

INFORMATION AND INSTRUCTIONS FOR COMPLETING JTS FINANCIAL AID APPLICATIONS

JTS APPLICATION FORM:

Complete all information on the JTS financial aid application form and submit it promptly. Please type or print all information legibly. **All items must be completed.** Missing or incorrect information will cause long delays or prevent the processing of your application. If you are unsure about any information (such as the number of credits, date of graduation, name of dorm, cost of apartment, etc.) please estimate using the larger amount, later date, most preferred dorm, etc.

FAFSA:

The FAFSA (both new and renewal applications) is available in paper and electronic formats, and should be completed as soon as possible after January 1, 2009. The web-based version of the FAFSA is available at www.fafsa.ed.gov (after 1.1.09). Step by step instructions are available at this site. FAFSA on the Web offers several benefits, including:

It's Fast→You will get your Student Aid Report (SAR) 7-14 days sooner than with the paper form.

It's Easy→Your FAFSA will be more accurate than a paper application, since the FAFSA on the Web has built-in edit checks to catch simple errors. Students and parents are only asked the questions they need to answer. Questions that don't apply are skipped. Extensive on-line help is available.

→ As an aid to completing FAFSA on the Web, you may complete a [FAFSA on the Web Worksheet](#) before going online to complete the actual FAFSA.

If you require a paper version of the FAFSA, you may request that one be mailed to you by calling 1-800-4-FED-AID.

If you filed a FAFSA last year you should complete an online renewal application. If you did not file a FAFSA last year, you should complete an original online FAFSA.

PROFILE:

Follow the instructions in the [CSS/Financial Aid Profile Student Guide](#).

Complete the CSS Profile Application via the internet (www.collegeboard.com) as soon as possible.

PLEASE NOTE: YOU ARE REQUIRED TO COMPLETE TWO SEPARATE FORMS.

The FAFSA is used to determine your eligibility for Federal financial aid programs. The PROFILE is used to determine your eligibility for Institutional funding.

CODES:

It is very important that the correct codes be used in completing the FAFSA and PROFILE. Please use the code corresponding to your school, as listed below:

FAFSA CODES:

The JTS Institutional code for the **FAFSA** is 002740

The Barnard Institutional code for the **FAFSA** is 002708

(Students in the **Barnard Double Degree Program** must include both the JTS and Barnard's code on the PROFILE and FAFSA so a processed copy will be sent to both schools.)

PROFILE CODES:	List College	2339
	Barnard College	2038
	Miller Cantorial School	2618
	Rabbinical School	2470
	Graduate School & Davidson School	2679

INCOME TAX RETURN:

Submit complete *signed* copies of your 2008 Federal tax return, your spouse's 2008 Federal tax return and your parents' 2008 Federal income tax return to the JTS Financial Aid Office before the March 1, 2009 deadline. If you did not or will not file a tax return, please complete the enclosed Non-Filing Statement. If you are engaged and plan to be married before August 31, 2009, please submit your fiancée's 2008 tax return.

If you will not complete your tax returns by March 1st, please let us know the date that the returns will be available. All tax returns are due by April 15th.

VERIFICATION WORKSHEET:

Complete and sign the enclosed verification worksheet. List College students complete the "Dependent worksheet"; all other students complete the "Independent worksheet".

List College Joint Program (w/Columbia-School of General Studies)

List College students in the Joint Program with Columbia are not required to submit a separate application for financial aid to Columbia. All funds are awarded through the JTS Office of Student Financial Aid.

List College Double Degree Program (w/Barnard)

All students in the Barnard Double Degree Program are **required** to apply to both Barnard and JTS for aid. Link to the [Barnard Double Degree financial aid forms and instructions](#) and list both the Barnard code and the JTS code on the PROFILE and FAFSA.

The additional costs of attending the Double Degree program will not be considered by JTS if you do not submit a financial aid application for assistance to Barnard.

Ph.D., Ed.D. Students

Ph.D. and Ed.D students are considered for merit fellowships only, and should use these materials only if interested in applying for a Stafford Student Loan.

Fellowship Recipients

Students who receive fellowship funding from either outside agencies or internal (JTS) sources must notify the JTS Financial Aid Office. These awards impact upon your eligibility for both Federal student loans and JTS financial aid. When you receive notification of any fellowship award or grant you must forward a copy to the Financial Aid Office, or notify us in writing.

Canadian Students

Canadian students may use the regular application materials and submit copies of the most recent Canadian tax return. Please convert Canadian dollars to US dollars when completing the PROFILE. Canadian students are not required to complete the FAFSA. Although you are not eligible for U.S. Government student loans, you should consider the possibility of obtaining assistance from the Canada Student Loan Program.

New York State Residents: Tuition Assistance Program (TAP)

New York State residents who complete the 2009-2010 FAFSA and who list a N.Y. State school on the FAFSA will automatically be sent a preprinted TAP application from the New York State Higher Education Authority (HESC). Upon receipt of the application, students must return the application with the appropriate signatures to HESC.

List College and Graduate Students who are residents of New York State and plan to be a full-time (12 credits or more per semester) matriculated student are eligible to apply to the New York State Tuition Assistance Program (TAP). Undergraduate students who have received institutional scholarships and are subsequently notified of a TAP award will have their scholarships reduced by the amount of the award. Graduate students who have received institutional scholarships and are subsequently notified of a TAP award may have their scholarships reduced by the amount of the TAP award, if their total awards exceed their demonstrated need.

RABBINICAL STUDENTS AND CANTORIAL STUDENTS PURSUING THE DIPLOMA OF HAZZAN ARE NOT ELIGIBLE FOR TAP.

QUESTIONS???

WE WILL BE HAPPY TO ANSWER ANY OF YOUR QUESTIONS.

E-MAIL: financialaid@jtsa.edu

HOW FINANCIAL AID IS DETERMINED

1. JTS assumes that it is the obligation of the student's family to finance education. When the total resources provided do not meet expenses, JTS, with the help of federal and state programs, will provide assistance to enable a student to obtain a JTS education.
2. Financial assistance includes gift aid (scholarships and grants) and loans which may be offered as one program or through a combination of programs.
3. In determining a student's resources, many factors are considered, including:
 - a) parental income
 - b) parental assets
 - c) student/spouse earnings
 - d) student/spouse assets
 - e) family size
 - f) number of siblings enrolled in college, full-time.
- JTS expects a minimum contribution from all students, regardless of their income and assets, in assessing the need for institutional funds. Students may receive the maximum Title IV funds for which they are eligible.
4. Before awarding institutional scholarships, JTS will consider outside or private scholarships already awarded to the student. If students receive outside funding after a financial aid award has been made, JTS reserves the right to reduce its offer accordingly.
5. Awards are made on the basis of financial need as determined by needs analysis documents, the PROFILE and FAFSA. However, the Financial Aid Office may adjust the estimate of need indicated by these documents in consideration of unusual circumstances and with the submission of supporting documentation.
6. The total amount of financial assistance offered a student shall not exceed the demonstrated need for aid after considering all other resources available. JTS offers up to 100% of demonstrated need for undergraduates and up to 75% for other students.
7. Financial need is the difference between the estimated cost of education for one year and what you and your family can be expected to contribute.

COST OF EDUCATION INCLUDES:

Tuition and Fees
Room and Board
Books and Supplies
Personal Allowance
Travel

RESOURCES INCLUDE:

Parental Contribution from
Income and Assets
Student/Spouse Contribution
from Income and Assets
Private Scholarships, Grants,
and Loans

Cost of Education minus Resources = Demonstrated Financial Need