

# Weekly Word From St. Patrick School

FEBRUARY 4, 2011

## WEEKLY MESSAGE

Hopefully everyone got through the snowstorm without too many problems. Digging out, was definitely an interesting endeavor.

As a child, I use to love when a huge snowstorm came. It meant hours of fun sledding down my parent's ditch, or making snow tunnels and underground homes in the drifts. As I got older, I grew to dislike heavy amounts of snow and blizzards.

During the recent blizzard, I started to reflect on what those blizzards truly mean. It gave me time to be with family and thank God for everything that I have received in life. Now, I can truly say that I am starting to go back to my childhood days when blizzards and heavy snowstorms mean a lot.

## STO

Please remember that you can start filling out the application for the STO grant. This grant makes a Catholic school education affordable to families. I have attached the STO letter and application to this newsletter.

## BOOK FAIR

Due to the two snow days, we arranged for our book fair to run through February 9. The online option is also available until February

9. The web address to the online site is: **[scholastic.com/schoolbookfairs](http://scholastic.com/schoolbookfairs)**. When you get to the site, just choose our school.

## CHOCOLATE SALES

Chocolate sales will start next week. There will be several prize opportunities for the students. There will be a money grab for the top seller, prizes for sales, and a pizza party for the top selling class. The kickoff assembly will be on Monday February 7.

## TUITION BREAK

Attached is information about the tuition break available for the 2011-2012 school year. This information was passed on earlier.

## UPCOMING DATES

- February 7 Chocolate sale kickoff
- February 9 Book fair ends
- February 11 Early dismissal
- February 21 Snow makeup day
- February 25 Chocolate sales end
- March 11 Early Dismissal
- March 19 Barnes and Noble Day

Dear Parents,

The tuition levels for next school year are set. The tuition levels for the 2011-2012 school year are at the bottom of this letter for your information. Also starting the 2011-2012 school year, we are going to give a tuition break to **currently** enrolled families that bring in new families to our school. If you bring in a new family, you will get a \$100 credit to your tuition bill **per new child** brought into our school. So if you are currently enrolled in our school and bring in four children, you will get a \$400 credit on your tuition. Those new children must be enrolling in kindergarten through sixth grade, and stay enrolled in our school the entire 2011-2012 school year. If you have any questions, please contact me at school.

### **2011-2012 Tuition**

#### **In Parish**

One Child	\$1,400
Two Children	\$2,350
Three Children	\$3,100

#### **Out of Parish**

One Child	\$2,050
Two Children	\$3,350
Three Children	\$4,150

Thank you,

Chris Frimml  
Principal



# Saint Patrick Catholic School

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Sr. Susan Dunnwald,  
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Linda Kirsch-Snyder  
Steve Reyhons  
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School Board  
Members

Jackie Foster  
Office Manager

Dear Parent/Guardian,

The Archdiocese of Dubuque and St. Patrick School are pleased to once again provide tuition assistance to qualifying families through the *Our Faith, Our Children, Our Future School Tuition Organization* (STO). This program, supported by over 1,000 donors provides expanded opportunities to help qualifying families afford the Catholic School of their choice.

Tuition assistance through the *Our Faith, Our Children, Our Future STO* is available to all families whose 2010 taxable income is at or below 300% of the federally determined poverty rate. That table is found at the end of this letter.

St. Patrick School also has local funding to provide tuition assistance over and above the Archdiocesan program thus providing supplementary tuition assistance to the STO program. Our local assistance program is open to all locally qualifying families, not just those eligible for the *Our Faith, Our Children, Our Future STO*.

Both the *Our Faith, Our Children, Our Future STO* and St. Patrick School will be utilizing Private School Aid Services (PSAS) to assist in determining the level of assistance to be awarded. PSAS has developed an application that all families need to complete to be considered for assistance. Your personal information will be held in strictest confidence at all times. If you have a child at more than one Archdiocesan School, you will only need to complete one application form. There is a \$21 non-refundable processing fee for the application, payable to PSAS. Please note this is a one-dollar increase from last year.

The application is available at the school office and on line at [www.psas.org](http://www.psas.org). If you contact the school office we can provide a form to you. In addition to your completed application, you must include a copy of your 2010 federal income tax return or your 2009 federal income tax return with a copy of your 2010 W-2(s). The application needs to be completed on-line or via U.S. Mail, postmarked no later than March 15, 2011.

To assist you in filling out the application PSAS will have a call center available at 1-866-424-6443. The call center is open Monday-Friday from 11:00 am-7:00 pm, and on Saturdays from 8:00 am-noon. You are also welcome to call Chris Frimml or Jackie Foster at the school for assistance.

Award notification letters will be mailed on or before May 10, 2011. The complete timeline with specific information concerning the application is found below.

We strongly encourage every family to complete an application. The *Our Faith, Our Children, Our Future STO* coupled with our local tuition assistance program will be able to make Catholic Education affordable for all.

If you have questions about the assistance program, call the school. Call the PSAS call center at 1-866-424-6443 with specific questions about the application. This is a wonderful opportunity for qualifying families.

Sincerely,

St. Patrick School Principal

### Timeline

- January** Applications available through the school and on-line at [www.psas.org](http://www.psas.org).
- March 15** Completed applications must be post-marked or filed electronically.
- May 10** Award notification letters sent to all families who applied.
- May 30** Families receiving assistance send confirmation they are accepting/declining the assistance back to the school.
- School Code** When completing the application, our school/system code is 3214. The password online is Arch1.

### Program Information

The *Our Faith, Our Children, Our Future STO* is funded by numerous generous donors from across the Archdiocese of Dubuque. All donors received an Iowa Tax Credit equal to 65% of their gift, with all donations qualifying for a federal income tax deduction for their 2010 returns. Donors interested in contributing to this program during 2011 can download a donor application at [www.ourfaithsto.org](http://www.ourfaithsto.org). The goal for 2011 is to raise \$3.67 million to be used in the 2012-13 school year.

Families are eligible for the *Our Faith, Our Children, Our Future STO* assistance if their taxable income for 2010 is at or below 300% of the poverty level. The poverty level is set by federal guidelines. The level of *Our Faith, Our Children, Our Future STO* assistance recommended by PSAS will be based upon family income, number of dependants, and the total K-12 tuition bill for the family.

**\*STO Qualifying Levels 2011-2012**

**Family Size	***Maximum Income	**Family Size	***Maximum Income
Two	\$44,130	Five	\$78,510
Three	\$55,590	Six	\$89,970
Four	\$67,050	Seven	\$101,430

\* STO qualifying levels are based upon 300% of 2011 Federal Poverty Levels as required by Iowa law.

\*\*Family size includes parents/guardians plus total number of dependents claimed on 2010 tax return. For families with more than seven persons, add \$11,460 for each additional person.

\*\*\* Families are eligible for **STO assistance** if their taxable income is at or below the above listed income levels. Local assistance may not be based upon the above. Falling within these guidelines does not necessarily guarantee tuition assistance.

All families who want to be considered for tuition assistance must fill out the PSAS application.





# PRIVATE SCHOOL AID SERVICE

PARENT LAST NAME

## Student Aid Form 2011-2012

# Our Faith, Our Children, Our Future School Tuition Organization

S. T. O. Help Desk at 1-866-424-6443

### Application Conditions:

- This Student Aid Form (SAF) is used to determine financial need for the Our Faith, Our Children, Our Future School Tuition Organization.
- Student(s) must live in Iowa for S.T.O. funding.
- Local assistance is open to all students, including those residing outside of Iowa. Please speak with your local school administrator to determine if local tuition assistance is available, in addition to STO assistance.
- Incomplete Applications cannot be processed.

### Directions:

- One application is to be filed per family even if dependents attend more than one school.
- All applications are to be returned to PSAS sealed in the envelope provided.
- If you need assistance completing the application, please contact the S.T.O. helpdesk at 1-866-424-6443.

This form must be postmarked no later than **MARCH 15, 2011.**

### TO COMPLETE THIS APPLICATION YOU WILL NEED TO INCLUDE:

Please note the required tax year documentation.

1. Detailed copies of all pages and Schedules of your **2010** Federal Income Tax Return Form 1040, 1040A, or 1040EZ (**as filed with the IRS**) for individuals listed in Sections A and B. Recaps and/or Summary Forms are not acceptable. If you file Schedule A, C, E or F, you must provide copies. If you have not yet filed, or are not required to file a tax return, see the REQUIRED DOCUMENTATION section of the INSTRUCTIONS.
2. Copies of all **2010** W-2 Wage and Tax Statement Forms, all **2010** 1099/1099R for Interest/Dividends, Pensions/Annuities and/or Misc. Income Forms for individuals listed in Sections A and B (**Please make sure all documentation is copied on regular 8 1/2 x 11 paper**).
3. Documentation of TOTAL AMOUNTS received in **2010** for all Non-Taxable Income (see Section G for specific requirements).
4. Check or Money Order payable to PRIVATE SCHOOL AID SERVICE for the non-refundable application fee of \$21.00 (**All returned checks will incur an additional fee of \$25.00**).
5. This application form filled out in its entirety, signed and dated by the Parent(s) or Guardian(s) listed in Sections A and B.
6. Please review pages 5 and 6 for explanations/directions as you complete this form.

**IMPORTANT: If the above items do not accompany this application, your application will not be considered complete.**  
***Keep a copy of this completed application for your records.***

STUDENT LAST NAME

# Student Aid Form • 2011 – 2012

• IMPORTANT: Print clearly and neatly with a ball point pen •

## A PARENT, GUARDIAN or OTHER ADULT RESPONSIBLE FOR TUITION

**Check one:**  Father  Mother  Stepfather  Stepmother  Other Adult

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ MI \_\_\_\_\_  
 Social Security Number \_\_\_\_\_ Age \_\_\_\_\_ (\_\_\_\_\_) \_\_\_\_\_  
 (Area Code) Home Phone \_\_\_\_\_

Address \_\_\_\_\_ Apt. # \_\_\_\_\_ COUNTY OF RESIDENCE \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

(\_\_\_\_\_) \_\_\_\_\_  
 (Area Code) Work Phone \_\_\_\_\_ E-mail address \_\_\_\_\_

Employed by \_\_\_\_\_ How Long? \_\_\_\_\_ May PSAS contact you at work if there are questions?  Yes  No  
 If you are self-employed, check this box and refer to Section K of this form.

## B PARENT, GUARDIAN or OTHER ADULT RESIDING WITH PARENT A

**Check one:**  Father  Mother  Stepfather  Stepmother  Other Adult

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ MI \_\_\_\_\_  
 Social Security Number \_\_\_\_\_ Age \_\_\_\_\_ (\_\_\_\_\_) \_\_\_\_\_  
 (Area Code) Home Phone \_\_\_\_\_

Address \_\_\_\_\_ Apt. # \_\_\_\_\_ COUNTY OF RESIDENCE \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

(\_\_\_\_\_) \_\_\_\_\_  
 (Area Code) Work Phone \_\_\_\_\_ E-mail address \_\_\_\_\_

Employed by \_\_\_\_\_ How Long? \_\_\_\_\_ May PSAS contact you at work if there are questions?  Yes  No  
 If you are self-employed, check this box and refer to Section K of this form.

## C DEPENDENTS (DO NOT LEAVE BLANK)

Number of dependent children who will attend a tuition charging school: daycare, Pre-K, elementary school, secondary school, or college in the fall of 2011. \_\_\_\_\_

Please list all dependent children in order of oldest to youngest, including college students. Indicate each dependent's relationship to Parent/Guardian A: child, foster child, grandchild, etc.

1	Dependent Last Name	Dependent First Name	MI	Age	Relationship to Parent/Guardian A	Name of school student plans to enter in the fall of 2011 (PLEASE DO NOT ABBREVIATE)		Grade in the fall of 2011	Applying for Aid? (check one) YES NO	Amount I/We feel I/We can pay toward tuition	Tuition charged yearly per student	School/System Code*
						City/State	School Name:					
1						City/State:	School Name:					
2						City/State:	School Name:					
3						City/State:	School Name:					
4						City/State:	School Name:					
5						City/State:	School Name:					

Please check if additional dependents are listed on a separate sheet.

\*Refer to School/System Code List

## D HOUSEHOLD INFORMATION

1. Number of individuals who will reside in my/our household during the 2011-2012 school year:

Parents/Guardians \_\_\_\_\_ Children \_\_\_\_\_ Other\* \_\_\_\_\_

\*If Other, please explain relationship to Parent \_\_\_\_\_

2. Current marital status/housing arrangement of Parent/Guardian A:

- a.  Single, never Married\*    d.  Divorced\*    g.  Residing w/Significant Other  
 b.  Married    e.  Remarried\*    h.  Other: \_\_\_\_\_  
 c.  Widowed    f.  Separated\* \_\_\_\_\_

\*If Divorced, Remarried, Separated or Single, please complete Section E.

## E DIVORCED, SEPARATED OR SINGLE PARENTS (TO BE COMPLETED BY PARENT OR GUARDIAN LISTED IN SECTION A)

1. Date of separation (Month/Year) \_\_\_\_\_

2. Date of divorce (Month/Year) \_\_\_\_\_

3. Non-custodial parent \_\_\_\_\_  
 Last Name \_\_\_\_\_ First Name \_\_\_\_\_ MI \_\_\_\_\_

4. Do you receive or pay child support?  Receive \$ \_\_\_\_\_ per year  
 Pay \$ \_\_\_\_\_ per year  
 Neither

5. Who claimed student as a tax dependent in 2010? \_\_\_\_\_

6. Who is responsible for the tuition for the dependent(s) listed in Section C?

- Father \_\_\_\_\_ % Name \_\_\_\_\_  
 Mother \_\_\_\_\_ % Name \_\_\_\_\_  
 Other \_\_\_\_\_ % Name \_\_\_\_\_ \*

\*If tuition is shared, each responsible party must complete a Student Aid Form (SAF).

# F TAXABLE INCOME

The **2010** federal tax return for student's household was:

- Filed
- Not filed yet (See **Required Documentation** section)
- I/we do not file. I/we only receive non-taxable income

**Actual 2010      Estimate 2011**

- |  |          |          |
|--|----------|----------|
| 1. Total number of exemptions claimed on Federal Income Tax form:  | \$ _____ | \$ _____ |
| 2. Parent/Guardian A total taxable income from W-2 wages. (Total income for Parent A only)   | \$ _____ | \$ _____ |
| 3. Parent/Guardian B total taxable income from W-2 wages. (Total income for Parent B only)   | \$ _____ | \$ _____ |
| 4. Net business income* from self-employment, farm, rentals, and other businesses. (*Go to Section K) (Attach Schedules C, E, and/or F from your IRS 1040) | \$ _____ | \$ _____ |
| 5. Other non-work taxable income from interest, dividends, alimony, unemployment, and non-business income.   | \$ _____ | \$ _____ |
| 6. Allowable "Adjustments to Income" as reported on your IRS 1040, 1040A, or 1040EZ.   | \$ _____ | \$ _____ |
| 7. Total "Adjusted Gross Income" as reported on your IRS 1040, 1040A, or 1040EZ  | \$ _____ | \$ _____ |
| 8. Total Tax Paid as reported on your IRS 1040, 1040A or 1040EZ.   | \$ _____ | \$ _____ |
| 9. Medical/Dental expenses as reported on Schedule A line 1 of your IRS 1040 Form.   | \$ _____ | \$ _____ |

# G NON-TAXABLE INCOME

List the **total amount** received from 1/1/10-12/31/10 for all recipients in household. **DO NOT** list monthly amounts.

- |  |          |           |
|--|----------|-----------|
| 10. Child support  | \$ _____ | per year  |
| 11. Cash Assistance (TANF)   | \$ _____ | per year* |
| 12. Food Stamps  | \$ _____ | per year* |
| a. Medicaid received in 2010? <input type="checkbox"/> Yes <input type="checkbox"/> No   |          |           |
| 13. Social Security income (SSA/SSD, etc.) (Provide documentation for all recipients in household.)                                  | \$ _____ | per year* |
| a. Social Security income (SSI ONLY) total received in 2010 \$ _____*  |          |           |
| (Provide documentation for all recipients in household.)   |          |           |
| 14. Student loans and/or grants received for PARENT's education. (Not college attending dependents or students listed in Section C.) |          |           |
| a. total received in 2010 \$ _____*  |          |           |
| b. total used for household expenses \$ _____ per year*  |          |           |
| 15. Housing Assistance (Sec. 8, HUD, etc.)   | \$ _____ | per year* |
| a. Religious Housing Assistance total received in 2010 \$ _____*   |          |           |
| (parsonage, manse, etc.)   |          |           |
| 16. Other non-taxable income (Workers' Comp., Disability, Pension/Retirement, etc. Identify source(s) in Section L)                  | \$ _____ | per year* |
| 17. Loans/Gifts from friends or relatives  | \$ _____ | per year  |
| 18. Personal Savings/Investment Accounts used for household expenses (Do not include totals listed in Section I)                     | \$ _____ | per year  |
| 19. Total non-taxable income for 2010  | \$ _____ | per year  |

\*You must provide 2010 YEAR-END documentation for items 11-16; either a YEAR-END Statement from the appropriate Public Agency, or documentation showing totals from 1/1/10 - 12/31/10.

**Keep a copy of this completed application for your records.**

# H HOUSING INFORMATION (DO NOT LEAVE BLANK)

20. Do you rent or own your residence?     Rent     Own (go to line 22)
21. If renting, what is the monthly rental payment?    \$ \_\_\_\_\_
- a. Amount paid by household    \$ \_\_\_\_\_ per month
- b. Amount paid by other source(s)    \$ \_\_\_\_\_ per month
22. If you own your residence:
- a. What is the current market value?    \$ \_\_\_\_\_
- b. What is the amount still owed, including home equity loans?    \$ \_\_\_\_\_
- c. What is the monthly mortgage payment?    \$ \_\_\_\_\_ per month

# I ASSETS & INVESTMENTS (AS OF 12/31/10)

23. Total amount in cash, checking, and savings accounts    \$ \_\_\_\_\_
24. Total value of money market funds, mutual funds, stocks, bonds, CDs, or other securities    \$ \_\_\_\_\_
25. Total value of IRA, Keogh, 401K, SEP or other retirement accounts    \$ \_\_\_\_\_
26. If you own real estate other than your primary residence,
- a. What is the fair market value?    \$ \_\_\_\_\_
- b. What is the amount still owed?    \$ \_\_\_\_\_
27. Do you own a business?     Yes     No
- If **Yes**, please go to **Section K**.
- a. What is the fair market value of your business?    \$ \_\_\_\_\_
- b. What is the amount still owed?    \$ \_\_\_\_\_
28. Do you own a farm?     Yes     No
- If **Yes**, please go to **Section K**.
- a. What is the fair market value of your farm?    \$ \_\_\_\_\_
- b. What is the amount still owed?    \$ \_\_\_\_\_

# J UNUSUAL CIRCUMSTANCES

Check all that apply to your situation within the past 12 months:

- |  |  |
|--|--|
| a. <input type="checkbox"/> Loss of job                    | i. <input type="checkbox"/> Death in the family          |
| b. <input type="checkbox"/> Recent separation/divorce      | j. <input type="checkbox"/> Shared custody               |
| c. <input type="checkbox"/> Change in family living status | k. <input type="checkbox"/> High debt                    |
| d. <input type="checkbox"/> Change in work status          | l. <input type="checkbox"/> Child support reduction      |
| e. <input type="checkbox"/> Bankruptcy                     | m. <input type="checkbox"/> Medical/Dental expenses      |
| f. <input type="checkbox"/> College expenses               | n. <input type="checkbox"/> Shared tuition               |
| g. <input type="checkbox"/> Income reduction               | o. <input type="checkbox"/> Other (Explain in Section L) |
| h. <input type="checkbox"/> Illness or injury              |  |

## OFFICE USE ONLY

STO \_\_\_\_\_ H \_\_\_\_\_ T \_\_\_\_\_

To complete Sections K, L and M go to the next page ⇨



## INTRODUCTION

**PRIVATE SCHOOL AID SERVICE (PSAS)** is under contract with the school, school system, or organization from which you obtained this application for tuition assistance. Our purpose is to provide a reasonable assessment of the ability of each family to pay for the education of their children at private and independent elementary and secondary schools.

Your Student Aid Form, all attachments, and an analysis of your SAF are sent **only** to the school(s) or agencies contracting with PSAS. **No other agency will receive any information about this application or its attachments.**

**PRIVATE SCHOOL AID SERVICE** does not make any decisions about recipients and amounts of financial aid awarded. Recipients and amounts of aid are determined by the designated school or agency. **YOU WILL NOT RECEIVE RESULTS FROM PRIVATE SCHOOL AID SERVICE.**

## INSTRUCTIONS

### **A & B** PARENT, GUARDIAN OR OTHER ADULT

This form should be filled out by the parent, guardian or other adult responsible for the tuition of the child or children attending a private or independent school contracting with PSAS. If the parents/guardians are divorced or separated, only the parent responsible for the tuition and any other adult residing in the household should fill out the form. If tuition is shared, each responsible party must complete a Student Aid Form (SAF) if financial aid is needed.

Answer *all questions* for both parent(s), stepparent(s), or guardian(s) responsible for tuition for the dependent(s) listed in Section C. **Do not leave any questions blank.** If natural parents are divorced, separated or single, answer all questions in Section E. If natural parents are divorced/separated and remarried, list information for custodial parent and new spouse. If either parent answers "self-employed," and has not filed a tax return, complete Section K.

**CALCULATIONS ARE BASED ON TOTAL HOUSEHOLD INCOME.**

### **C** STUDENT INFORMATION

List all dependent children residing in your household in order of oldest to youngest. Indicate the relation to Parent/Guardian A listed in Section A of the application (i.e. child, grandchild, foster child, stepchild, etc.). If your dependents will be enrolled in any tuition charging school or agency next fall (including daycare, preschool, elementary school, high school, college, or trade school), list the name of the school, city and state where the school is located. List the grade your child(ren) will enter next fall (2011-2012); the amount you feel you can pay toward tuition per year, and the amount of tuition charged per student per year.

If the "No" box is checked for a student listed in Section C, that student will not be considered for tuition assistance. For all additional dependents, use a separate sheet.

**NOTE:** The information regarding tuition charged per student assists PSAS in making the most equitable analysis of your ability to pay for private education. If you are unsure, please estimate.

### **D** HOUSEHOLD INFORMATION

**ITEM 1:** Enter total number of individuals living in the household. Include any college students claimed on the tax return. Do not include children who have moved out of the home. Include all family members dependent on and residing with parent listed in Section A.

**ITEM 2:** Check the appropriate box indicating custodial parents' marital status. If parents are divorced, separated or single, complete Section E.

***Keep a copy of this completed application for your records.***

### **E** DIVORCED, SEPARATED OR SINGLE PARENTS

If dependent(s) parents are divorced or separated, or do not reside in the same household, the custodial parent must provide the information requested in Section E about the non-custodial parent.

**If the date of separation took place in the year 2010, PSAS will require copies of any tax returns filed jointly or independently by both parent(s)/guardian(s) for 2010. Be sure to estimate the income in Section F for 2011.**

**ITEM 4:** List the total amount of child support actually received by custodial parents listed in Sections A & B. If total received differs from court ordered amount, list only the total received.

**ITEM 6:** Indicate who is responsible for tuition and what percentage for the dependents listed in Section C.

### **F** TAXABLE INCOME

List all actual amounts for **2010** and estimated amounts for **2011**.

**ITEM 1:** Enter the total number of exemptions you claimed on your **2010** IRS Form 1040, 1040A, or 1040EZ.

**ITEM 2:** Enter the total **2010** taxable income earned in wages, salaries and tips for parent/guardian/other listed in SECTION A. Attach all copies of **2010** W-2 forms and/or **2010** 1099 forms from all employers.

**ITEM 3:** Enter the total **2010** taxable income earned in wages, salaries and tips for parent/guardian/other listed in SECTION B. Attach all copies of **2010** W-2 forms and/or **2010** 1099 forms from all employers.

**ITEM 4:** Enter the total net income from business (attach Schedule C or C-EZ), all rents, royalties, partnerships (attach Schedule E), and all farm income or loss (attach Schedule F). If you have received income from any of these sources and are estimating your income for **2010**, you must also fill out Section K of this application.

**ITEM 5:** Enter the total of all other taxable income from interest, dividend income (attach Schedule B if over \$400), taxable refunds, credits or offsets of state and local income taxes, alimony received, capital gain or loss (attach Schedule D). List all capital gain distributions not previously reported, total IRA distributions (if rolled-over, explain in Section L), pensions and annuities, unemployment compensation, taxable social security benefits, and any other taxable income. **Attach copies of all Form 1099/1099R, and/or Form 1098 for Interest/Dividends, Pensions/Annuities or other misc. income. Attach copies of Social Security Income statements and Unemployment Compensation documentation for year-end 2010.**

**ITEM 6:** Enter allowable adjustments to income, such as IRA payments, self-employment tax, self-employed health insurance deduction, Keogh retirement plan and self-employed SEP deductions, penalty on early savings withdrawals, and alimony paid. Add together to arrive at your total adjustments. DO NOT include your standard deduction or deduction amounts for each family member.

**ITEM 7:** Enter total adjusted gross income as reported on your IRS Form 1040, 1040A or 1040EZ. Attach all pages of the applicable tax form (1040, 1040A, 1040EZ) for documentation.

**ITEM 8:** Enter the Total Tax paid (not withheld) as reported on your IRS Form 1040, 1040A, or 1040EZ.

**ITEM 9:** Enter the total of any medical and dental expenses reported on Schedule A line 1 of your IRS Form 1040 (attach Schedule A).

## **G** NON-TAXABLE INCOME

If you receive non-taxable income, **you must list and provide documentation of the TOTAL YEARLY AMOUNTS received in 2010** for all recipients in the household for the following: Cash Assistance (TANF), Food Stamps, Social Security income, Student loans and/or grants (received for PARENT's education), Housing assistance (Section 8, HUD, etc.), Worker's Compensation, Disability or Retirement.

**ITEM 10: Child support:** Report total amount received for **2010** for all children in the household.

**ITEM 11: Cash Assistance (TANF):** Report total amount received for **2010**.

**ITEM 12: Food Stamps:** Report total amount received for **2010**. Do not combine with TANF or Medicaid.

**ITEM 12a:** Did you receive Medicaid in **2010**?

**ITEM 13: Social Security benefits:** Report the total non-taxable (**SSA/SSD, etc.**) amount received in **2010** for all recipients in household.

**ITEM 13a: Social Security benefits:** Report the total non-taxable (**SSI ONLY**) amount received in **2010** for all recipients in household.

**ITEM 14: Student loans and/or grants:** Report the total amount received in **2010** for **PARENT'S** education. Do not list loans, grants or scholarships received for dependents in Section C. Identify how much of this income was used for household expenses in **2010**.

**ITEM 15: Housing assistance:** Report the total amount received for **2010**. Identify in Section L all sources of Housing assistance (government assistance, Section 8, HUD, family/friends or other sources), including monies received toward rental/mortgage payments and/or utilities.

**ITEM 15a: Religious Housing assistance:** Report the total amount received for **2010**.

**ITEM 16: Other non-taxable income:** Report all additional non-taxable income received in **2010** including: Deductible IRA or Keogh payments; untaxed portions of pensions; tax exempt interest income; foreign income exclusion; Workers' Compensation; veterans non-education benefits (Death Pension, Dependency and Indemnity Compensation, etc.); food and other living allowances paid to members of the military, clergy or others; cash support or any money paid on your behalf, including support from a non-custodial parent or any other person (do not include court ordered support here); or any other untaxed benefit or income not subject to taxation by any government (Refugee Assistance, VA Educational Work-Study, etc.). Identify source(s) in Section L.

**ITEM 17: Loans/Gifts received from friends or relatives:** Report the total amount received in **2010**.

**ITEM 18: Personal Savings/Investment Accounts:** Report the total amount used in **2010** for household expenses.

**ITEM 19: Total non-taxable income for 2010:** Add together Items 10-18.

## **H** HOUSING INFORMATION

**ITEMS 20 and 21:** If you rent your home or apartment, list your monthly rental or lease payment here, including amounts paid by household and other sources.

**ITEM 22a:** Determine the present value of the family home and list it. Local real estate agents should be able to help you if you are unsure.

**ITEM 22b:** Check with your lending institution and enter the amount still owed, including second mortgages.

## **I** ASSETS AND INVESTMENTS

**ITEM 23:** List total of current balances in cash, savings, and checking accounts. Do not include IRAs or Keoghs.

**ITEM 24:** List total current market value of money market funds, mutual funds, stocks, bonds, CDs or other securities.

**ITEM 25:** List total current market value of all retirement funds, including IRA, Keogh, 401K, and SEP plans or other retirement accounts.

**ITEM 26:** Answer Items 26a and 26b for any and all investment real estate (not including the family's primary residence), if applicable. Second homes, rental properties, and land contracts should be included.

**ITEM 27:** If you own a business, check the Yes box and answer Items 27a and 27b. If you have not filed your **2010** tax return, complete Section K of this application.

**ITEM 28:** If you own a farm, check the Yes box and answer Items 28a and 28b. If you have not filed your **2010** tax return, complete Section K of this application.

## **J** UNUSUAL CIRCUMSTANCES

Check any and all items that apply to your situation. If your circumstances require explanation beyond the scope of this application, please notify the school to which you are applying. Do not include a letter of explanation with this application.

## **K** BUSINESS INCOME

**Provide 2010 Business Income Estimates if you have not filed your 2010 Tax Return.**

**ITEM 1:** List estimated total GROSS taxable business income for **2010**.

**ITEM 2:** List estimated total NET taxable business income/loss for **2010**.

**ITEM 3:** List the total amount paid by business in **2010** for home rent or mortgage.

**ITEM 4:** List the total amount paid by business in **2010** for personal automobile.

**ITEM 5:** List the total amount of personal expenses paid by business in **2010** that do not fall into one of the categories above.

**ITEM 6:** List total amount of estimated rental income received in **2010**.

If providing income estimates for more than one business, corporation or farm (Schedule C, Schedule E and/or Schedule F) please list information for each business, corporation or farm separately. Use additional sheet or Section L, if necessary.

## **L** EXPLANATION

If any specific question requires clarification, write a brief explanation in this space. If your circumstances require explanation beyond the scope of this application, please notify the school to which you are applying.

## **M** PARENTS' CERTIFICATION, AUTHORIZATION, AND DOCUMENTATION CHECKLIST

You **must** sign the form in this section. Your signature authorizes PSAS to release the form and attachments to the contracting schools indicated in Section C. By signing the form, you also certify that the information submitted is correct. This application CANNOT be processed without the appropriate signature(s) and the appropriate documentation.

### REQUIRED DOCUMENTATION

#### **If you have filed your 2010 IRS Form 1040:**

You must submit photocopies of all pages of your **2010** Federal Tax Return Form 1040, 1040A or 1040EZ (as filed with the IRS, with all Schedules, **2010** W-2 Forms, **2010** 1099/1099R, or 1098 Forms for any wage-earning adult residing with the applicant(s). *Do not include your State tax return unless requested.*

#### **If you have not filed your 2010 IRS Form 1040:**

You must submit photocopies of all **2010** W-2 Forms, **2010** 1099/1099R, or 1098 Forms for any wage-earning adult residing with the applicant(s), and photocopies of all pages of your most recent Federal Tax Return Form 1040, 1040A or 1040EZ (as filed with the IRS, with all Schedules). ***If this application is submitted after April 15, 2011, you must provide a copy of the 2010 Extension for Filing Request, as approved by the IRS.***

#### **If you are an Independent Contractor or self-employed and have not filed your 2010 IRS Form 1040:**

You must complete Section K and submit photocopies of all pages of your most recent Federal Tax Return Form 1040, 1040A or 1040EZ (as filed with the IRS, with all Schedules), **2010** W-2 Forms, **2010** 1099/1099R, or 1098 Forms for any wage-earning adult residing with the applicant(s). ***If this application is submitted after April 15, 2011, you must provide a copy of the 2010 Extension for Filing Request, as approved by the IRS.***

#### **If you receive non-taxable income:**

You must submit photocopies of your **2010** YEAR-END (01/01/10 - 12/31/10) Cash Assistance documentation (TANF, etc.), Food Stamp documentation, Housing Assistance documentation, Student loan and/or grant documentation (for PARENT's education), Social Security Income statements, showing the **TOTAL AMOUNT** received in **2010** for **ALL** members of the household. If you list any total for line 16, you must identify source(s) in Section L.

# Our Faith, Our Children, Our Future Student Tuition Organization

## **SCHOOL CODE/SYSTEM CODE LIST**

<u>City (Main Office)</u>	<u>School Name</u>	<u>Grades</u>	<u>Code</u>
Ames.....	St. Cecilia School.....	K-5.....	3261
Anamosa.....	St. Patrick School.....	K-6.....	3214
Bellevue.....	Marquette System.....	K-12.....	3262
Calmar.....	C/F/S Consolidated School.....	K-8.....	3460
Cascade.....	Aquin Elementary School.....	K-8.....	3461
Cedar Falls.....	St. Patrick School.....	K-8.....	1667
Cedar Rapids.....	All Saints School.....	K-5.....	1813
Cedar Rapids.....	Holy Family System.....	K-8.....	1143
Cedar Rapids.....	Regis Middle School.....	6-8.....	3265
Cedar Rapids.....	St. Matthew School.....	K-5.....	3267
Cedar Rapids.....	St. Pius X/St. Elizabeth Ann Seton School...	K-5.....	3465
Cedar Rapids.....	Xavier High School.....	9-12.....	1407
Charles City.....	Immaculate Conception School.....	K-6.....	3466
Cresco.....	Notre Dame Elementary School.....	K-6.....	3216
Decorah.....	St. Benedict School.....	K-8.....	4602
Dubuque.....	Holy Family Catholic Schools.....	K-12.....	3467
Dyersville.....	Beckman High School.....	7-12.....	3244
Dyersville.....	St. Francis Xavier School.....	K-6.....	3245
Farley.....	Seton Catholic System.....	K-8.....	3471
Gilbertville.....	Bosco System.....	K-12.....	3268
Guttenberg.....	St. Mary School.....	K-8.....	3247
Holy Cross.....	LaSalle Catholic School.....	K-8.....	3472
Independence.....	St. John School.....	K-8.....	3270
Jesup.....	St. Athanasius School.....	K-8.....	3473
Manchester.....	St. Mary School.....	K-6.....	3248
Maquoketa.....	Sacred Heart School.....	K-12.....	3250
Marion.....	St. Joseph School.....	K-8.....	3271
Marshalltown.....	Marshalltown Area Catholic School.....	K-6.....	3474
Mason City.....	Newman Catholic System.....	K-12.....	1298
Monticello.....	Sacred Heart School.....	K-6.....	3251
New Hampton.....	St. Joseph School.....	K-8.....	3475
New Vienna.....	Hennessy School.....	K-6.....	3252
Oelwein.....	Sacred Heart School.....	K-6.....	3273
Osage.....	Sacred Heart School.....	K-6.....	3476
Ossian.....	St. Francis DeSales School.....	K-8.....	3274
Protivin.....	Trinity Catholic School.....	K-6.....	3275
Waterloo.....	Waterloo Cedar Valley School System.....	K-12.....	1086
Waukon.....	St. Patrick School.....	K-6.....	3276
Waverly.....	St. Paul School.....	K-6.....	3478
Webster City.....	St. Thomas Aquinas School.....	K-6.....	3277
Worthington.....	St. Paul School.....	K-6.....	3278

List School Code in Section C

# AVOIDING THE MOST COMMON ERRORS

**THE MOST COMMON ERROR THAT APPLICANTS MAKE IS SENDING THE APPLICATION INCOMPLETE. IN ORDER FOR AN APPLICATION TO BE REVIEWED, IT MUST INCLUDE:**

- All pages of your **2010** IRS Form 1040, 1040A, or 1040EZ (federal income tax return). **Do not send your state tax return, recap or tax summary.** (If you have not yet filed your **2010** IRS Form 1040, or you do not file, please see the Required Documentation section of the instructions.)
- **2010** W-2 and/or 1099 forms for individual(s) listed in Sections A and B (**Please make sure all documentation is copied on regular 8 ½ x 11 paper**).
- Non-taxable income verification.
- A check or money order for the non-refundable application fee of \$21.00. All returned checks will be subject to an additional \$25.00 fee.
  - ✓ Print clearly and neatly with a black or dark ball point pen.
  - ✓ ***Make a photocopy of your completed Student Aid Form for your records.***
  - ✓ Do not staple ANYTHING to the Student Aid Form.
  - ✓ Submit the original application only.
  - ✓ Affix proper postage to the envelope (applications without sufficient postage will be returned by the post office).
  - ✓ If you would like to receive notification that PRIVATE SCHOOL AID SERVICE has received your application, enclose a self-addressed stamped postcard or envelope with your application.
  - ✓ Do not send any original documents. Originals will not be returned.

**PSAS CANNOT PROCESS YOUR APPLICATION IF YOU HAVE NOT INCLUDED THE REQUIRED DOCUMENTATION AND APPLICATION FEE.**

## OTHER COMMON ERRORS

### SECTIONS A & B

List the parent, guardian or other adult responsible for tuition and any other adult residing in the household. Complete each section in its entirety, including age, social security number, and name of employer. If you are self-employed, check the box and refer to Section K.

### SECTION C

List all dependent children, including college students, in order of oldest to youngest. *If any dependents will attend a tuition charging school next fall, fill in all columns for those children.*

### SECTION D

This section should include the total number of parents, children and other individuals residing in the household. Any household member listed as "Other" should be identified, using Section L if necessary for explanation.

### SECTION E

This section should be completed by the custodial parent with information about the non-custodial parent.

### SECTION F

Answer Items 1–9 for BOTH **2010** and **2011**. *YOU MUST include documentation of all income received by both parents/guardians residing with the applicant(s).* If you are divorced or separated and receive child support, list the yearly amount in Section G Item 10.

### SECTION G

List the **YEARLY** amounts received for Items 10-19. *Remember, do not list monthly amounts.*

### SECTION H

If you rent your home, list your monthly rental payment, including any payments made by sources other than the household. If you own your home, answer Items 22a, b, and c.

### SECTION I

Enter the totals for Items 23, 24, and 25 based on your investment, savings, and/or checking statements. If you own rental or investment property, answer Items 26a and 26b. *You must include Schedule E from your IRS Form 1040.*

If you answered "Yes" to Items 27 or 28 and are estimating **2010** income, complete Section K of the application. *You must include Schedule C, E and/or Schedule F from your IRS Form 1040.*

### SECTION J

Check boxes for any unusual or relevant circumstances which affect the applicant. If you feel that your circumstances require explanation beyond the scope of this application, please notify the school to which you are applying. Do not include a letter of explanation with this application.

### SECTION K (If estimating 2010 income)

Answer each question that pertains to your estimated income.

### SECTION L

If you feel that any specific question requires clarification and/or an explanation, write a brief summary in the space provided.

### SECTION M

Confirm that you have attached ALL REQUIRED DOCUMENTATION and that you have signed the application.



# The Earned Income Credit A Powerful Benefit for WORKING FAMILIES

DO YOU QUALIFY FOR THE  
EARNED INCOME  
TAX CREDIT?

Did your family (three or more children) earn less than \$43,352 (\$48,362 if married) in 2010?

If so, you may qualify for up to \$5,666!

**CALL FOR FREE TAX LOCATIONS NEAR YOU:  
Catholic Charities at 800-772-2758**

## Earned Income Tax Credit for Working Families

The Earned Income Tax Credit is the federal government's largest program benefiting working families and individuals. Help may be there when they file their tax returns in 2011: They may be eligible for tax credits worth as much as \$5,666, and they may qualify for credits even if they did not earn enough in 2010 to owe tax. *According to national estimates, 20 to 25 percent of eligible workers do not claim their EIC benefits. That means millions of dollars are not finding their way into the pockets of the working families and individuals who have earned that money.*

Workers who were raising three or more children in their home and had income of less than \$43,352 (or \$48,362 for married workers) in 2010 can get an EIC of up to \$5,666!

Workers who were raising two children in their home and had income of less than \$40,363 (or \$45,373 for married workers) in 2010 can get an EIC of up to \$5,036.

Worker who were raising one child in their home and had income of less than \$35,535 (or \$40,545 for married workers) in 2010 can get an EIC of up to \$3,050.

Free help from IRS-certified volunteers is available at community tax preparation sites in your area. Get your taxes prepared FREE and avoid costly "rapid refund loans." New free tax preparation sites have been established in rural communities.

**To find free tax preparation locations near you,  
Call Catholic Charities at 800-772-2758**

This message brought to you by: Catholic Charities, a member of Barnabas Uplift in partnership with the ELCA Lutheran Church in Iowa, Lutheran Services of Iowa, The Muslim American Society, Iowans for Social and Economic Development, Iowa Health System, and the State Public Policy Group.



# Let's Bowl!

The PTO cordially invites your family to celebrate Catholic School Week. This event is a great way to get to know parents, students and teachers.

Please join us!

When: February 5, 2011

Where: Anamosa Bowling Alley

Time: 2:00-4:00 pm

Cost: \$2 per game ( no shoe rental)