

PARENTS' FINANCIAL STATEMENT FAMILY PORTAL ACADEMIC YEAR 2018-2019

• SSS Family Portal 18-19 PFS sections screenshots. For references purposes only. Do not send to SSS. •

Household Information

1. Parent/Guardian Information

Cancel

Save & Exit

Save & Next

Fill in the contact information exactly as you do on tax and other official forms. The person who registers to create a PFS Online account will automatically be listed as Parent/Guardian A. Parent/Guardian A first and last names cannot be edited.

Parent/Guardian A	
Prefix	--None--
First Name	Nathen
Middle Name	
Last Name	Conrad
Suffix	--None--
Birthdate	3/8/1993 [11/27/2017]
Gender	Male
Language	English
Contact Information	
Country	United States
Address	20 West Main St
City	Frewsburg
State	New York
ZIP/Postal Code	14738
Email	nathendaniel03@gmail.co
Preferred Phone	Mobile
Home Phone	
Work Phone	
Mobile Phone	(555) 555-5555
Work Information	
Occupation	Customer Service
Employer	Education Brands
Job Title	Client Success Consultant
How many years has the parent/guardian worked for this employer?	1
If the parent/guardian has more than one job, list additional job(s) here. If the parent/guardian is unemployed, explain here:	

Contact Information Same as Parent A Address

Country: --None--

Address:

City:

State: --None--

ZIP/Postal Code:

Email:

Preferred Phone: --None--

Home Phone:

Work Phone:

Mobile Phone:

Work Information

Occupation:

Employer:

Job Title:

How many years has the parent/guardian worked for this employer?:

If the parent/guardian has more than one job, list additional job(s) here. If the parent/guardian is unemployed, explain here:

Additional Parent(s)

Does the student(s) have another living biological or legal (adoptive) parent who is NOT listed as Parent/Guardian A or B? Yes No

Other Additional Parent Information

Please indicate the relationship between Parent/Guardian A or B and this other parent. --None--

First Name:

Middle Name:

Last Name:

Suffix: --None--

Contact Information Same as Parent A Address

Country: --None--

Address:

City:

State: --None--

ZIP/Postal Code:

Phone:

2. Applicant Information

Cancel Save & Exit Save & Add Another Applicant Save & Next

Please confirm that the information entered is correct. Once an applicant is saved the name can no longer be edited.

▼ Applicant 1

First Name	Nakoda
Middle Name	
Last Name	Conrad
Suffix	--None--
Birthdate	4/21/2015 [11/27/2017]
Gender	Female
Social Security Number (enter last 4 digits only)	XXXX
Current Grade	1
Current School	FCS
What grade will the student enter in 2018?	2
"Does/Will this student applicant live with any other parent/guardian outside of your household, part-time or full-time?"	No

Delete Applicant

Cancel Save & Exit Save & Add Another Applicant Save & Next

3. Non-Applicant Dependent Information

Cancel Save & Exit Save & Next

In the PFS, a dependent is identified as an individual - child or adult - for whom you provide at least 50% of their financial support each year. Include children for whom you provide support, even if they do not live with you. If you have dependents who are not children, include them here. **DO NOT include children who are applicants.**

[Click to Add New Dependent](#)

Enter information for all dependent individuals in your household who are NOT applying for financial aid at an SSS subscriber school.

▼ Dependent 1

Full Name	Otto
Birthdate	5/4/2014 [11/27/2017]
Gender	Male
Current Grade	Preschool
Current School	FCS

Delete Dependent

Cancel Save & Exit Save & Next

4. Household Summary

Cancel Save & Exit Save & Next

Parents/Guardians				
	Role	Name	Gender	Birthdate
edit	Parent A	Nathen Conrad	Male	03/08/1993

Applicants				New Applicant
	Name	Gender	Birthdate	
edit delete	Nakoda Conrad	Female	04/21/2015	

Dependents				New Dependent
	Name	Gender	Birthdate	
edit	Otto	Male	05/04/2014	

I have reviewed the Parents/Guardians, Applicants and Dependents entered on this application and I verify they are correct.*

Cancel Save & Exit Save & Next

5. Select Schools

Cancel Save & Exit Save & Next

Look Up SSS Subscriber Schools or Organizations

Enter SSS Code Enter School Name

Select Country State/Province Enter City Enter Zip Code

--None-- --None--

Schools and Organization Found: 1 (Clear Search Criteria)
Click the "select" button next to each School or Organization you are applying to in order to add them to your Selected Schools/Organizations list below. Once you have selected one or more schools/organizations, you can perform another search.

School Name	Address	SSS Code	
		1234	Select

Assign Applicants to Schools or Organizations

Once you have selected Schools or Organizations above, they will appear in your selection list below. You can now assign one or more schools for each applicant. Find and select one or more Subscriber Schools/Organizations above to activate this section.

Applicant: Nakoda Conrad						
School Name	Address	SSS Code	Day/Boarding	Currently Enrolled?	Submission Deadline	
--None--						X

Cancel Save & Exit Save & Next

6. Basic Tax Information

Cancel Save & Exit Save & Next

6a. Have you completed your 2017 tax return? It is not a requirement that you have completed your 2017 tax return to complete this PFS.* Estimated

6b. What was/will be your income tax filing status for 2017?* Single

6d. How many federal income tax exemptions did you or will you claim for 2017? Enter the total number of persons you claimed or will claim as exemptions on your 2017 federal tax return.* 3

6e. Did you file a Schedule A along with your tax returns? No

6g. Enter the amount of your total federal income taxes. If you filed a 1040, this is line 63 minus line 57 (self employment taxes in line 57 are reflected elsewhere, if applicable). If you filed 1040A, enter line 39. If you filed 1040EZ, enter line 10. 8,328

6h. Was Parent A or B self-employed in 2017? This includes earning income (reported on 1040 Sched C, E, F, and/or Form K1) as an independent contractor, freelancer, sole proprietor of a business/farm, partner in a Partnership, and/or S Corp shareholder. Yes

6i. How many businesses or farms do you own or part-own? 1

Cancel Save & Exit Save & Next

7. Total Taxable Income

Cancel Save & Exit Save & Next

Salary & Wages

Total salaries and wages can be found on the W2 form given to you by your employer. In Box 1, of your W2 form, you will find your Total Salaries or Wages. If you have more than one W2, add the amounts from Box 1 on each W2 and enter the total in PFS Question 7A. Taxable wages and salaries including tips, drawing accounts from self-employment, and other employee compensation before payroll deductions. Do not report the profit or loss from a business and/or farm as salary or wages. There is a separate section where you will be asked about your business and/or farm income.

	2017 (Estimated)	2017	2018 (Estimated)
7a. Enter total salaries and wages earned by Parent/Guardian A:		55,000	55,825

Dividends & Interest Income

Line 1 on the 1099-INT shows your interest income. Line 1A on your 1099-DIV shows your dividend income. Do not report the value of your income-generating investment accounts here. This is reported in the Family Assets section.

	2017 (Estimated)	2017	2018 (Estimated)
7c. Enter total interest income:		450	457
7d. Enter total dividends		450	457

Alimony

	2017 (Estimated)	2017	2018 (Estimated)
7e. Enter the amount of alimony you received. This does not include child support.*		0	0

Adjustments to Income

	2017 (Estimated)	2017	2018 (Estimated)
7f. Enter the total amount of adjustments reported. Look at your Form 1040, line 38, to find your total adjustments to taxable income.*		0	0
7g. Enter the total Individual Retirement Account (IRA) pre-tax payments. See Form 1040, line 32, or Form 1040A, line 17, to find the total untaxed portion of your salary or wages that you paid into your IRA or Roth IRA.			
7h. Enter the total Keogh, Simplified Employee Payment (SEP), SIMPLE, and/or other qualified plan payments. Look at your Form 1040, line 28, to find the total amount of the payments you made.			
7i. Enter your deductible part of self-employment tax. Look at your Form 1040, line 27, to find the total amount deducted.			
7j. Itemize your other adjustments here.			

▼ Other Taxable Income

Please Note: If you have business and/or farm income, there is a separate section where you will be asked about that income, it will not be included in this worksheet.

7k. Do you have other taxable income you received that you have not reported already in this PFS?*

Not sure? Expand to see the types of income to include

Other taxable income includes income you received from pensions, annuities, rental properties, royalties, estates or trusts, household expenses paid in lieu of alimony, unemployment compensation benefits, capital gains, and taxable social security benefits. These amounts are all listed in the Income section of your Form 1040 or 1040A.

▼ Other Taxable Income Worksheet

This worksheet will calculate the values for other taxable income you received in 2017 and the amount you estimate you'll receive in 2018. These fields are represented on IRS Form 1040/1040A in the Income section.

All fields are required. Enter zero (0) in the fields for which no other value applies.

	2017 (Estimated)	2017 ⓘ	2018 (Estimated) ⓘ
7l. Enter the total taxable amount of any refunds you received in 2017 and the amount you estimate for 2018.*		0	0
7m. Enter the total taxable amount of any capital gains (or losses) you received in 2017 and the amount you estimate for 2018.*		0	0
7n. Enter any other gains (or losses) you received in 2017 and the amount you estimate for 2018.*		0	0
7o. Enter the taxable amount of any IRA distributions you received in 2017 and the amount you estimate for 2018.*		0	0
7p. Enter the taxable amount of any pensions and annuities you received in 2017 and the amount you estimate for 2018.*		0	0
7q. Enter the taxable amount of any income received from rental real estate, royalties, partnerships, S Corps, trusts, etc. in 2017 and the amount you estimate for 2018.*		0	0
7r. Enter the amount of any unemployment compensation received in 2017 and the amount you estimate for 2018.*		0	0
7s. Enter the taxable amount of any Social Security benefits you received in 2017 and the amount you estimate for 2018.*		0	0
7t. Enter the taxable amount of any other income you received in 2017 and the amount you estimate for 2018.*		0	0
The total "Other Taxable Income" you received.	\$0	\$0	\$0

Family Income

8. Total Nontaxable Income

▼ Child Support

This section refers to child support received/expected for ANY of your children, not just those applying for financial aid.

	2017 (Estimated)	2017 ⓘ	2018 (Estimated) ⓘ
8a. Enter the total amount of child support that you received for ALL your children. Include the amount you actually received, not the amount agreed upon. This amount is not reported on your federal or state tax returns.*		3,600	3,600

▼ Social Security Benefits

This section refers to Social Security benefits received/to be received by ALL members of the household, not just parents or guardians.

	2017 (Estimated)	2017 ⓘ	2018 (Estimated) ⓘ
8b. Enter the total amount of Social Security benefits received by ALL members of your household.*		0	0

▼ Other Nontaxable Income

8c. Do you have other nontaxable income to report?*

Not sure? Expand to see the types of nontaxable income to include

▼ Other Nontaxable Income Worksheet

This worksheet will calculate the values for other nontaxable income.

All fields are required. Enter zero (0) in the fields for which no other value applies.

	2017 (Estimated)	2017 ¹	2018 (Estimated) ¹
8d. Enter the total payments you made to tax-deferred pension and savings plans in 2017 and the amount you estimate for 2018. (Refer to your W-2 form.)*		0	0
8e. Enter the total pre-tax contribution you made to, and/or any untaxed income your employer provided to you from a pre-tax benefit plan (such as flexible spending or dependent care) in 2017 and the amount you estimate for 2018. ¹		0	0
8f. Enter the total value of all cash support, gifts, or money paid to you (or to others on your behalf) by relatives or non-relatives in 2017 and the amount you estimate for 2018.*		0	0
8g. Enter the total amount paid by a separated or divorced spouse (in lieu of child support) to cover household expenses in 2017 and the amount you estimate for 2018.*		0	0
8h. Enter the total value of all allowances you received for housing, food, and other living expenses in 2017 and the amount you estimate for 2018. ¹		0	0
8i. Enter the cash value of earned income credits received in 2017 and the amount estimated for 2018.*		0	0
8j. Enter the cash value of welfare benefits, veteran's benefits, worker's compensation and disability received in 2017 and the amount estimated for 2018.*		0	0
8k. Enter the total income you earned from tax-exempt investments in 2017 and the amount estimated for 2018.*		0	0
8l. If you earned income abroad, enter that amount here and the amount estimated for 2018. (Refer to Foreign Income Exclusion forms: IRS Form 2555 or 2559EZ.)*		0	0
8m. Enter any other untaxed income and benefits not included above.*		0	0
8o. Other total nontaxable income	\$0	\$0	\$0

Cancel Save & Exit Save & Next

Family Income
9. Applicant Income

Cancel Save & Exit Save & Next

▼ Income and Assets: Nakoda Conrad

9a. Did the student earn any income in 2017 or do you expect income in 2018? Answer yes even if the student worked but did not file a tax return.* No

When determining if the student has any assets, please consider these instructions.

Include:
 Net value of student's savings account(s)
 Net value of student's IRA, stocks, bonds, inheritances, trust funds, and real estate
 Cash value of annuities and education insurance policies

Do not include:
 Life insurance policies, stamp or coin collections, value of personal property
 Section 529 plans or Education IRAs held on behalf of the students (enter those amounts as parent/guardian assets in Question 12b).

9e. Does the student have any assets? No

Cancel Save & Exit Save & Next

Family Assets & Debts
10. Real Estate

Cancel Save & Exit Save & Next

10a. Do you own the home that you currently live in? Yes

If you own more than one residence, answer the questions for the home you reside in most of the year.

10b. What year did you purchase your home? 2012

10c. What was the purchase price? 150,000

10d. What is the current market value of your home? ¹ 152,000

10e. What is the remaining unpaid principal on your first mortgage? This balance should NOT include interest payments or property taxes. ¹ 129,000

10f. Enter the total ANNUAL payments on your first mortgage for your home. Do NOT enter your monthly mortgage payment. This should include property taxes, interest payments, insurance payments, and condo/association fees.* 625

10g. Do you have a second mortgage or home equity loan for your home? No

▼ All Other Real Estate

10k. Do you own any interest in real estate other than your primary residence or a business or farm?

10l. Select the number of additional properties you own, in full or in part, including a second home, vacation property, undeveloped land, rental property, etc. Do not report business/farm property.

10m. Enter your total annual payments on the first mortgage(s) for all the additional properties/real estate you own.

Property 1

10p. Property Address:

10q. Purpose/use of property:
 'Additional Family Home' refers to property you own, in whole or in part, that is used by yourself or other family members but is not your primary residence and is not used primarily for vacation purposes. For example, you might own or share ownership in your parents' home but it remains their primary home, not yours.
 'Vacation home/Timeshare' should include property you own and use primarily for vacation uses during certain times of the year, but not as a primary residence.

10r. Enter the purchase price for this property.

10s. Enter the current market value for this property.

10t. Report the remaining unpaid principal on all mortgages for this property. Do not include interest payments or property taxes.

10u. Comments

Family Assets & Debts
11. Vehicles

Family Cars, Boats or Other Recreational Vehicles Owned or Leased

11a. How many family cars, boats or recreational vehicles do you own or lease?

Vehicle 1

11b. Type:

11c. Make:

11d. Model:

11e. Year:

11f. Ownership Status:

11g. Current Debt:

11h. Annual Lease Cost:

11i. Notes:

12. Other Assets & Debts

Cancel Save & Exit Save & Next

▼ Bank Accounts

12a. Enter the total value of the checking and savings accounts (both interest-bearing and non-interest bearing) held by the parent(s)/guardian(s).*

10,000

▼ Investments

12b. Enter the total net value of all your investments (market value minus debt).*

25,000

12c. Itemize your investments here.*

Stocks and Government bonds

▼ Retirement Plans

12d. Is there an employee retirement plan for Parent/Guardian A?*

Yes

12f. Enter the total value of any IRA, pension or other retirement plan held by the parent(s)/guardian(s).*

40,000

▼ Debts

12g. Enter your total outstanding debt.*

48,000

Do include:

- Past educational debt of parents
- Encumbrances against home or other real estate
- Past medical/dental expenses
- Debts from investments
- Living expenses if business failure, prolonged illness, unemployment, etc. have depleted assets
- Past business debt
- Natural disasters not insured
- Past funeral expenses
- Past legal fees

Do not include:

- Mortgages
- Business, farm, car or consumer debt (purchases charged to credit cards)
- Debts for routine home repairs
- Schooling expenses for children
- Travel expenses
- Other debts listed elsewhere in this form

12h. Itemize your debts here.*

Student Loans, Adoption fees

12i. Enter the amount of this debt that you plan to pay off during 2018.*

2,500

▼ Consumer Debts

12j. Enter your total consumer debt (i.e., total balances from all credit card purchases that you have not reported elsewhere in this PFS).*

2,000

12k. Itemize your consumer debts here.*

Visa card

Cancel Save & Exit Save & Next

SAMPLE

13. Educational Expenses

Cancel Save & Exit Save & Next

13a. Enter the total number of children for whom you will provide support in 2018. Include those students applying for aid AND all other dependent children, even if they do not live with you for the full year.

13b. How many of those children will attend tuition-charging childcare centers, schools, or colleges? Do not include children who are cared for by a nanny, or family members.*

▼ Applicant 1: Nakoda Conrad

13c. Was/is this applicant enrolled in a tuition-based preschool, school or college for 2017-2018?

13j. Enter the estimated full cost of tuition for this applicant for the academic year 2018-19*

List all of the tuition contributions you expect to make or receive for Nakoda Conrad in 2018-19

13k. How much money will you contribute from your own earnings or assets (including loans)?*

13l. How much will you contribute from the applicant's earnings or assets?* +

13m. How much will you receive from other sources (friends, relatives) excluding financial aid? +

13n. From all combined sources except financial aid your tuition contribution will be (add 13l through 13m):* =

13o. How much financial aid do you expect to receive in academic year 2018-19?

▼ Dependent 1: Otto

13.1a. Was/is this dependent enrolled in a tuition-based childcare, preschool, school or college for 2017-18?

13.1h. Is this dependent going to be enrolled in a tuition-based childcare, preschool, school or college in 2018-19?

Cancel Save & Exit Save & Next

14. Other Expenses

Cancel Save & Exit Save & Next

▼ Medical/Dental Expenses

	2017 (Estimated)	2017 ⓘ	2018 (Estimated) ⓘ
14a. Enter the total medical/dental expenses you paid that were not reimbursed by insurance companies.* ⓘ		<input type="text" value="500"/>	<input type="text" value="560"/>
You only need to enter your medical/dental expenses if you spent more than 5% of your total income. Based on your prior responses, we estimate this threshold to be: \$3,925			
14b. Itemize and explain each type of expense incurred, such as hospital bills, co-pays for appointments or prescriptions, etc.*	<input type="text" value="copays and vision"/>		
14c. Enter the total amount you paid out of pocket for medical/dental insurance premiums and plans.*		<input type="text" value="2,400"/>	<input type="text" value="2,600"/>

▼ **Additional Expenses**

Unusual Expenses

Unusual Expenses are defined as major, unanticipated costs for non-routine situations. Be prepared that a school may ask you to verify any expenses you report here with copies of bills or receipts.

List of additional expenses to include:

- Nursing home/assisted living care
- Current legal fees
- Closing costs for home purchases or refinancing
- Sewer, street, and water assessments (installation only)
- Unreimbursed tuition for parents
- Uninsured natural disasters
- Child support paid in excess of \$5000
- Special costs for a child with a disability
- Funeral expenses
- Union Dues

List of additional expenses to NOT include:

- Anything covered in other questions (mortgages, consumer purchases, retirement plans, debt)
- Fees for Child Care Programs
- Car payments
- Charity or church contributions

	2017 (Estimated)	2017 ⓘ	2018 (Estimated) ⓘ
14d. Enter the total amount of additional/unusual expenses you incurred defined as acceptable above.*		0	0
14e. Itemize the expenses here.*	<input type="text"/>		
14f. Enter the total amount you paid in annual fee/club dues for clubs that charge more than \$250 in 2017.* ⓘ		0	
14g. Itemize the memberships, including the name and type of club(s).*	<input type="text"/>		
14h. Enter the total amount you paid for camps and lessons for all members of your household in 2017.* ⓘ		250	
14i. Itemize the lessons/camps, including the type and purpose of the camps/lessons.*	Swim Lessons for children		
14j. Enter the total amount you paid for vacations for all members of your household in 2017.* ⓘ		800	

Cancel Save & Exit Save & Next

Business/Farm

15.1. Always Bakery - Information

Cancel Save & Exit Save & Next

You may be asked by the school to provide additional documentation regarding your business(es) and/or farm(s), such as a Schedule C included with your IRS form 1040.

15a. Name of Business	Always Bakery
15b. Is this a Business or a Farm?	Business ▼
15c. Business Type	Sole Proprietorship ▼
15e. Indicate the owner(s) of the business or farm*	Nathen Conrad ▼
15f. Year Business or Farm Operation Began	2000
15g. Business Address (Street)	39 E Main st
15h. City	Frewsburg
15i. State	NY
15j. Zip Code	14738
15k. Describe the service or product of your business or farm	Bakery

Cancel Save & Exit Save & Next

Business/Farm

16.1. Always Bakery - Income

Cancel Save & Exit Save & Next

You may be asked by the school to provide additional documentation regarding your business(es) and/or farm(s), such as a Schedule C included with your IRS form 1040.

Please enter 0 if the question is not applicable.

	2017 (Actual)	2018 (Estimated)
16a. Gross receipts and sales (Do not include returns and allowances)	120,000	138,000
16b. Cost of goods sold and/or operations (Do not include any amount that is listed under business or farm expenses)	0	0
16c. Gross profit (item 16a minus item 16b)	\$120,000	\$138,000
16d. Other business or farm income	0	0
16e. Total business or farm income (item 16c plus item 16d)	\$120,000	\$138,000

Cancel Save & Exit Save & Next

Business/Farm

17.1. Always Bakery - Expenses

Cancel Save & Exit Save & Next

You may be asked by the school to provide additional documentation regarding your business(es) and/or farm(s), such as a Schedule C included with your IRS form 1040.

Please enter 0 if the question is not applicable.

	2017 (Actual)	2018 (Estimated)
17a. Salary/wages paid to you and your spouse (Include only salary you pay yourself. Do not include profit or loss from your business or farm).	0	0
17b. Other wages	20,000	25,000
17c. Additional compensation	0	0
17d. Business property rent	18,000	18,000
17e. Business property mortgage	0	0
17f. Depreciation	3,000	3,000
17g. Other business or farm expenses	60,000	64,000
17h. Explanation of other business or farm expenses	Travel, Suppliers, Legal Fees, accounting	
17i. Total business or farm expenses (sum of items 17a through 17g)	\$101,000	\$110,000
17j. Enter the amount you paid/will pay for self-employment tax	20,000	21,500
17k. Total net profit/loss for this business (16e - 17i)	\$19,000	\$28,000
17l. Your share for the profit/loss of this business (refer to 1040 Schedule C, Schedule F, Form 1085 or Form 1120S)	\$19,000	\$28,000

Cancel Save & Exit Save & Next

18.1. Always Bakery - Assets & Debts

Cancel Save & Exit Save & Next

You may be asked by the school to provide additional documentation regarding your business(es) and/or farm(s), such as a Schedule C included with your IRS form 1040.

Please enter 0 if the question is not applicable.

	2017 (Actual)	2018 (Estimated)
18a. Current business or farm assets (include total cash of business or farm accounts and other current business or farm assets) minus amount reserved for bad debts	20,000	20,000
18b. Land and buildings (Give present market value, do not include personal residence.)	0	0
18c. Cash reserve for depreciation	0	0
18d. Other capital assets of the business or farm	0	0
18e. Accounts receivable (business or farm accounts)	1,500	2,500
18f. Other business or farm assets.	0	0
18g. Total assets (add items 18a through 18f)	\$21,500	\$22,500
Business and/or Farm Debts		
18h. Mortgage on land and buildings (If your personal residence is part of your business or farm, do not enter the home's market value and home mortgage here.)	0	0
18i. Debts on equipment and machinery	0	0
18j. Other business or farm debts	8,000	8,000
18k. Total debts (the sum of the previous 3 lines -- 18h, 18i and 18j.)	\$8,000	\$8,000

Cancel Save & Exit Save & Next

19. Business/Farm Summary

Cancel Save & Exit Save & Next

Businesses - Sole Proprietorship	Total Income	Total Expenses	Net Profit/Loss	Your Share
Always Bakery - Sole Proprietorship	\$120,000	\$101,000	\$19,000	\$19,000
Totals	\$120,000	\$101,000	\$19,000	\$19,000

Cancel Save & Exit Save & Next

20. Other Considerations

Cancel Save & Exit Save & Next

20a. Use this space to tell schools any additional information you were not able to cover in the questions you answered.

Cancel Save & Exit Save & Next