

Renewal Free Application for Federal Student Aid 1998-99 School Year

Form Approved
OMB NO. 1840-0110
App. Exp. 6/30/99



U.S. Department of Education
Student Financial
Assistance Programs

You can use this **Renewal Application** (Renewal FAFSA) to apply for certain Federal student financial aid programs. This form is faster and easier for you to use than the Free Application for Federal Student Aid (FAFSA).

The Renewal Application contains preprinted information that you reported to us for the 1997-98 school year. Enter new or updated information in the 1998-99 column if your previous answer has changed or was incorrect. For questions with arrows and "Enter Correct Data" pointing to the 1998-99 column, you **MUST** give us new information.

How To Fill Out This Form

- Your answers will be read by a machine. You must use a pen with black ink or a #2 pencil. Do not write with colored ink.
- Fill in ovals completely, like this: ● If you make a mistake, erase completely or use white-out. Do not X through an oval, draw circles, or write comments in the margins. All these extra marks will interfere with processing.
- To delete a 1997-98 answer, draw a straight line completely through the 1998-99 boxes or ovals for the answer you want to delete.
- Round off all figures to the nearest dollar.
- On the form, MM-CCYY means "month-century-year." Most dates have the "19" preprinted. For November 1974, write in 11 **19**74. The date a student expects to receive a degree/certificate might be after the year 2000. For April 2003, write in 04 2003.
- The "school year" means the period from July 1, 1998 to June 30, 1999.
- If you apply to more than one college, answer the questions about enrollment with your plans for your first-choice college.
- Do not include notes, tax forms, or letters except for special signature documents. Check with your financial aid administrator if you have unusual circumstances.

Deadlines—for Federal Student Aid—January 1, 1998 to June 30, 1999. You should apply as early as possible but **not before January 1, 1998**. This form cannot be processed after June 30, 1999.

For State Student Aid—See pages 20-21. State deadlines may be earlier than the Federal deadline. Your state may also require an additional form. Check the requirements and deadlines.

For College Aid—Check with your financial aid office. Colleges may have their own deadlines and applications for awarding student aid.

For more information about the Federal student aid programs and how to apply for them, visit our Web site at:

<http://www.ed.gov/offices/OPE/Students>

Although other people may help fill out this form, it is about you, the student. The words “you” and “your” always mean the student. The word “college” means a college, university, graduate or professional school, community college, vocational or technical school, or any other school beyond high school.

Records You Will Need

- Student’s driver’s license and social security card
 - W-2 forms and other records of money earned in 1997
 - 1997 U.S. income tax return (IRS Form 1040, 1040A, or 1040EZ.) For student, spouse (if married) and parents (if student is dependent). If you haven’t completed your tax return, see page 9.
 - Records of untaxed income, such as welfare, social security, AFDC/ADC or TANF, or veterans benefits
 - Current bank statements
 - Current mortgage information
 - Business and farm records
 - Records of stocks, bonds, and other investments
 - Alien registration number, if you are not a U.S. citizen
- Keep these records! You may need them again.**

Be sure to read **Information on the Privacy Act and Use of Your Social Security Number** on page 24.

For more information on applying, see **What Happens Next?** on page 19.

FILLING OUT THE FORM

1) Questions showing 1997-98 information: If the information is correct and complete, you may skip the question. Otherwise, write the correct answer in the boxes or ovals for 1998-99 data. Preprinted information that you do not change on this form will be carried forward, processed, and printed on your 1998-99 Student Aid Report (SAR) and will affect your eligibility for student aid.

2) Questions with arrows and “Enter Correct Data”: You **MUST** provide new answers to these questions. For some students, it is not necessary to give parents’ information (see Section C), but everyone must answer the student questions. If the answer is “none” or “zero,” write a zero in the answer space.

Special Instructions. If you file a Puerto Rico or foreign tax return, see page 18. If you are a Native American or a citizen of the Federated States of Micronesia, the Marshall Islands, or Palau, see the special instructions on page 18.

WARNING: You must fill out this form accurately. The information that you supply can be checked by your college, your state, or by the U.S. Department of Education.

You may be asked to provide U.S. income tax returns, the worksheets in this booklet, and other information. If you can’t or don’t provide these records to your college, you may not get Federal student aid. If you get Federal student aid based on incorrect information, you will have to pay it back; you may also have to pay fines and fees. If you purposely give false or misleading information on your application, you may be fined \$10,000, sent to prison, or both.

Section A: You (the student)

Review and correct, if necessary, the questions in Section A.

1–3. Use your proper name, not a nickname. Your name and social security number (SSN) should match your social security card. If they do not, you should update your information with the Social Security Administration.

4–7. Write in your permanent mailing address. Use the state/country abbreviations list below.

State/Country Abbreviations

AL Alabama	IA Iowa	NC North Carolina	WI Wisconsin
AK Alaska	KS Kansas	ND North Dakota	WY Wyoming
AS American Samoa	KY Kentucky	OH Ohio	Military:
AZ Arizona	LA Louisiana	OK Oklahoma	AA
AR Arkansas	ME Maine	OR Oregon	AE
CA California	MD Maryland	PA Pennsylvania	AP
CO Colorado	MA Massachusetts	PR Puerto Rico	CN Canada
CT Connecticut	MI Michigan	RI Rhode Island	FM Federated
DE Delaware	MN Minnesota	SC South Carolina	States of
DC District of Columbia	MS Mississippi	SD South Dakota	Micronesia
FL Florida	MO Missouri	TN Tennessee	MH Marshall
GA Georgia	MT Montana	TX Texas	Islands
GU Guam	NE Nebraska	UT Utah	MX Mexico
HI Hawaii	NV Nevada	VT Vermont	MP Northern
ID Idaho	NH New Hampshire	VI Virgin Islands	Mariana
IL Illinois	NJ New Jersey	VA Virginia	Islands
IN Indiana	NM New Mexico	WA Washington	PW Palau
	NY New York	WV West Virginia	

8. If the social security number printed on this form is not correct, enter the correct number. The Privacy Act statement on page 24 gives information about your protections and how your social security number can be used.

11. Write in the two-letter abbreviation for your current state/country of legal residence. If you moved into a state for the sole purpose of attending a college, **do not** count that state as your legal residence.

12. Write in the date that you became a legal resident of the state you listed in question 11. If you have always lived in the state, use the month and year of your birth.

13–14. Write in your driver's license number and state abbreviation. If you do not have a driver's license, write "None" in the space for license number.

15. Fill in the oval that indicates your citizenship status.

16. Review or correct your eight-or nine-digit Alien Registration Number if you are one of the following:

- U.S. permanent resident, and you have an Alien Registration Receipt Card (I-151 or I-551).
- Conditional permanent resident (I-151C).

- Other eligible noncitizen with an Arrival-Departure Record (I-94) from the U.S. Immigration and Naturalization Service showing any one of the following designations: (a) “Refugee,” (b) “Asylum Granted,” (c) “Indefinite Parole” and/or “Humanitarian Parole,” (d) “Cuban-Haitian Entrant.”

17. Fill in the oval that indicates your (the student's) marital status as of **today**.

18. Write in the date that you were married, widowed, separated, or divorced. If you are divorced, use the earlier date of either your separation or your divorce.

19. Answer “**Yes**” if you already have a bachelor’s degree or will have one by July 1, 1998. Also answer “**Yes**” if you have or will have a degree from a university in another country that is equal to a bachelor’s degree. Otherwise answer “**No**.”

20. Answer “**Yes**” if you will have graduated from high school or earned a certificate or diploma through the General Education Development (GED) program before your first date of enrollment in college.

Pennsylvania residents only. Answer “**No**” if you received a military GED, a foreign high school diploma, a home study diploma, or a correspondence school diploma.

21–22. These questions are for state scholarship purposes only, and do not affect your eligibility for Federal student aid. For these questions only “father” and “mother” mean your birth parents, or your adoptive parents, or legal guardian, not your foster parents or stepparents. Fill in the oval that represents the highest educational level or grade level completed by each parent.

Section B: Your Plans

Review and correct, if necessary, the questions in Section B.

23–27. Fill in the oval for your expected enrollment status in college for each term for the 1998-99 school year. For a nonterm or clock-hour institution, enter your enrollment status for the term(s) that most closely match your period of attendance.

28. Write in the two-digit code for your course of study.

01 Agriculture	11 Foreign languages/literatures	21 Physical sciences
02 Architecture	12 Health profession (except nursing)	22 Social sciences and history
03 Biological sciences (biology, zoology, etc.)	13 Home economics	23 Psychology
04 Business management and administrative services	14 Law	24 Theological studies
05 Communications	15 Liberal arts	25 Vocational/technical
06 Computer sciences	16 Library sciences	26 Wildlife, forestry, or marine sciences
07 Education	17 Mathematics	27 Other/undecided
08 Engineering	18 Nursing	
09 English language/literature	19 Personal and miscellaneous services	
10 Fine and performing arts	20 Philosophy	

29-30. Write in the one-digit code for the type of college degree or certificate you expect to receive. Then write the date that you expect to receive your degree or certificate. If your expected completion date is the year 2000 or later, write in all four digits for the year.

- 1 Certificate or diploma for completing an occupational, technical, or educational program (less than two-year program)
- 2 Certificate or diploma for completing an occupational, technical, or educational program (at least two-year program)
- 3 Associate degree (at least two-year degree)
- 4 1st bachelor's degree
- 5 2nd bachelor's degree
- 6 Teaching credential program (non-degree program)
- 7 Graduate or professional degree
- 8 Other/undecided

31. Fill in the oval indicating your grade level in college from July 1, 1998 through June 30, 1999. "Grade level" does not mean the number of years you have attended college, but your grade level in regard to completing your degree/certificate. A student who is not enrolled full-time will require more years to reach the same grade level as a full-time student.

32-34. Fill in "Yes" or "No" to indicate whether you are interested in student employment (work-study programs) or in student loans. **Your parents**, not you the student, would apply for a parent loan for students. Answering "Yes" does not obligate you or your parents to accept a loan or other student aid, nor does it guarantee that you will receive aid.

35. Fill in "Yes" if you are or were in college and plan to attend that same college in 1998-99.

36. Write in the amount of veterans education benefits you, the student, expect to get per month from July 1, 1998 through June 30, 1999. The benefits you should write in include, but are not limited to, these programs: Selective Reserve Pay (Montgomery GI Bill-Chapter 106), New GI Bill (Montgomery GI Bill-Chapter 30), Post-Vietnam Veterans Educational Assistance Program [VEAP] (Chapter 32), Vocational Rehabilitation (Chapter 31), REPS (Restored Entitlement Benefits for Survivors-Section 156), Educational Assistance Program (Chapter 107), and Dependents Educational Assistance Program (Chapter 35).

Don't include Death Pension or Dependency & Indemnity Compensation (DIC).

37. Write in the number of months from July 1, 1998 through June 30, 1999 that you expect to get these benefits.

Section C: Student Status

Review and correct, if necessary, the questions in Section C.

39. Answer **“Yes”** if you:

- have engaged in active service in the U.S. Army, Navy, Air Force, Marines or Coast Guard, or were a cadet or midshipman at one of the service academies, and were released under a condition other than dishonorable; or
- are **not** a veteran **now** but will be one by June 30, 1999.

Answer **“No”** if you:

- never served in the U.S. Armed Forces,
- are only an ROTC student,
- are currently a cadet or midshipman at a service academy,
- are only a National Guard or Reserves enlistee and were not activated for duty, **or**
- are currently serving in the U.S. Armed Forces, and will continue to serve through June 30, 1999.

40. Answer **“Yes”** if you will be enrolled in a graduate or professional program (a course of study beyond a bachelor's degree) in the first term of 1998-99. If your graduate status will change during the school year, see your financial aid administrator.

41. Answer **“Yes”** if you are legally married **as of today**. Also, answer **“Yes”** if you are separated. “Married” does not mean living together unless your state recognizes your relationship as a common law marriage.

42. Answer **“Yes”** if (1) you are currently a ward of the court, or were a ward of the court until age 18, or (2) both your parents are dead **and** you don't have an adoptive parent or legal guardian. For a definition of “legal guardian,” see page 18.

43. Answer **“Yes”** if you have any children who get more than half of their support from you. Also answer **“Yes”** if other people (not your spouse) live with you and get more than half of their support from you and will continue to get that support during the 1998-99 school year.

If you answered **“No”** to every one of the questions in Section C, skip questions 44 and 45 in Section D. Review and complete as necessary the parents' areas (marked with a shaded bar above and to the left) in Section D. Complete **BOTH** the student and parents' areas on the rest of the Renewal Application form.

If you answered **“Yes”** to at least one of the questions in Section C, you (and your spouse if you are married) must review and complete, as necessary, the **WHITE** areas.

If you gave parental information last year, but will be an independent student in 1998-99 because you answered “Yes” to at least one question in Section C, you can delete the parents’ information from your record by drawing a straight line **completely through the boxes for the 1998-99 answers**. The processors will code this so that your parents’ preprinted 1997-98 information will be dropped and not carried forward to your 1998-99 SAR.

ATTENTION: GRADUATE HEALTH PROFESSION STUDENTS
If you are applying for Federal student aid from graduate programs authorized under Title VII of the **Public Health Service Act**, you must give information about your parents even if you answered “Yes” to one of the questions in Section C. If you are unsure about the requirements, check with the financial aid administrator at the college you plan to attend. If your college requires parental information, complete the GRAY and WHITE areas and make sure that at least one parent signs this form.

Section D: Household Information

Review and correct, if necessary, the questions in Section D.

Student (& Spouse) Household Information–WHITE Area

44. Write in the number of people in your household that you will *support* between July 1, 1998 and June 30, 1999. Include yourself and your spouse. Include your children if they get more than half their *support* from you. Include other people only if they meet the following criteria: 1) they now live with you, **and** 2) they now get more than half their *support* from you **and** they will continue to get this support between July 1, 1998 and June 30, 1999. (*Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, payment of college costs, etc.*)

45. Write in the number of people from question 44 who will be college students between July 1, 1998 and June 30, 1999. Always include yourself, even if you will be enrolled for less than half-time. Your spouse and other family members may be counted as college students only if they are enrolling (or are accepted for enrollment) for at least 6 credit hours in at least one term, or at least 12 clock hours per week, even if they do not complete a term. To be counted here, a college student must be working towards a degree or certificate leading to a recognized education credential at a college that is eligible to participate in any of the Federal student aid programs.

Parent(s) Household Information—GRAY-Shaded Areas

Read the descriptions that follow. Mark all the ovals that apply to you and follow the instructions.

Your parents are both living and married to each other. Answer the questions on the rest of the form about them.

You have a legal guardian. Answer the questions on the rest of this form about your legal guardian—see page 18.

Your parents have divorced or separated. Answer the questions on the rest of the form about the parent you lived with most in the last 12 months. If you lived with each parent equally, answer for the parent who provided the most *financial* support during the last 12 months, or during the most recent calendar year that your parent actually supported you. (*Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, payment of college costs, etc.*)

Your parent is widowed or single. Answer the questions on the rest of the form about that parent.

You have a stepparent. If the parent that you counted above has married or remarried **as of today**, you must include information about your stepparent (even if they were not married in 1997).

If you are giving information about your stepparent, on the rest of this form “parents” also means your stepparent.

46. Fill in the oval that indicates the current marital status of the parent(s) or guardian whose information is reported on this form.

47. Write in the two-letter abbreviation (from the list on page 3) for your parent(s)’ current state/country of legal residence. If your parents are separated or divorced, use the state/country for the parent whose information is reported on this form.

48. Write in the date your parent(s) became a legal resident(s) of the state in question 47. Use the date for the parent who has been a resident the longest. If your parents are divorced or separated, use the date for the parent whose information is reported on this form.

49. Write in the number of people in your household that your parents will *support* between July 1, 1998 and June 30, 1999. Include your parents and yourself. Include your parents’ other children if they get more than half their *support* from your parents, or if they would be required to provide parental information when applying for Title IV Federal student aid in 1998-99. Include other people only if they now live with and get more than half their *support* from your parents and will continue to get this support between July 1, 1998 and June

30, 1999. (*Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, payment of college costs, etc.*)

50. Enter the number of people from question 49 who will be college students between July 1, 1998 and June 30, 1999. Always include yourself, even if you will be enrolled for less than half-time. Your parents and other family members may be counted as college students only if they are enrolling (or are accepted for enrollment) for at least 6 credit hours in at least one term, or at least 12 clock hours per week, even if they do not complete a term. To be counted here, a college student must be working towards a degree or certificate leading to a recognized education credential at a college that is eligible to participate in any of the Federal student aid programs.

Section E: 1997 Income, Earnings, and Benefits

Review and correct, if necessary, the questions in Section E.

Will not file a tax return. Even if you, your spouse, and/or your parents do not file an income tax return for 1997, you will need to know earnings for the year. You may also need records showing other income you are to report on your application.

Tax return not completed yet—how estimated taxes are handled. It may be necessary to estimate tax information to meet state and college deadlines. When your application is compared with your official 1997 IRS Form 1040, 1040A, or 1040EZ, the financial information must agree. If there are differences, you will need to correct the information and send it back to the U.S. Department of Education. This correction process could mean a delay in getting your student financial aid.

IRS Form 1040 filers. In certain instances, you, your spouse, or your parents may have filed a 1997 IRS Form 1040, even though you were **not required** to file a Form 1040. Tax preparers often file a Form 1040 or an electronic 1040 on behalf of the tax filer, even though that person's income and tax filing circumstances would allow him or her to file a 1040A or 1040EZ. If you are sure that you, your spouse, or your parents are not required to file a Form 1040, then fill in the oval for the Form 1040A or 1040EZ in question 51 and/or question 63 to indicate eligibility to file a 1040A or 1040EZ.

IRS 1040TEL filers. If you filed or will file a 1040TEL (tax filing by telephone), fill in the oval for either the completed or estimated 1997 IRS Form 1040EZ in questions 51 and/or 63.

Non-U.S. Tax Filers, Foreign Tax Filers, and Native Americans, see page 18.

If the instructions in Section E tell you to skip a question, leave it blank. If your answer is “zero,” enter a zero in the answer space.

Student (& Spouse) 1997 Income, Earnings, and Benefits

51. For type of 1997 tax form used, fill in only one oval that showing the U.S. income tax form that you (and your spouse) filed (completed) or will file (estimated).

If you are currently divorced, separated, or widowed, but you filed (or will file) a joint tax return for 1997, give only your portion of the exemptions, income, and taxes paid requested.

If you are married and you and your spouse filed (or will file) separate tax returns for 1997, be sure to include both your and your spouse's exemptions and income even if you were not married in 1997.

52. For exemptions claimed for 1997, review and correct the number from Form 1040–line 6d or 1040A–line 6d. If you (and your spouse) used the 1040EZ and checked “**Yes**” on Form 1040EZ–line 5, use the worksheet in the 1040EZ tax form to determine your number of exemptions (\$2650 equals 1 exemption). If you checked “**No,**” enter “01” if single or “02” if married.

53. For 1997 Adjusted Gross Income (AGI), enter the amount from IRS Form 1040–line 32; Form 1040A–line 16; or Form 1040EZ–line 4.

Use Worksheet #1 on page 21 of this booklet to answer question 53 if you do not have a 1997 tax form, but will be filing one.

54. For 1997 U.S. income tax paid, enter the amount from IRS Form 1040–line 46; Form 1040A–line 25; or Form 1040EZ–line 10. Make sure this amount doesn't include any FICA, self-employment, or Other Taxes from Form 1040. **Do not** copy the amount of “Federal income tax withheld” from a W-2 Form.

55–56. For 1997 income earned from work:

If you filed or will file a tax return, include the “wages, salaries, tips, etc.” from your (and your spouse's) Form 1040–line 7; 1040A–line 7; or 1040EZ–line 1. If you (and your spouse) filed a joint return, report your and your spouse's earnings separately. If you (and your spouse) own a business or farm, also add in the numbers from Form 1040–lines 12 and 18.

If you are not a tax filer, include your (and your spouse's) earnings from work in 1997. Add up the earnings from your (and your spouse's) W-2 Forms and any other earnings from work that are not included on the W-2 Forms.

57. For 1997 Earned Income Credit, report the total amount of your (and your spouse's) Earned Income Credit from Form 1040–line 56a, Form 1040A–line 29c, or Form 1040EZ–line 8a.

58. For untaxed social security benefits, write in the amount of **untaxed** social security benefits (including Supplemental Security Income) that you (and your spouse) got in 1997. Do not include any benefits reported in question 53. Do not report monthly amounts; write in the total for 1997. Be sure to include the amounts that you got for your children.

59. For Aid to Families with Dependent Children (AFDC/ADC) or Temporary Assistance for Needy Families (TANF), report the total amount received for 1997. Do not report monthly amounts. The AFDC/ADC programs were replaced in July 1997 by state-administered plans for temporary assistance called TANF. If you received amounts for both AFDC and TANF in 1997, report the total amount you received.

60. For child support received for all children, enter the total amount for 1997, not monthly amounts.

61. For other untaxed income and benefits, use Worksheet #2 on page 22 of this booklet to add up your (and your spouse's) untaxed income and benefits for 1997. Write in the total amount in question 61. Be sure to include your (and your spouse's) deductible IRA/Keogh payments, if any.

62. For Amount from Line 5, Worksheet #3, enter the total amount you reported on line 5 of Worksheet #3, which is on page 23 of this booklet. Write in "0" if the worksheet items do not apply to you (and your spouse).

Parent(s) 1997 Income, Earnings, and Benefits

63. For type of 1997 tax form used, fill in only one oval that shows the U.S. income tax form that your parent(s) filed (completed) or will file (estimated).

If you are giving information for only one parent and that parent filed (or will file) a joint tax return for 1997, give only that parent's portion of the exemptions, income, and taxes paid requested.

If your parents are married and they filed (or will file) separate tax returns for 1997, be sure to include both parents' exemptions and income.

64. For exemptions claimed for 1997, review and correct the number from Form 1040–line 6d or 1040A–line 6d. If your parent(s) used the 1040EZ and checked "Yes" on Form 1040EZ–line 5, use the worksheet in the 1040EZ tax form to determine the number of exemptions (\$2650 equals 1 exemption). If your parent(s) checked "No," enter "01" if your parent is single or "02" if your parents are married.

65. For 1997 Adjusted Gross Income (AGI), enter the amount from IRS Form 1040–line 32; Form 1040A–line 16; or Form 1040EZ–line 4.

Use Worksheet #1 on page 21 of this booklet to answer question 65 if your parents do not have a 1997 tax form, but will be filing one.

66. For U.S. income tax paid, enter the amount from IRS Form 1040–line 46; Form 1040A–line 25; or Form 1040EZ–line 10. Make sure this amount does not include any FICA, self-employment, or Other Taxes from Form 1040. **Do not** copy the amount of “Federal income tax withheld” from a W-2 Form.

67–68. For 1997 income earned from work:

If your parent(s) filed or will file a tax return, include the “wages, salaries, tips, etc.” from your parents’ Form 1040-line 7; 1040A-line 7; or 1040EZ-line 1. If your parents filed a joint return, report your father’s and mother’s earnings separately. If your parents own a business or farm, also add in the numbers from Form 1040-lines 12 and 18.

If your parent(s) are not tax filers, write in your parents’ earnings from work in 1997. Add up the earnings from your parents’ W-2 Forms and any other earnings from work that are not included on the W-2 Forms.

69. For Earned Income Credit, report the total amount of your parents’ Earned Income Credit from Form 1040-line 56a, Form 1040A-line 29c, or Form 1040EZ-line 8a.

70. For untaxed social security benefits, write in the amount of **untaxed** social security benefits (including Supplemental Security Income) that your parents got in 1997. Do not include any benefits reported in question 65. Do not report monthly amounts; write in the total for 1997. Be sure to include the amounts that your parents got for you and their other children.

71. For Aid to Families with Dependent Children (AFDC/ADC) or Temporary Assistance for Needy Families (TANF), report the total amount received for 1997. Do not report monthly amounts. The AFDC/ADC programs were replaced in July 1997 by state-administered plans for temporary assistance called TANF. If you received amounts for both AFDC and TANF in 1997, report the total amount you received.

72. For child support received for all children, include the student. Do not report monthly amounts; write in the total for 1997.

73. For other untaxed income and benefits, use Worksheet #2 on page 22 of this booklet to add up your parents’ untaxed income and benefits for 1997. Write the total amount in question 73. Be sure to include your parents’ deductible IRA/Keogh payments, if any.

74. For Amount from Line 5, Worksheet #3, enter the total amount your parents reported on line 5 of Worksheet #3, which is on page 23 of this booklet. Write in “0” if the worksheet items do not apply to your parents.

Attention: Complete Worksheet A if you are filling out the WHITE areas or Worksheet B if you are filling out the GRAY and WHITE areas to see if you need to fill out Section F.

WORKSHEET A—Student (& Spouse)

- 1) Is the amount in question 53 \$50,000 or more? Yes No
- 2) Is the total of question 55 plus 56 \$50,000 or more? Yes No
- 3) Are you (or your husband or wife) **required** to file an IRS form 1040? (**Required** means not eligible to file a 1040A or 1040 EZ.) Yes No

If you answered yes to any one of these questions, you must complete the rest of Section F.
If you answered no to all the questions, you may skip Section F. Go on to Section G.

WORKSHEET B—STUDENT AND PARENTS

- 1) Is the amount in question 65 \$50,000 or more? Yes No
- 2) Is the total of question 67 plus 68 \$50,000 or more? Yes No
- 3) Are your parents **required** to file an IRS 1040? (**Required** means they were not eligible to file a 1040A or 1040 EZ.) Yes No
- 4) Are you, the student, **required** to file an IRS 1040? (**Required** means you were not eligible to file a 1040A or 1040EZ.) Yes No

If you answered yes to any of the questions, you must complete the rest of Section F.
If you answered no to all the questions, you may skip Section F. Go on to Section G.

Section F: Asset Information

Review and correct, if necessary, the questions in Section F.

In Section F, **do not include:**

- a home, if it is the principal place of residence,
- a family farm, as defined in question 80 and/or question 88,
- personal or consumer loans, or any debts that are not related to the assets listed,
- the value of life insurance policies and retirement plans (pension funds, annuities, IRAs, Keogh Plans, etc.), or
- student financial aid.

Student (& Spouse) Asset Information

If you are divorced or separated, and you and your spouse have jointly owned assets, give only your portion of the assets and debts. Be sure to give information about assets held in trust for you and your spouse.

If you (and your spouse) have assets owned jointly with someone else, give only your (and your spouse's) portion of the assets and debts.

75. For cash, savings, and checking accounts, include the current balance of checking or savings accounts unless you (and your spouse) do not have access to the money because the state declared a bank emergency due to the insolvency of a private deposit insurance fund.

76. For other real estate and investments value, if you (and/or your spouse) own other real estate or have investments, write in how much they are worth **today**. Other real estate includes rental property, land, and second or summer homes. Include the value of portions of multifamily dwellings that are **not** the family's principal residence. Investments include trust funds, money market funds, mutual funds, certificates of deposit, stocks, bonds, other securities, installment and land sale contracts (*including mortgages held*), commodities, precious and strategic metals, etc. Do not include your home.

77. For other real estate and investments debt, write in how much you (and/or your spouse) owe on other real estate and investments.

78. For business value, if you (and/or your spouse) own a business, write in how much the business is worth **today**. Include the value of land, buildings, machinery, equipment, inventories, etc.

79. For business debt, write in what you (and/or your spouse) owe on the business. Include only the present mortgage and related debts for which the business was used as collateral.

80. For investment farm value, if you (and/or your spouse) own an investment farm, write in the value of the farm **today**. Include the value of land, buildings, machinery,

equipment, livestock, inventories, etc. Do not include a family farm if it is your principal place of residence and you claimed on Schedule F of the tax return that you "materially participated in the farm's operation."

81. For investment farm debt, write in what you (and/or your spouse) owe on the investment farm. Include only the present mortgage and related debts for which the farm was used as collateral.

Parent(s) Asset Information

If you are giving information for only one parent and that parent has jointly owned assets, give only that parent's portion of the assets and debts.

If your parents have assets owned jointly with someone else, give only your parents' portion of the assets and debts.

82. Write in the age of the older parent for whom you are giving information on this form.

83. For cash, savings, and checking accounts, include the current balance of checking or savings accounts unless your parents do not have access to the money because the state declared a bank emergency due to the insolvency of a private deposit insurance fund.

84. For other real estate and investments value, if your parents own other real estate or have investments, write in how much they are worth **today**. Other real estate includes rental property, land, and second or summer homes. Include the value of portions of multifamily dwellings that are **not** the family's principal residence. Investments include trust funds, money market funds, mutual funds, certificates of deposit, stocks, bonds, other securities, installment and land sale contracts (*including mortgages held*), commodities, precious and strategic metals, etc. Do not include your parents' home.

85. For other real estate and investments debt, write in how much your parents owe on other real estate and investments.

86. For business value, if your parents own a business, write in how much the business is worth **today**. Include the value of land, buildings, machinery, equipment, inventories, etc.

87. For business debt, write in what your parents owe on the business. Include only the present mortgage and related debts for which the business was used as collateral.

88. For investment farm value, if your parents own an investment farm, write in the value of the farm **today**. Include the value of land, buildings, machinery, equipment, livestock, inventories, etc. Do not include a family farm if it is the principal place of residence and your parents claimed on Schedule F of the tax return that they "materially participated in the farm's operation."

89. For investment farm debt, write in what your parents owe on the investment farm. Include only the present mortgage and related debts for which the farm was used as collateral.

Section G: Releases and Signatures

90–101. By answering questions 90 through 101, and signing this form, you give permission to the U.S. Department of Education to provide information from your application to the college(s) that you list in Section G. You also agree that such information is deemed to incorporate by reference the Statement of Educational Purpose on page 4 of the application. Colleges that receive information electronically or on tape or cartridge will get your application information automatically. Colleges use this information to help estimate the amount of your financial aid package.

Review any college names and addresses preprinted on this form. If you want information to be sent to that same college in 1998-99, fill in **“Yes”** next to the college name. Also write in your housing status code for that college .

If you **do not** want information to be sent to a college that is preprinted on this form, fill in **“No.”** When you fill in **“No,”** you may write in a new college's Title IV School Code or the new college's name, address, city, and state on that same line. Also write in a housing status code for the new college.

To get the Title IV School Code for your selected colleges, check with your financial aid office, your high school counselor, or your public library for the Title IV School Code list provided by the U.S. Department of Education. The Title IV School Code is always a six-character code that begins with “0” (zero), “G,” “B,” or “E.” You can also find the code list on the Department's Web page at **<http://www.ed.gov/offices/OPE/Students>**

If you are applying to more than one college, remember that **states often consider the first college listed in determining their awards for state aid.**

To have information sent to more than six colleges. About four weeks after mailing this application, you will receive a Student Aid Report (SAR). You can take or send a photocopy of your SAR to a new college. Or, after you receive your SAR, you can write in new college names/addresses, or Title IV School Codes on the SAR and return it to the address printed on the SAR.

102. We will provide your name, address, social security number, date of birth, expected family contribution number, student status, and state of legal residence to the financial aid agency(ies) in your state of legal residence, even if you answer **“No”** in question 102. (See Privacy Act Information, page 24.) Some state agencies use this information to help decide whether you will get a state award and to check if you reported correct information on your state student aid application. Also, they may use it to help in the processing of your application for a Federal student loan, if you are eligible. **If you answer “No,” any state aid you might be eligible for may be denied or delayed,** but it will have no effect on your Federal student aid.

By allowing us to send information to your state financial aid agency, you are giving permission to the verification of any statement made on this form. Also, you are giving permission to the state financial aid agency to which information is being sent to obtain income tax information for all persons required to report income and for all periods reported on this form.

Maryland residents only. You are giving permission to have your information sent to your state senator and delegates so that you may be considered for scholarships under their programs, unless you answer “No.”

103. Selective Service Registration. Fill in the oval **only** if you are a male, 18 through 25 years of age, have not yet registered, **and** give Selective Service permission to register you. If you believe that you are not required to be registered, call the Selective Service office, 1-847-688-6888, for information on exemptions.

104–105. Read, sign, and date. You must sign and date this form. If you do not, it will be returned unprocessed. If you are married, your spouse should also sign this form. If you filled out the **GRAY** and **WHITE** areas, at least one of your parents must sign this form. **Everyone signing this form is certifying that all information on the form is correct** and that they are willing to provide documents to prove that the information is correct. Such documents may include U.S. or state tax returns. Any Renewal Application dated or received before January 1, 1998, will be returned unprocessed.

Section H: Preparer's Use Only

106–108. If someone other than you, your spouse, or parents completed this form on your behalf, especially if the person charged a fee for assisting you, the law requires the preparer to fill in Section H. A “preparer” is anyone who wrote the answers or told you what to write. The preparer must write in his or her name and the company name and address (or home address, if self-employed). Either the preparer's social security number or the company's Employer Identification Number (EIN) as assigned by the Internal Revenue Service (IRS) is also required. The preparer must sign and date the form, certifying that the information is correct and complete. An original signature is required, although the preparer may use a preprinted address label or a rubber stamp to fill in address information.

SENDING IN YOUR FORM

Double-check your form to make sure it is complete and accurate. Be sure it has the necessary signatures. Don't send money; this is a free application. Don't put letters, tax forms, worksheets, or any extra materials in the envelope. **They will be destroyed.**

Put the form and the return postcard in the envelope provided with this booklet, or mail them to:
Federal Student Aid Programs
P.O. Box 4002
Mt. Vernon, IL 62864-8602

Special Instructions/Definitions

Non-U.S. Tax Returns. If you, your spouse, and/or your parents filed (or will file) a 1997 tax return according to the tax codes of Puerto Rico, Guam, American Samoa, the Virgin Islands, Marshall Islands, the Federated States of Micronesia, or Palau:

- In question 51 and/or question 63, fill in oval “A” if a tax return has been filed; oval “C” if a tax return will be filed; or oval “E” if you, your spouse, and/or your parents were not required to file according to the tax code of your country.
- Use the information from that tax return to fill out this form.

Foreign Tax Return. If you and your spouse, or your parents, filed or will file a 1997 foreign tax return, and **will not** be filing a U.S. income tax return in 1997 follow these instructions:

- In question 51 and/or question 63, fill in oval “B” if a foreign tax return has been filed, or oval “D” if a foreign tax return will be filed.
- Use the information from that tax return to fill out this form.
- Convert all figures to U.S. dollars, using the exchange rate that is in effect **today**, and
- Fill out Section F, Asset Information.

Legal Guardian. A legal guardian is a person who is appointed by a court to be your legal guardian in a legal relationship that will continue after June 30, 1999, **and** who is directed by a court to support you with his or her own financial resources.

Native American. If you are a Native American, report the amount of income and assets over \$2,000 per individual payment that you (and your spouse) or your parents received in 1997 from the Per Capita Act or the Distribution of Judgment Funds Act. If you received \$2,000 or less per individual payment, don't report it. Don't report funds received as an award under the Alaska Native Claims Settlement Act or the Maine Indian Claims Settlement Act. Also, don't report any assets received from the Alaska Native Claims Settlement Act.

Citizens of the Marshall Islands, Federated States of Micronesia, and Palau. If you do not have a social security number (SSN), contact your financial aid administrator before you mail in this form. Also ask your financial aid administrator how to answer question 15 about your citizenship status.

What Happens Next?

What happens after I mail in my form? Within four weeks, the U.S. Department of Education will send you a **Student Aid Report (SAR)**. On the SAR will be either a request for further information or a number called an **Expected Family Contribution (EFC)**. We use a formula established by law to figure the EFC from the information you give us. Your college uses the EFC to determine the amount of your Federal grant, loan, or work-study award, if you are eligible.

Your college or the U.S. Department of Education may ask you to prove that the information you gave on your application is true. Be sure to make a copy of your application form before mailing it.

What if I do not get a SAR or I need another copy of my SAR? You can call this Federal student aid information number, **1-319-337-5665**, to find out if your application has been processed or to request duplicate copies of your SAR.

What if my situation changes? Some questions ask you to make projections, for example, about your family status for the coming year. If your answers to these questions change, wait until you receive your SAR and then check with your financial aid administrator.

The income and expense information reported on this form must be accurate for the past year (1997), not for the coming year. If your financial situation changes, check with your financial aid administrator.

How long does it take to complete this application? According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 1840-0110. The time required to complete this information collection is estimated to average from 20 to 30 minutes, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: U.S. Department of Education, Washington, DC 20202-4651. If you have comments or concerns regarding the status of your individual submission of this form, write to: Federal Student Aid Information Center, P.O. Box 84, Washington, DC 20044.

Deadlines for State Student Aid

AL	Check with your financial aid administrator	ME	May 1, 1998 - date received
AK	Check with your financial aid administrator SSIG - May 31, 1998	MD	March 1, 1998 - date postmarked
*AS	Check with your financial aid administrator	MA	For priority consideration - May 1, 1998 date received
AZ	June 30, 1999 - date received	MI	HS Seniors - February 21, 1998 College students - March 21, 1998 Date received
AR	April 15, 1998 - date received	MN	June 30, 1999 - date received
*CA	March 2, 1998 - date postmarked	MS	Determined by school
CO	Determined by school	MO	April 1, 1998 - date received
*CT	Check with your financial aid administrator	MT	For large schools - March 1, 1998 For small schools - April 1, 1998
DE	April 15, 1998 - date received	*NE	Determined by school
*DC	June 24, 1998 - date received by state	*NV	Determined by school
FL	May 15, 1998 - date processed	NH	May 1, 1998 - date received
GA	Determined by school	NJ	1997-98 Tuition Aid Grant Recipients- June 1, 1998 All other applicants - October 1, 1998 for fall & spring terms March 1, 1999 for spring term only date received
*GU	Check with your financial aid administrator	*NM	Check with your financial aid administrator
HI	March 1, 1998	*NY	May 1, 1999 - date postmarked
ID	Determined by school	NC	March 15, 1998 - date received
IL	For first-time applicants - October 1, 1998 For continuing applicants - June 1, 1998 date processed	ND	April 15, 1998 - date processed
IN	For priority consideration - March 2, 1998 - date postmarked‡	OH	October 1, 1998 date received
IA	April 21, 1998 - date received	OK	April 30, 1998 - date received
*KS	For priority consideration - April 1, 1998 - date processed	OR	None - contingent on funding - date received
KY	For priority consideration - March 15, 1998 - date received		
LA	For priority consideration - June 1, 1998 - date received Check with your financial aid administrator		

* Additional form may be required. Contact your financial aid administrator or your state agency.
‡ Applicants encouraged to obtain proof of mailing
Note: Date received means "at the address on this form."

Deadlines for State Student Aid

*PA	All 1997-98 State grant recipients - May 1, 1998	UT	Determined by school
	Non-1997-98 State grant recipients enrolling in degree programs - May 1, 1998	*VT	None
	All other applicants - August 1, 1998	*VI	Check with your financial aid administrator
	date received	*VA	Determined by school
PR	May 2, 1999 - date application signed	WA	Determined by school
RI	March 1, 1998 - date received	*WV	March 1, 1998 - date received
*SC	June 30, 1998 - date received	WI	None - contingent on funding
*SD	Determined by school	*WY	Determined by school
TN	May 1, 1998 - date processed	*FM	Check with your financial aid administrator
*TX	Determined by school	*MH	Check with your financial aid administrator
		*MP	Check with your financial aid administrator
		*PW	Check with your financial aid administrator

Worksheet #1

(Note: Use this worksheet to estimate your 1997 Adjusted Gross Income [AGI] if you do not have a tax return.)

	For question 53 Student (& Spouse)	For question 65 Parent(s)
Wages, salaries, tips, etc.	\$ _____ .00	\$ _____ .00
Interest income	+ _____ .00	+ _____ .00
Dividends	+ _____ .00	+ _____ .00
Other taxable income (alimony received, business and farm income, capital gains, pensions, annuities, rents, unemployment compensation, Social Security, Railroad Retirement, and all other taxable income)	+ _____ .00	+ _____ .00
Add all of the numbers in the column	= _____ .00	= _____ .00
Subtract IRS-allowable adjustments to income (payments to IRA and Keogh Plans, one half of self-employment tax, self-employed health insurance deduction, interest penalty on early withdrawal of savings, and alimony paid)	- _____ .00	- _____ .00
TOTAL—This is your answer for question 53 and/or 65:	\$ _____ .00	\$ _____ .00

Worksheet #2

Use this worksheet to calculate other untaxed income and benefits

Amounts from IRS tax forms	For question 61 Student/Spouse	For question 73 Parent(s)
Deductible IRA and/or Keogh payments from Form 1040-total of lines 23 and 28, or 1040A-line 15	\$ _____ .00	\$ _____ .00
Untaxed portions of pensions from Form 1040 -line 15a minus 15b and 16a minus 16b or 1040A-line 10a minus 10b and 11a minus 11b (excluding "rollovers")	\$ _____ .00	\$ _____ .00
Credit for Federal tax on special fuels from IRS Form 4136-line 9: Total Income Tax Credit (non-farmers only)	\$ _____ .00	\$ _____ .00
Foreign income exclusion from Form 2555-line 43 or Form 2555EZ-line 18	\$ _____ .00	\$ _____ .00
Tax exempt interest income from Form 1040-line 8b or 1040A-line 8b	\$ _____ .00	\$ _____ .00
Other Untaxed Income and Benefits		
Payments to tax-deferred pension and savings plans (paid directly or withheld from earnings) as reported on the W-2 Form. Include untaxed portions of 401(k) and 403(b) plans.	\$ _____ .00	\$ _____ .00
Welfare benefits (except AFDC/ADC or TANF, which you should have reported in Renewal FAFSA question 59 or 71)	\$ _____ .00	\$ _____ .00
Workers' Compensation	\$ _____ .00	\$ _____ .00
Veterans noneducational benefits such as Death Pension, Dependency & Indemnity Compensation (DIC), etc.	\$ _____ .00	\$ _____ .00
Housing, food, and other living allowances (excluding rent subsidies for low-income housing) paid to members of the military, clergy, and others (including cash payments and cash value of benefits)	\$ _____ .00	\$ _____ .00
Cash or any money paid on your behalf, not reported elsewhere on this form	\$ _____ .00	XXXXXXXX
Any other untaxed income and benefits, such as Black Lung Benefits, Refugee Assistance, untaxed portions of Railroad Retirement Benefits, or VA Educational Work-Study allowances, or wages not subject to taxation by any government.	\$ _____ .00	\$ _____ .00
TOTAL—This is your answer for question 61 and/or 73:	\$ _____ .00	\$ _____ .00

More Information for Worksheet #2 (Other Untaxed Income)

Do not include:

- Gifts and support, other than money, received from friends or relatives
- Veterans educational benefits (GI Bill, Dependents Education Assistance Program, VA Vocational Rehabilitation Program, VEAP benefits, etc.)
- Payments received from states for foster care and adoption assistance, under title IV-A or IV-E of the Social Security Act
- Contributions to, or payments from, flexible spending arrangements (e.g., cafeteria plans)
- Social Security
- Any income reported elsewhere on the form
- Money from student financial aid
- Food stamps
- "Rollover" pensions
- JTPA benefits

Worksheet #3

(Note: On this worksheet, use amounts for the **calendar year from January 1, 1997 to December 31, 1997**, rather than amounts for the school year.)

	For question 62 Student/Spouse	For question 74 Parent(s)
1. Grant and scholarship aid in excess of tuition, fees, books, and required supplies that you reported or will report on your 1997 income tax return (Renewal FAFSA questions 53 and/or 65). If you do not file taxes, include amounts you reported as earned income in Renewal FAFSA questions 55-56 and/or 67-68.	\$ _____ .00	\$ _____ .00
2. Taxable earnings from Federal Work-Study or other need-based work programs.	\$ _____ .00	\$ _____ .00
3. Allowances and benefits received under the National and Community Service Trust Act of 1993 (AmeriCorps awards).	\$ _____ .00	\$ _____ .00
4. Child support PAID because of divorce or separation, by student & spouse, or by the parent(s) whose income is reported on this form. (Do not include support for children living in your home.)	\$ _____ .00	\$ _____ .00
5. TOTAL: Write this amount in question 62 and/or 74:	\$ _____ .00	\$ _____ .00

Information on the Privacy Act and Use of Your Social Security Number

The information that you provide on this form is used to calculate your eligibility to receive federal student financial aid, and the amount of such aid, under the programs listed above. The authority for requiring you to provide this information is contained in section 483 of the Higher Education Act of 1965, as amended.

The information you provide may also be used to calculate your eligibility to receive state and institutional student financial aid, and your financial need for such aid.

If you are applying solely for federal aid, you must answer the following questions; if you do not answer these questions, you will not receive federal aid. These questions are 1-10, 15-17, 19, 32-34, 38-43, 51, 53-62, 102, and 104-105. You must answer either 44-45 or 46-50. In addition, if applicable, you must answer 63, 65-74, 75-81, and 82-89.

If you wish to apply for state aid, do not fill in the oval in question 102 and answer all the questions. If you consent, we will disclose this information to state agencies and institutions you designate to receive this information.

Without your consent we may disclose information you provide to entities under a published "routine use." Under such a routine use, we may disclose information to third parties that we have authorized to assist us in administering the above programs; to other federal agencies under computer matching programs, such as those with the Social Security Administration, Selective Service System, and Immigration and Naturalization Service; to your parents or spouse upon request; and to members of Congress if you ask them to help you with student aid questions.

If the federal government, the Department, or an employee of the Department is involved in litigation, we may send information to the Department of Justice, or a court or adjudicative body, if the disclosure is related to financial aid and certain other conditions are met. The information may also be made available to federal agencies which have the authority to subpoena other federal agencies' records. In addition, we may send your information to a foreign, federal, state, or local enforcement agency if the information that you submitted indicates a violation or potential violation of law, for which that agency has jurisdiction for investigation or prosecution. Finally, we may send information regarding a claim which is determined to be valid and overdue to a consumer reporting agency. This information includes identifiers from the record, the amount, status and history of the claim and the program under which the claim arose.

We will provide your name, address, Social Security number, date of birth, expected family contribution number, student status, and state of legal residence to the financial aid agency(ies) in your state of legal residence, even if you fill in the oval in question 102. This information will go to the state agencies in your state of legal residence to help coordinate state financial aid programs with federal student aid programs.

Where can I get more information on Federal student financial aid? You can get more information from *The Student Guide: Financial Aid from the U.S. Department of Education*. To get a free copy, write to:

Federal Student Aid Information Center
P.O. Box 84
Washington, DC 20044

The U.S. Department of Education also has a toll-free number to answer questions about Federal student aid programs. This number is **1-800-4-FED AID (1-800-433-3243)**.

If you are hearing-impaired and have a TDD machine, you may call toll-free **TDD 1-800-730-8913**.