

FINANCIAL AID APPLICATION DOCUMENT CHECKLIST

SEND COMPLETED APPLICATION TO:
michellel@jfcs.org or Efax to (844) 492-3928

Check off each completed form and document that you have attached.

- ☐ Financial Aid Application
- ☐ Funding Request Form
- ☐ Yearly Income & Expense Form (one for applicant, one for parents)
- ☐ Personal Financial Statement Form (one for applicant, one for parents)
- ☐ Guarantor Application with Personal Financial Statement Form
 - If you are under 26 years old:
Your parent(s)/legal guardian(s) may be guarantors, if they meet the eligibility requirements.
 - If you are over 26 years old:
Your parent(s)/legal guardian(s) can apply as co-signers, but they should **only** complete the guarantor forms – **NOT** the parents' financial data forms.

ADDITIONAL DOCUMENTS REQUIRED FOR COMPLETE APPLICATION:

- ☐ Acceptance letter from school/program/institution (first year only)
- ☐ Official transcript record sent directly by applicant's current school/institution
Electronically, or by mail (A minimum 3.0 GPA is required.)
- ☐ Annual schedule of tuition, costs & fees published by the school, program/institution
- ☐ A copy of your FAFSA Student Aid Report
- ☐ Final financial aid award letter
- ☐ Federal income tax returns with all pertinent schedules and attachments:
Applicant's copy Parent(s)/Legal Guardian(s) copy– if applicant is under 26 years

Financial Aid Center | Loans and Grants Program

JFCS of San Francisco, the Peninsula, Marin & Sonoma Counties

FINANCIAL AID APPLICATION

INSTRUCTIONS: Use an ink pen **ONLY**. Be sure to **SIGN** and **DATE** at the bottom of page 3.
Fill in all blanks. If an item does not apply, write "N/A".

Name & Location of present school: _____

Applicant Name: _____		Social Security # _____	
Date of Birth: _____	Present Age: _____	Cell Phone: (____) _____	
Home Address: _____			
School Address: _____			
Preferred Mailing Address: _____		Home _____	School _____ Other (Specify) _____
E-mail: _____		/ _____	
(Primary)		(Secondary)	
Employer: _____		Work Phone: (____) _____	
Current Position: _____		Length of Employment: _____	

Name & Location of school you plan to attend: _____

I will enter school as: ____ Freshman ____ Sophomore ____ Junior ____ Senior ____ Grad Student ____ Other

I will attend from: Start Date _____ through Program Completion/Graduation Date _____

If Applicant is under age 26, the following information is REQUIRED unless applicant is married and spouse information is supplied.

PLEASE CHECK ONE OF THE FOLLOWING:

Information provided below is for: _____ Parent(I&II) _____ Legal Guardian(I&II)

Parent/Guardian(I): _____ Email: _____

Parent/Guardian(II): _____ Email: _____

Cell Phone (I) : (____) _____ Cell Phone (II) : (____) _____

Permanent Address(I): _____

Permanent Address(II): _____

Occupation (I): _____ Employer: _____ Work Phone: (____) _____

Occupation (II): _____ Employer: _____ Work Phone:(____) _____

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JFCS of San Francisco, the Peninsula, Marin & Sonoma Counties

FINANCIAL AID APPLICATION (continued)

List **ALL** other financial aid you have applied for, including the school financial aid office:

_____	_____	_____	\$ _____	_____	_____
Institution	Grant	Loan	Amount	Confirmed	Pending
_____	_____	_____	\$ _____	_____	_____
Institution	Grant	Loan	Amount	Confirmed	Pending
_____	_____	_____	\$ _____	_____	_____
Institution	Grant	Loan	Amount	Confirmed	Pending

How did you hear about our Loans and Grants Program? _____

Have you ever applied to JFCS for financial assistance of **ANY** kind? _____ If YES:

Type of assistance: _____ Date applied: _____ Amount Received: \$ _____

Type of assistance: _____ Date applied: _____ Amount Received: \$ _____

Please tell us why you are applying to the JFCS Financial Aid Center for financial aid:

I certify that all information provided by me is true, correct, and complete. I authorize Jewish Family and Children's Services to make inquiries about me for the purpose of evaluating my financial aid application, including obtaining credit bureau reports and contacting my employer for verification of employment.

X _____
Applicant's Signature

Date: _____

If applicant is under age 26, the following signature blocks must be completed by parent(s), legal guardian(s) or spouse:

X _____
Parent/Legal Guardian/Spouse Signature

Date: _____

X _____
Parent/Legal Guardian Signature

Date: _____

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JFCS of San Francisco, the Peninsula, Marin & Sonoma Counties

Fund Request Form

INSTRUCTIONS: Use this form to schedule the *annual* costs, tuition & fees as published by the school/program/institution that you will be attending. Include all items for the projected school year.

SCHEDULE OF COSTS FOR SCHOOL YEAR:

Tuition	\$ _____
Summer School Tuition (if applicable)	\$ _____
Educational Fees (specify): _____	\$ _____
Books	\$ _____
School Health Insurance	\$ _____
Room and Board –On Campus Housing	\$ _____
OR Rent –Off Campus Housing	\$ _____
Food	\$ _____
Utilities/Water/Garbage	\$ _____
School Supplies	\$ _____
Transportation	\$ _____
Car Insurance (if applicable)	\$ _____
Personal (specify): _____	\$ _____

TOTAL COSTS: \$ _____

SCHEDULE OF INCOME FOR SCHOOL YEAR:

GRANTS

PELL Grant	\$ _____
University Grant	\$ _____
Other Grants (specify): _____	\$ _____
Work-Study	\$ _____
(not including other school year employment)	

LOANS

Stafford Subsidized/Unsubsidized Loan(s)	\$ _____
Guaranteed Student Loan(s)	\$ _____
Other Loans (specify): _____ _____	\$ _____ \$ _____

Contributions from Parents/Relatives	\$ _____
Applicant's Earnings: School year Job (not including work-study)	\$ _____
Applicant's Earnings: Summer Job	\$ _____

TOTAL INCOME: \$(_____) NET

FUNDS NEEDED: \$ _____

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JFCS of San Francisco, the Peninsula, Marin & Sonoma Counties

APPLICANT YEARLY INCOME & EXPENSE FORM

INCOME

TOTAL YEAR INCOME

Wages (1)	_____
Self-Employment Income (2)	_____
Pensions & Annuities	_____
Social Security/SSI/SSDI Payments	_____
Interest & Dividends	_____
Net Rental Income (2)	_____
Child Support	_____
Family Support	_____
Grants: _____	_____
_____	_____
Loans: _____	_____
_____	_____
Other: _____	_____
_____	_____

TOTAL INCOME:

\$ _____

TOTAL YEAR EXPENSE

EXPENSES

Room & Board	_____
Rent	_____
Utilities	_____
Food	_____
School Tuition	_____
School Fees	_____
School Supplies - books	_____
Transportation (3)	_____
Clothing	_____
Child/Family Support	_____
Insurance:	_____
Health	_____
Automobile	_____
Homeowner/Renter	_____
Life/Disability	_____
Liability Payments:	_____
Auto Loan Payments	_____
Credit Card Payments	_____
Education Loan Payments(4)	_____
Taxes (5)	_____
Other: _____	_____
_____	_____

TOTAL EXPENSES:

\$ _____

NET SURPLUS:

\$ _____

- (1) Gross wages/receipts minus all deductions.
- (2) Gross rents minus all deductions, EXCEPT depreciation.
- (3) If you own a vehicle, include all vehicle costs plus monthly auto loan/lease payment.
If you do not own a vehicle, list the cost of local public transportation.
- (4) Do **not** include loans that have payments starting *after* the completion of program/school.
- (5) Include back taxes, property taxes, garnishments etc.

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APPLICANT PERSONAL FINANCIAL STATEMENT FORM

INSTRUCTIONS:

- 1) Complete the Applicant Personal Financial Statement and the accompanied detail schedules. Even if Applicant has no assets and liabilities, the form **must** be signed and dated on page 7.
- 2) If Applicant is under age 26, parent(s)/legal guardian **must** complete PARENT(S) PERSONAL FINANCIAL STATEMENT FORM on page 8-9.
- 3) Submit:

ASSETS		LIABILITIES	
Cash in Banks (Schedule 1)	\$ _____	Loans Payable (Schedule 3)	\$ _____
Stocks & Bonds(Schedule 2)	\$ _____	Installment obligations & Personal loans (Schedule 4)	\$ _____
Retirement Funds	\$ _____	Unpaid Federal & State Taxes	\$ _____
Personal Property (do not including vehicles)	\$ _____	Other Liabilities:	
Notes Receivable	\$ _____	_____	\$ _____
Vehicle (Schedule 3)	\$ _____	_____	\$ _____
Other Assets	\$ _____	TOTAL LIABILITIES	\$ _____
TOTAL ASSETS	\$ _____	ASSETS minus LIABILITIES	\$ _____

APPLICANT PERSONAL FINANCIAL STATEMENT SCHEDULES

Schedule 1 Cash in Banks (Include Money Market Accounts, & Certificates)

Name of Bank	Account Number (only last 4 digits)	Present Balance
_____	_____	\$ _____
_____	_____	_____
_____	_____	_____
TOTAL		\$ _____

Schedule 2 Stocks and Bonds

Name of Account	Description	Current Market Value
_____	_____	\$ _____
_____	_____	_____
_____	_____	_____
TOTAL		\$ _____

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APPLICANT PERSONAL FINANCIAL STATEMENT SCHEDULES (continued)

Schedule 3 Vehicles (Include Autos, Trucks, RV's, Boats, Motorcycles & Trailers)

Model Year	Make & Model	Date Purchased	Original Cost	Current Value	Loan Balance	Monthly Payment
			\$	\$	\$	\$
TOTALS			\$	\$	\$	\$

Schedule 4 Installment Obligations and Other Personal Loans (Include all credit cards, education loans, business loans & personal loans)

Creditor's Name	Account Number (only last 4 digits)	Type of Obligation	Current Balance	Monthly Payment
			\$	\$
TOTAL			\$	\$

I certify that all information provided by me/us is true, correct and complete. I authorize you to make inquiries about me/us for the purpose of evaluating this application, including obtaining credit bureau reports and contacting my/our employer(s) for verification. I/we also authorize you to provide credit information about your credit experience with me/us to other creditors and credit reporting agencies.

X
Applicant's Signature

Date: _____

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PARENT YEARLY INCOME & EXPENSE FORM

INCOME

Wages (1)
Self-Employment Income
Pensions & Annuities
Social Security/SSI/SSDI Payments
Interest & Dividends
Net Rental Income (2)
Alimony/Child Support
Family Support
Distributions Received From:
 Trusts
 Partnerships
 Other: _____

TOTAL YEAR INCOME

TOTAL INCOME:

\$ _____

EXPENSES

Rent
Mortgage
Utilities
Food
School Tuition & Fees
School Supplies - books
Transportation (3)
Clothing
Alimony/Child/Family Support
Insurance:
 Health
 Automobile
 Homeowner/Renter
 Life/Disability
Liability Payments:
 Auto Loan Payments
 Credit Card Payments
 Education Loan Payments(4)
 Business Loan Payments
Taxes (5)
 Other: _____

TOTAL YEAR EXPENSE

TOTAL EXPENSES:

\$ _____

NET SURPLUS:

\$ _____

- (1) Gross wages/receipts minus all deductions.
(2) Gross rents minus all deductions, EXCEPT depreciation.
(3) If you own a vehicle, include all vehicle costs plus monthly auto loan/lease payment.
 If you do not own a vehicle, list the cost of local public transportation.
(4) Do **not** include loans that have payments starting **after** the completion of program/school.
(5) Include back taxes, property taxes, garnishments etc.

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PARENT(S) PERSONAL FINANCIAL STATEMENT FORM

INSTRUCTIONS:

- 1) Complete the Parent(s) Personal Financial Statement and the accompanied detail schedules.
- 2) If Applicant is under age 26, parent(s)/legal guardian **must** complete PARENTS(S) PERSONAL FINANCIAL STATEMENT FORM complete BOTH SETS of signature blocks on page 9

ASSETS		LIABILITIES	
Cash in Banks (Schedule 1)	\$ _____	Loans Payable (Schedule 3)	\$ _____
Stocks & Bonds(Schedule 2)	\$ _____	Mortgages (Schedule 4)	\$ _____
Retirement Funds	\$ _____	Installment obligations &	
Personal Property	\$ _____	Personal loans (Schedule 5)	\$ _____
(do not include real estate & vehicles)		Unpaid Federal & State Taxes	\$ _____
Notes Receivable	\$ _____	Other Liabilities:	
Vehicles (Schedule 3)	\$ _____	_____	\$ _____
Real Estate (Schedule 4)	\$ _____	_____	\$ _____
Investment in Partnerships		_____	\$ _____
(Attach complete form 1065)	\$ _____	TOTAL LIABILITIES	\$ _____
Other Assets	\$ _____	ASSETS minus	
TOTAL ASSETS	\$ _____	LIABILITIES	\$ _____

PARENT(S) PERSONAL FINANCIAL STATEMENT SCHEDULES

OWNERSHIP--In the space provided, please indicate applicable ownership abbreviation:

Y=Yourself; S=Spouse; J=Joint with spouse; O=Joint with other than spouse

Schedule 1 Cash in Banks (Include Money Market Accounts, Treasury Notes & Certificates)

Owned	Name of	Account Number	Present
By	Bank	(only last four digits)	Balance
			\$ _____

Schedule 2 Stocks and Bonds

TOTAL \$ _____

Owned	Description	Current Market
By		Value
		\$ _____

TOTAL \$ _____

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PARENT(S) PERSONAL FINANCIAL STATEMENT SCHEDULES (continued)

Schedule 3 Vehicles (Include Autos, Trucks, RV's, Boats, Motorcycles & Trailers)

Model Year	Make & Model	Date Purchased	Original Cost	Current Value	Loan Balance	Monthly Payment
			\$	\$	\$	\$
			TOTALS	\$	\$	\$

Schedule 4 Real Estate (Indicate type: P-Principal Residence, V-Vacation Property, R-Rental Property)

Type	Owned By	Date Purchased	Original Cost	Current Value	Percent You Own	Mortgage Balance	Monthly Payment
			\$	\$	%	\$	\$
			TOTALS	\$	\$	\$	\$

Schedule 5 Installment Obligations and Other Personal Loans (Include all credit cards, education loans, business loans & personal loans)

Creditor's Name	Account Number (only last four digits)	Type of Obligation	Current Balance	Monthly Payment
			\$	\$
			TOTAL	\$

I/We certify that the financial information stated above is true, correct, and complete and is an accurate statement of my/our financial condition. I/We authorize you to make inquiries about me/us for the purpose of evaluating this application, including obtaining credit bureau reports and contacting my/our employer(s) for verification. I/We understand that we may be asked to supply supplementary documentation of income and assets, *including prior years' tax returns, W-2s, and additional documentation on all stated assets*. Discrepancies in the information reported, could adversely affect the rewarding of a loan and/or grant with JFCS. In addition, it could result in a revision of the student's award if discrepancies are revealed during the course of the given school year.

I/We affirm that I/We understand the contents of this affidavit, signed by me/us are statements that are true and correct.

X _____
Parent/LegalGuardian's(I) Signature

Date: _____

X _____
Parent/LegalGuardian's(II) Signature

Date: _____

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GUARANTOR INFORMATION

Guarantor applications **must be submitted** with all loan requests. You may obtain between one and five qualifying guarantors for education loans up to \$6,000. Individual guarantors for education loans may guarantee as little as \$1,000.

Loan requests not accompanied by the required guarantor application will not be considered.

Who is a qualified guarantor?

A qualified guarantor must meet all of the requirements below:

- Resident of the Bay Area for at least two years¹
- Employed by present employer a minimum of two years²
- Submit a copy of most recent federal tax return
- Minimum net worth (excluding real estate) of **\$35,000** for education loan guarantors³
- Minimum asset to debt ratio of 2:1
- Meet the minimum financial guidelines shown in the table

<i>Amount of Guarantee</i>	<i>Guarantor's Minimum Net Worth (excluding real estate)</i>
\$ 1,000	\$35,000
\$ 2,000	\$ 45,000
\$ 3,000	\$ 55,000
\$ 4,000	\$ 65,000
\$ 5,000	\$ 75,000
\$ 6,000	\$ 85,000

¹ Residents outside the Bay Area will be considered on a case-by-case basis.

² Retirees and self-employed persons will be considered on a case-by-case basis.

³ Permanent residents that are not US citizens can be considered if they fulfill the first three requirements.

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GUARANTOR APPLICATION

Each guarantor and co-guarantor is required to submit a copy of his /her most recent Federal income tax returns. All information requested is kept confidential for the use of JFCS only. Guarantor applications may be emailed to michellel@jfcs.org or Efax to (844) 492-3928

NAME: _____ CO-GUARANTOR NAME: _____

ADDRESS: _____

HOW LONG AT THIS ADDRESS? _____ DATE OF BIRTH: _____

HOME PHONE: (____) _____ CELL PHONE: (____) _____

EMAIL: _____
PRIMARY / SECONDARY

EMPLOYER: _____ POSITION _____

EMPLOYER ADDRESS: _____

ANNUAL INCOME: _____ HOW LONG? _____

IF SELF EMPLOYED, TYPE OF BUSINESS/PRODUCT: _____

GUARANTEE AGREEMENT:

I/we am/are willing to guarantee \$ _____ of the loan requested
Specify dollar amount

by _____, and, in the event of a default, to pay
Name of Applicant

upon demand the balance in full. If the loan application is approved, I/we will execute a Guarantee Agreement or a Short-term Loan Agreement. I/we fully understand the nature of this obligation, and I/we understand that this obligation is legally binding I/we certify that all information provided by me/us is true, correct and complete I/we authorize JFCS to make inquiries about me/us for the purpose of evaluating this application. This will include authorization to obtain credit bureau reports, and contacting my/our employer for verification of employment. In addition, I authorize you to provide credit information concerning your credit experience with me/us to other creditors and credit reporting agencies.

X _____
Signature of Guarantor Date

X _____
Signature of Co-Guarantor Date

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GUARANTOR(S) PERSONAL FINANCIAL STATEMENT FORM

INSTRUCTIONS:

- 1) Complete the Guarantor(s) Personal Financial Statement and the accompanied detail schedules and pages 13-15.
- 2) All Guarantors **must** complete a GUARANTOR(S) PERSONAL FINANCIAL STATEMENT FORM and complete sign on page 15.

ASSETS

Cash in Banks (Schedule 1) \$ _____
Stocks and Bonds (Schedule 2) \$ _____
Retirement Funds \$ _____
Personal Property \$ _____
(do not include real estate & vehicles)
Notes Receivable \$ _____
Vehicles (Schedule 3) \$ _____
Real Estate (Schedule 4) \$ _____
Investment in Partnerships
(Attach complete form 1065) \$ _____
Investment in Business
(Attach financial statements) \$ _____
Other Assets \$ _____
TOTAL ASSETS \$ _____

LIABILITIES

Loans Payable (Schedule 3) \$ _____
Mortgages (Schedule 4) \$ _____
Installment obligations &
Personal loans (Schedule 5) \$ _____
Unpaid Federal & State Taxes \$ _____
Other Liabilities:
_____ \$ _____
_____ \$ _____
_____ \$ _____
TOTAL LIABILITIES \$ _____

ASSETS \$ _____
minus LIABILITIES

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GUARANTOR(S) PERSONAL FINANCIAL STATEMENT SCHEDULES (Continued)

OWNERSHIP--In the space provided, please indicate applicable ownership abbreviation:

Y=Yourself; S=Spouse; J=Joint with spouse; O=Joint with other than spouse

Schedule 1 Cash in Banks (Include Money Market Accounts, Treasury Notes & Certificates)

Owned By	Name of Bank	Account Number (only last four digits)	Present Balance
			\$

Schedule 2 Stocks and Bonds

TOTAL \$

Owned By	Description	Current Market Balance
		\$

TOTAL \$

Schedule 4 Real Estate (Indicate type: P-Principal Residence, V-Vacation Property, R-Rental Property)

Owned Type	Owned By	Date Purchased	Original Cost	Current Value	Percent You Own	Mortgage Balance	Monthly Payment
				\$	\$	\$	\$
				\$	\$	\$	\$
				\$	\$	\$	\$
TOTALS				\$	\$	\$	\$

Schedule 4 Real Estate (Indicate type: P-Principal Residence, V-Vacation Property, R-Rental Property)

Owned Type	Owned By	Date Purchased	Original Cost	Current Value	Percent You Own	Mortgage Balance	Monthly Payment
				\$	\$	\$	\$
				\$	\$	\$	\$
				\$	\$	\$	\$
TOTALS				\$	\$	\$	\$

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