

Instructions for Canadian Financial Aid Form: 2010–2011

CALVIN
MINDS IN THE MAKING

Who should fill out this form?

This form is for dependent students who are residents and citizens of Canada. Students who also have U.S. citizenship must also file the FAFSA (Free Application for Federal Student Aid) at www.fafsa.gov to be considered for U.S. financial aid.

New Calvin students who choose not to complete this form but would still like to receive the Canadian Exchange Grant may download a separate application at www.calvin.edu/finaid/forms.

Recommended deadlines:

Prospective first-year and transfer students should complete this form after January 1 but before April 1, 2010.

Returning students should complete this form after January 1 but before June 1, 2010.

Applications received after these dates will be considered, although funds are limited in some programs.

How should I complete this form?

Choose one of the following:

1. Online application at: www.calvin.edu/finaid
2. Download the application at: www.calvin.edu/finaid
3. Complete this paper form.

When will I receive my financial aid package?

First-year students will hear about their awards in April, transfer students in May and returning students in June.

Filling out the Canadian Financial Aid Form

- Use a pen with dark ink; do not use a pencil.
- Print carefully and legibly.
- Report all figures in **Canadian dollars** unless indicated otherwise.
- If the instructions tell you to skip a question or set of questions, you can leave it blank. *If a question does not apply to you, do not leave it blank – put a zero in the answer space.*
- Because you need to provide family financial information, you will need the following records:
 - 2009 Canadian Income Tax Return
 - T4 and other documentation of 2009 income
 - Current bank statements
 - Business and farm records
 - Elementary/secondary school tuition payments
 - Medical and dental payments in 2009
 - Untaxed income
- Special circumstances are to be explained in question #31 of this form.
- It is strongly recommended that you complete your tax return before filling out this form. The line references are based on the 2008 tax return and may be different if changed on the 2009 tax return. If you are unable to complete your tax return at this time, use your best estimates. The Office of Admissions and Financial Aid may request a copy of your tax return at a later date to verify certain information.
- Make a photocopy of the completed form for your files.
- For assistance, contact the Office of Admissions and Financial Aid at 800-688-0122, 616-526-6134 or finaid@calvin.edu.

After completing, send to: **Office of Admissions and Financial Aid**
Calvin College • 3201 Burton Street SE • Grand Rapids MI 49546
Fax: 616-526-6777

Canadian Financial Aid Form Academic Year 2010–2011



This form is for dependent students who are residents and citizens of Canada. Complete this form to apply for financial aid at Calvin College for 2010–2011. The information you provide is kept confidential.

Section A. Student Information

1. Student's name _____
Last First Middle Maiden
2. Permanent address _____
Number Street City Province Postal Code
3. Home phone (_____) _____
4. Calvin student number (if known) _____
5. Date of birth _____
- 6a. Will you have a Bachelor's degree by July 1, 2010? Yes No
b. Year in college during 2010–2011: 1st 2nd 3rd 4th 5th (Undergrad) Post B.A. (Undergrad) Graduate
7. When do you expect to graduate or complete your program at Calvin? _____
Month Year
8. Do you have United States citizenship? Yes No If yes, you must file a FAFSA form at: www.fafsa.gov.
9. Where do you plan to live during 2010–2011? Off campus On campus Undecided

Section B. Student's Status

- 10a. Were you born before January 1, 1987? Yes No
- b. Are both your parents deceased or are you a ward of the court? Yes No
- c. Are you a graduate student pursuing a master's degree? Yes No
- d. Do you have legal dependents other than a spouse? Yes No
- e. Are you married? Yes No

If you answered "yes" to any part of question 10, you must complete the Canadian Financial Aid Form for Independent Students available online at www.calvin.edu/finaid/forms.

Section C. Student's Financial Information

11. A 2009 Canadian Income Tax Return has been or will be filed: Yes No
12. Student's 2009 Income: Earned in Canada—Line 150 \$ _____ CDN; Earned in the U.S. \$ _____ U.S.
(do not include taxable scholarships and grants for question #12 or #13)
13. Student's 2009 Untaxed income (other than amounts listed in question #12) \$ _____
14. 2009 Federal and Provincial income taxes paid or to be paid—Line 435 of tax return..... \$ _____
15. Student's savings and net assets \$ _____

Section D. Parents'/Stepparents' Confidential Statement

(Use Section F to explain special circumstances.)

16. Parents' current marital status: married separated divorced widowed
17. Age of the older parent: _____.
18. The total size of the parents' household during 2010–2011: _____.
(Include the applicant even if he/she does not live at home. Also include parents and parents' other dependent children.)
19. Of those included in #18, how many will be in college at least half-time during 2010–2011? (excluding parents) _____.
20. **2009 Total Income.** Complete the following worksheet referring to your 2009 tax returns.

	Father/Stepfather	Mother/Stepmother
Total Employment Earnings	\$ _____	\$ _____
Add Other Income:		
Pension income	_____	_____
Unemployment benefits	_____	_____
Taxable amount of dividends	_____	_____
Interest and investment income	_____	_____
Rental income	_____	_____
Taxable capital gains (allowable losses)	_____	_____
Other income: specify	_____	_____
Add Self-Employment Income	_____	_____
Total Income - Line 150 of tax return	\$ _____	\$ _____
		\$ _____

21. **2009 Federal and Provincial income taxes paid or to be paid** - Line 435 of tax return
- | | | | |
|--|----------|----------|-----------------|
| | \$ _____ | \$ _____ | \$ _____ |
|--|----------|----------|-----------------|
22. The figures given in #20 and #21 are: estimated from a completed return Canadian Tax Return will not be filed
23. **2009 Untaxed Income.** Complete the following worksheet. Do NOT include any income already listed in #20.

Housing Allowance (cash value of free housing)	\$ _____	Child Benefit Credit	\$ _____
Mother's Allowance	\$ _____	Other untaxed income: specify	\$ _____
Total Untaxed Income			\$ _____

24. **Asset Information:**
- | | What is it worth now? | What is owed on it? |
|-------------------------------------------------------------------------|-----------------------|---------------------|
| Cash, savings, and checking accounts | \$ _____ | |
| Other real estate (not including your home) | \$ _____ | \$ _____ |
| Investments
(Do not include the current value of your RRSP) | \$ _____ | \$ _____ |
| Business & Farm
(See Item #27—Do not include the value of your home) | \$ _____ | \$ _____ |

Section E. Family Information

25. **Father/Stepfather (circle one)**

Mother/Stepmother (circle one)

Name _____ Name _____

Email _____ Email _____

Occupation _____ Occupation _____

Employer _____ Employer _____

26. Give information for all other dependents included in #18.

Name	Age	Educational Information 2009-2010		Educational Information 2010-2011	
		Name of school or college	Yr in school or college	Name of school or college	Tuition

27. If you own a business or farm, complete this section.

Type of ownership:

sole owner partnership (_____ % of ownership) corporation (market value of shares owned \$ _____)

Itemize business or farm assets and debts below.

If ownership is less than 100%, *include only your share* of assets and debts. **Do not report farm quota value or debt.**

Business or farm ASSETS as of December 31, 2009	Business or farm DEBTS as of December 31, 2009
a. Land and buildings \$ _____ (present market value NOT including home)	a. Unpaid mortgage on land and buildings \$ _____
b. Cash and checking accounts \$ _____	b. Unpaid debts on equipment and machinery \$ _____
c. Accounts receivable \$ _____	c. Accounts payable \$ _____
d. Inventories (farmers include livestock and grain) \$ _____	d. Other debts: \$ _____ specify _____
e. Equipment and machinery \$ _____	
f. Other assets: \$ _____ specify _____	
Total business or farm assets \$ _____	Total business or farm debts \$ _____

The total assets and debts should also be reported in #24.

If this is a farm, do you live on the farm? Yes No Not Applicable

Section F—Request for Special Consideration based on Special Circumstances (for dependent students).

The standard evaluation of eligibility for need-based financial aid is based on the parents' and student's income and assets from the prior year and makes standard allowances against income for taxes and other necessary expenses. In some cases adjustments can be made in the evaluation for changes in circumstances or unusual expenses incurred by the family.

Special circumstances for which adjustments may be considered include: 1) a reduction in parents' or student's income in 2010 of more than \$5,000 from 2009, 2) tuition paid for children in grade school or high school, 3) the family lives in an area in which the cost of living is significantly higher than the national average, and 4) the family has other non-discretionary expenses not taken into consideration in the standard evaluation that affect the parents' or student's ability to pay college expenses. If you would like to request special consideration based on one or more of these circumstances, please complete the appropriate item(s) below.

28. **Reduction in parents' income.** Estimate 2010 income below.

- a. Father's earnings \$ _____ b. Mother's earnings \$ _____
- c. Other taxable income (Include the same types of income included in #20). \$ _____
- d. Total Income (Sum of lines a, b, and c). \$ _____
- e. Untaxed income (Include the same types of income included in #23). \$ _____
- f. Total Projected Income for 2010 (Sum of lines d and e). \$ _____
- g. Explain, in detail, the reason(s) for reduction in income in item #31 below.

Note: You may be asked to verify your income projection at a later date. Please be prepared to provide documentation (pay stub, letter from employer, etc.) as support of this income reduction.

29. **Elementary/Secondary tuition.** Indicate the total tuition *you, the parents*, will pay in 2010–2011 for children in kindergarten through grade 12. Only include tuition payments you will make *directly* to the school. Do not include assistance/payments from your church or others, or tuition payments/pledges you will make to your church. \$ _____

30. **High cost of living.** Please indicate the Canadian metropolitan area in which you live or the one nearest to where you live. Explain in #31 below the factors that contribute to the high cost of living in your area and compare the cost of living in your area with other areas in Canada or with the Canadian national average. _____

31. **Other non-discretionary expenses and explanations of special circumstances.** Please itemize and explain below any other expenses you have such as child support payments, a parent attending college, nursing home care for parents, medical/dental expenses, etc., that affect your ability to pay college expenses. An allowance will be considered for medical/dental expenses when these expenses, including insurance premiums, paid during 2009, exceed 5% of income. Use this space also to explain your responses to questions #28 and #30 and any other items on this form that you feel need to be explained. Use additional sheets of paper if necessary.

Certification: All the information on this form is true and complete to the best of my knowledge.

Student's Signature _____

Month Day Year

Parent's Signature _____

Month Day Year

After completing, send to: **Office of Admissions and Financial Aid**
Calvin College • 3201 Burton Street SE • Grand Rapids MI 49546