Applying for Financial Aid
Prospective Laurel Families, 2020-2021 Academic Year

We partner with School and Student Services (SSS) by NAIS in our financial aid process. To begin your financial aid application, you will complete SSS's Parents' Financial Statement (PFS).

The PFS is a comprehensive application that will take some time to complete. Give yourself the time you need by not waiting until the deadline to begin. You’ll need your most recent tax return before beginning the PFS. We also recommend that you review the wide range of materials that SSS has put together to help families with the financial aid process. They can be found at sssbynais.org/parents.

We will communicate our financial aid decision to you in the online admissions portal. To make our decision, we use the information from the PFS as a starting point but also consider our school policy, practices and available budget.

HOW TO COMPLETE THE PARENTS’ FINANCIAL STATEMENT (PFS) ONLINE
- Beginning October 2, 2019, go to https://sss.secure.force.com/familyportal
- Create your PFS Online account with your email address and a password. If you applied for financial aid last year, simply login to the PFS Online as a Returning Family, using the email address and password you set up last year.
- Begin a PFS for Academic Year 2020-21. You can log out of the PFS Online at any time, then return later to complete it.
- After you have pressed submit, you’ll be brought to a payment screen. The fee of $51 is nonrefundable. Once your PFS is submitted, it cannot be withdrawn from the SSS system.
- After you pay for and submit your PFS, you’ll have access in the PFS Online to a section called “My Documents.” You can upload the additional documents we require there.

HOW TO SUBMIT ADDITIONAL REQUIRED DOCUMENTS ONLINE
- Prepare your documents to be uploaded. Make sure the documents are on your computer, each saved as a separate file. Remove any security or password protection from your document files.
- Return to the PFS Online and login.
- Select the Academic Year 2020-21 button.
- From the PFS Online, click on the “My Documents” tab.
- On the “My Documents” page, you will see an upload button or a hyperlink next to a specific document name in the “Required Documents” section of the PFS. Clicking either the upload button or a hyperlink will lead you through a series of steps allowing you to name, locate and save the file.
- Once you have uploaded a document, the date will appear in the “Date Uploaded” column within minutes of the upload. Some tax documents go through a verification process. It can take up to 48 hours for the verification process to complete.

If you wish to submit required documents by mail, send to School and Student Services, PO Box 449, Randolph, MA 02368-0449. For overnight service, use: SSS by NAIS, Application Processing Center, 15 Dan Road, Suite 102, Canton, MA 02021. If you need help completing the PFS, contact SSS customer service at 800.344.8328.

Here's key information you need to know about our school as you complete the PFS:
Our school's full name: Laurel School
Laurel School's SSS code: 4540

Grades K-12:
Due date for completing the PFS: January 31, 2020
Due date for submitting additional documents (see list below):
2018 taxes, schedules and W-2s: January 31, 2020
2019 taxes, schedules and W-2s: May 1, 2020

Documents we require you to submit, in addition to the PFS:
2018 1040, 1040A or 1040EZ, all schedules filed, 1099, and W-2
2019 1040, 1040A or 1040EZ, all schedules filed, 1099, and W-2

The private school that knows girls best.
Top 10 Tips for Completing Your Financial Aid Application

1. **Complete only one PFS per household.**
   You can apply for aid to any number of schools for any number of children using just one PFS for the same flat fee.

2. **Use your legal name.**
   Make sure your name on your Parents’ Financial Statement (PFS) appears exactly the way your name appears on your tax documents.

3. **Enter whole numbers.**
   When entering numbers, do not enter decimals or cents — simply round to the nearest whole number. Understand that all monetary values must be in US Dollars.

4. **Differentiate applicants from dependents.**
   Questions about “student applicants” refer to your children who are applying for financial aid via the PFS. Questions about “other dependents” refer to the children (or adults) for whom you provide support but ARE NOT applying for financial aid.

5. **Separate salary from profit.**
   If you are a business owner or farm owner, you will be asked about your salary in the Family Income section. Enter only the amount you actually draw as salary (as reported on your W-2). You will provide information about profit/loss elsewhere in the PFS.

6. **Estimate your taxes.**
   We realize most tax forms are not available until late January. If you don’t have your current year’s taxes available, it’s okay to estimate your answers based on your prior year’s tax return.

7. **Don’t forget the cover sheet.**
   If you mail additional required documents to SSS, please include the SSS cover sheet. Your documents will then be properly matched to your application and you’ll avoid delays. Give yourself at least 10 days before the deadline to allow for mail delivery and SSS processing time.

8. **Tell your story.**
   Offer explanations when requested, so your story or situation is clear and understandable to those reviewing your application.

9. **Calculate debt and unusual expenses.**
   When asked to report your credit card debt, enter your total outstanding balances and use the Notes section to specify the types of purchases you used these cards for. When asked to total your “unusual expenses,” you’ll find a list of the types of expenses you should and should not include.

10. **Be honest.**
    Take time to carefully consider how much you think you can pay towards tuition on your own. Make a budget of income and expenses and see how much you can include for school costs.

If you have questions, contact the SSS Customer Service Center at (800) 344-8328 or sss@nais.org