXPLANATION OF HOW 2011 EXPENSES WERE MET

Please list the sources and amounts of money received to pay expenses:

Source of money for 2011: _____ Amount: _____

Source of money for 2011: _____ Amount: _____

Source of money for 2011: _____ Amount: _____

Source of money for 2011: _____ Amount: _____

*****W-2 forms are required. Attach all W-2s to this form.*****

=====

SECTION THREE: SIGNATURES

I certify that I have not filed and will not file a 2011 federal tax return.

I also certify that all the information on this form is true and correct to the best of my knowledge.

Only the non-filing individual(s) must sign this form.

Student's Signature _____ Date _____

Spouse's Signature _____ Date _____

Handwritten signatures are required on all financial aid application forms.