

Ada Comstock Scholars Program Application for Financial Aid 2018–19



FINANCIAL AID POLICIES

Applicants who are determined by Student Financial Services to need assistance in meeting educational expenses, and who submit all required documents and information by the published deadlines, will be eligible for Smith's need-based financial aid. Aid and admission decisions are mailed at the same time.

If you do not complete your financial aid application by the published deadlines, prior to admission to Smith, you will not be eligible to apply for institutional aid until you have completed 32 credits at Smith. You will still be eligible to apply for federal loans, Federal Pell grants, state grants and some campus jobs. Please note that this policy does not apply to students who applied for but were denied financial aid prior to admission to Smith.

International applicants who do not apply for aid at the time of admission cannot apply for aid for any subsequent period of enrollment.

Please note: International applicants who are applying for need-based aid may not apply for January entrance.

INSTRUCTIONS

The Office of Student Financial Services is dedicated to working with all students during the application process and throughout their time at Smith to help them finance their education at Smith. It is crucial that applicants complete all forms in a timely manner; late applications jeopardize awards. Please keep a copy of all documents submitted.

In completing the required forms, use the most accurate figures available to you. Estimate carefully if you do not have full information to be able to meet deadlines. Your financial aid application will not be considered until all requested documents and information have been received. Be sure to call Student Financial Services if you have an unavoidable delay or if there is a drastic change in your financial circumstances.

HOW TO REACH US

If you have any questions, please contact us (see the upper right-hand corner of this form). Please visit

www.smith.edu/sfs/portal for additional resources and information.

COMPLETING THE FINANCIAL AID APPLICATION PROCESS

All of these forms except the FAFSA can be downloaded from our Web site at www.smith.edu/sfs/portal. With the exception of the FAFSA, which must be completed electronically, all materials should be sent directly to Student Financial Services.

REQUIRED FORMS

1. Free Application for Federal Student Aid. Complete the Free Application for Federal Student Aid (FAFSA) 2018–19. File online at www.fafsa.ed.gov. Be sure to authorize release of the information to **Smith College, federal code number 002209**. Remember that federal processing of this form takes two to four weeks. Our deadline of February 1 refers to the date by which we must receive the data from the federal processor.

2. Ada Comstock Scholars Program Application for Financial Aid. Complete the Ada Comstock Scholars Program Application for Financial Aid, and return it to Smith's Student Financial Services by February 1.

3. Federal Income Tax Returns. Submit signed copies of your and your spouse or partner's 2016 federal income tax returns, including all pages and schedules as well as copies of W-2 forms. If you or your spouse or partner will not file a 2016 federal tax return, an IRS non-filer's statement must be completed (the form can be downloaded at www.smith.edu/sfs). Official statements must be provided showing amounts received from Social Security, public assistance, etc.

4. Business/Farm Tax Returns. Submit a tax return for each corporation, partnership, business or farm in which you or your spouse or partner hold an interest (active or passive). If the interest is in a corporation or partnership, attach copies of the most recent business tax return (forms 1065, 1120, 1120S, K-1). Sole proprietors and farmers need to include Schedules C and/or F of their most recent federal tax return.

FINANCIAL AID DEADLINES

Required documents	Return to	September	Date sent	January	Date sent
		Entrance Deadline		Entrance Deadline	
Free Application for Federal Student Aid (FAFSA), Smith College federal code number 002209	Complete online at www.fafsa.ed.gov	February 1	_____	November 15	_____
Ada Comstock Scholars Program Application for Financial Aid	Student Financial Services	February 1	_____	November 15	_____
Signed copies of complete federal tax returns and W-2s for 2016 for student and spouse or partner	Student Financial Services	February 1	_____	November 15	_____
Business tax returns, if appropriate	Student Financial Services	February 1	_____	November 15	_____

Due February 1

Ada Comstock Scholars Program
Application for Financial Aid 2018–19

Please print all information.

APPLICANT INFORMATION

Name _____
Last First Middle

Address _____
Number Street City State ZIP code

Mailing address (if different) _____
Number Street City State ZIP code

Legal state of residence _____ Telephone () _____ Date of birth _____
Month Day Year

E-mail address _____

Smith ID or last four digits of Social Security number _____

ENROLLMENT PLANS FOR 2018–19

Please check one for each semester.

- Fall semester: Full time (16 or more credits) Full time (12–15 credits) Part time (8–11 credits) Part time (0–7 credits)
Spring semester: Full time (16 or more credits) Full time (12–15 credits) Part time (8–11 credits) Part time (0–7 credits)

HOUSING PREFERENCE

Please check one. Your tentative financial aid will be based on the preference indicated here. Please be aware that final housing decisions are made by the Residence Life department. The information you share on this form is not directly communicated to the Office of Residence Life. You must follow the Office of Residence Life process to secure on campus housing. (Please see www.smith.edu/reslife.) Once your housing has been finalized for the upcoming year, your award will be adjusted if necessary.

- I will come to campus without partner or children and would like to live in a college house.
 Room and board (includes meal plan)
 Room only
- I will come to campus without pets and would like to be considered for a two bedroom family housing apartment. (Conway House).
- I will commute from my current address or will live off-campus in the Northampton area. Number of miles from home to campus, one way _____

NOTE: Your aid award will be based on the type and availability of the housing you select and the number of credits you take.

HOUSEHOLD INFORMATION

1. Give information for all others in your household in 2018–19, whether they are enrolled in school or college, and notify us of any changes. *Include anyone dependent on you for support or anyone who shares the support of the household.* Use back of form to list additional members. If you expect that your household size will be different after you enroll, please use the back of this form to explain.

Full name	Age	Relationship to you	If member is school age, name of school/college in 2018–19

2. Will you have child care expenses in 2018–19? Yes No If yes, estimate total amount per year \$ _____ for _____ (no.) children

3. Your occupation	Your spouse or partner's occupation
Employer	Employer
Will you continue to work for this employer during the 2018–19 school year? <input type="checkbox"/> Yes <input type="checkbox"/> No	Will your spouse/partner continue to work for this employer during the 2018–19 school year? <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, how many hours per week?	If yes, how many hours per week?

4. Are you or is your spouse or partner self-employed? Yes No

5. Does the family hold an interest in any business or farm? Yes No

If the answer to 4 or 5 is yes, the most recent sole proprietor partnership or corporate federal tax returns are required.

FINANCIAL RESOURCES

We may be able to use your estimated year income in preparing your award determination. Please be sure to include this important information.

Income	Yourself		Your spouse or partner	
	Estimated 2017	Estimated 2018	Estimated 2017	Estimated 2018
Paid work and tips
Worker's compensation
Social Security/SSI
Child support
Alimony
Housing allowance (military, clergy)
Voluntary contributions to tax-deferred retirement program
Benefits/Resources				
Housing assistance
Vocational rehabilitation
Veterans' benefits
Unemployment compensation
Employer tuition benefits
Other (explain)

If you own your home, complete the following.

Original purchase price	Year of purchase	Current market value
Debt owed	Monthly mortgage payment	Monthly equity loan payment
Investments	Market Value	Debt Owed
Savings/Money Market	.....	.....
Mutual Funds	.....	.....
Stocks and bonds	.....	.....
Real estate (other than house)	.....	.....
Other (explain)	.....	.....

Are you a beneficiary of any trust(s)? Yes No If yes, complete the following.

Established by	Year	Type of trust
Terms of distribution		

Send most recent copy of IRS Form 1041 or 5227 and a copy of the trust agreement.

Other

Please explain any other circumstances here or on the back of this form or on a separate sheet with your name and Smith ID number on it.

STUDENT ACCOUNT AUTHORIZATION

I, the student, authorize Smith College to apply Federal Title IV financial aid funds to allowable institutional charges such as tuition, room, board, and required fees and also to other educationally related expenses that might be posted to my student account.

Examples of other charges are computer software and equipment, optional health insurance charges and other medical expenses, late payment fees and bad check fines, library fines and miscellaneous housing charges.

I understand that this authorization can be rescinded at any time by submitting a signed statement to Student Financial Services.

Authorization: Yes No

STATEMENT OF UNDERSTANDING

I/we understand that information provided on this and other documents may be shared with agencies from which aid is requested and with donors if aid is offered and accepted.

I, the student applicant, certify that I have not defaulted on any federally supported student loan (Federal Direct/Stafford/GSL, Perkins/NDSL, SLS or PLUS), and that I do not owe a refund on any federally supported student grant (Federal Pell, SEOG or SSIG) for attendance at any educational institution.

I/we certify that all information presented is correct at this time, and that I/we will send timely word of any significant change in resources or family situation, or of the receipt of other scholarships or grants.

Applicant's signature	Date
Signature of spouse or partner	Date

ESTIMATED EXPENSES: FOR REFERENCE

The budget year used for Ada Comstock students covers **nine months**, from September 1 through May 31. Expenses are for tuition, fees, books, supplies, commuting costs and child care if needed. Expenses will vary according to the size of your household and the number of credits for which you enroll. Full-time study for an Ada Comstock student is a minimum of 12 credits each semester, and you must be enrolled in at least eight credits per semester to be eligible for institutional financial aid. College grant aid cannot exceed college-billed fees.

In addition to billed fees, you will need to cover the cost of books and supplies, personal expenses, travel and optional items such as phone service. The costs of books will vary with the courses you take and the availability of secondhand books, but you should plan to spend at least \$100 per four-credit course.

2017–18 Fees*	Semester	Year
Tuition (full-time student, 16 credits or more)	\$24,880	\$49,760
1 credit	1,560	
8–11 credits (half-time Ada)	12,480	
12–15 credits (full-time Ada)	18,720	
Room and Board	8,365	16,730
Room only	4,200	8,400
Ada Comstock Apartment Housing		
Two bedrooms	8,840	17,680
Additional Fees		
Student activities fee	142	284
Health insurance		2,290

* 2018–19 fees are not yet set.

GUIDELINES FOR FINANCING THE ADA COMSTOCK SCHOLARS PROGRAM

An education at Smith College is expensive but affordable for any woman willing to make an investment in her future through planning, borrowing, jobs and some financial sacrifice.

Smith Is Affordable

Our need-based aid program operates with a personalized assessment of each applicant’s ability to pay for college expenses, based on information provided by the applicant and documented by tax returns and other records. Smith College is committed to a financial aid policy that meets the full documented financial need for educational costs, as calculated by the college. Financial aid packages are individualized; most contain grant, loan and a work-study job. Most Ada Comstock Scholars find they must borrow additional funds from federal and other sources to cover living expenses for themselves and dependents.

Cost of Attendance

Each Ada Comstock Scholar’s costs are based on the projected number of credits in which she enrolls, her housing choice, educationally related expenses (books and supplies), and standard allowances for personal living expenses and travel. Students are required to enroll in at least 8 credits a semester to receive institutional financial aid. Ada Comstock Scholars are considered full-time if enrolled in 12 credits or more. Students living in campus housing **must enroll in at least 12 credits**.

Documented Need

Smith calculates how much you are expected to contribute to your education. Your documented need is the difference between the cost of attendance and your expected contribution. Your documented need is met with loans, grants and work-study.

Get Organized

Keeping all forms organized in one place helps. Remember to note and meet all deadline dates and keep a copy of everything submitted. Include details about personal or financial circumstances that affect your ability to finance your education at Smith.

Develop Your Financial Plan

Prepare a budget of your income and expenses, including housing, groceries, car payments and insurance, credit card payments, debt maintenance, medical costs, Internet access and entertainment costs. Project how your expenses will change if you attend Smith. Try to eliminate all consumer debt before enrollment. Find out about outside scholarships. Finally, consider the most advantageous timing of your transfer to Smith from a financial point of view.

Help Along the Way

The Student Financial Services office is available to assist you. Contact us by phone or e-mail and check our Web site. After you submit your admission application, you will be given access to track the status of your financial aid application online.