



# Financial Aid Estimator

For Independent Students

An initial look at what your  
financial aid award could be.



The College of  
**St. Scholastica**  
Learning to Touch the World

## INSTRUCTIONS FOR INDEPENDENT STUDENTS

This Student Aid Estimator is designed for U.S. citizens (or permanent residents) who are independent of their parents for support. According to federal regulations, you are independent if you can answer “yes” to one or more of the following statements. Please indicate which statements apply to you.

# Student Aid Estimator

2010-2011  
Academic  
Year

(Must be  
submitted by  
Jan. 15, 2010.)

- Yes You were born before Jan. 1, 1987.
- Yes You are an active-duty member or a veteran of the U.S. Armed Forces.
- Yes You will be a graduate or professional student in 2010-2011. Will you be working on a master’s or doctorate program during the 2010-2011 school year?
- Yes You are married.
- Yes Both your parents are deceased, or after your 13th birthday you were in foster care, a ward of the court or legally adopted.
- Yes You are an emancipated minor or are in legal guardianship as determined by a court in your state of legal residence.
- Yes At any time on or after July 1, 2008, your high school or school district homeless liaison determined that you were an unaccompanied youth who was homeless.
- Yes At any time on or after July 1, 2008, the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determined that you were an unaccompanied youth who was homeless.
- Yes At any time on or after July 1, 2008, the director of a runaway or homeless youth basic center or transitional living program determined that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless.
- Yes You have legal dependents (other than a spouse) and provide more than 50% of their support.

If you don’t meet any of these criteria or have questions about them, please call us for more information.

The information on this form will be used to estimate your eligibility for student financial aid for the 2010-2011 school year. The Free Application for Federal Student Aid (FAFSA) that you will eventually complete collects a great deal more information with more detailed instructions than this early estimator. If your financial circumstances are unusual or complicated, please contact us to find out how to complete this form and still receive an accurate estimate.

### Divorced, Separated, or Widowed Students

If you are married, include information about yourself and your spouse. If you are divorced, separated, or widowed, do not include information about your spouse.

### Foreign Tax Filers

If you filed a tax return in a foreign country, check the box marked “Form 1040 [1]” under question 12. Convert all figures in questions 14 through 22 to U.S. dollars, using the exchange rate that is in effect today. For currency exchange, you may go to the following Web site: <http://finance.yahoo.com/currency?u>

### Family Information

10. **Number of family members:** Enter the number of people that you will support between July 1, 2010, and June 30, 2011. Include yourself, your spouse (if applicable), and children who will receive more than half of their support from you. If you support others, please call us to see if they should be included.
11. **Number in college:** Of the people included in question 10, how many will be enrolled at least half-time in a college degree or certificate program between July 1, 2010 and June 30, 2011? Be sure to include yourself.
16. **2008 Income earned from work:** If you answered questions 13 through 15, include amounts that you and your spouse earned from working in 2008 from your 2008 Form 1040-lines 7, 12, and 18; or Form 1040A-line 7; or Form 1040EZ-line 1. **Report earnings for you and your spouse separately.** (If you skipped questions 13 through 15, include earnings for you and your spouse from work in 2008. Add up earnings for you and your spouse from W-2 forms and other earnings from work that are not reported on W-2 forms.)
17. Include any tax-deferred IRA, Keogh, 401(k), and 403(b) plan payments made in 2008, as reported on the W2 Form in Box 12a-12d, codes D, E, F, G, H and S, 2008 nontaxable interest and dividends, and any welfare benefits (other than food stamps), child support, workers’ compensation, etc. received in 2008.
18. **2009 Income change:** Your financial aid eligibility for 2010-2011 will be based on your 2009 income. Write in the amount that you expect your income, as well as your spouse’s income, to increase or decrease between 2008 and 2009. Be sure to add a “+” for an expected increase or a “-” for an expected decrease.
21. **Real estate and investments:** Include real estate (other than your home), trust funds, money market funds, mutual funds, certificates of deposit, stocks, bonds, other securities, installment and land sale contracts, the value of prepaid tuition plans, etc. *minus* any debt that is related to these assets. Do not include the value of life insurance and retirement plans (pension funds, annuities, IRAs, Keogh plans).

Please make a  
copy of this for  
your records.



**Office of Admissions**

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Duluth, MN 55811-4199  
218.723.6046  
800.249.6412

**Web site/E-mail**

[www.css.edu/financialaid.xml](http://www.css.edu/financialaid.xml)  
[admissions@css.edu](mailto:admissions@css.edu)  
[finaid@css.edu](mailto:finaid@css.edu)

**TTY/TDD:**

(218) 723-6790

**FAFSA Web site:**

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)



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