User Guide

Ravenna Financial Aid
Powered by VenturEd Solutions

Financial Aid Application Workbook

Apply for Financial Aid for 2027-2028

This workbook walks you through completing your Financial Aid Application, also known as the Parents' Financial Statement or PFS, for the 2027-2028 Academic Year. The application is completed online in the Family Portal.

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Apply Online in the Family Portal: https://aid.ravennasolutions.com/apply

Step 1: Prepare to Apply

Find out from each school their application deadlines and requirements. Then, gather any materials you will need to reference as you answer application questions.

Step 2: Apply Online

On your Family Portal Dashboard, choose to begin a new application for the Academic Year you are applying for aid. As you work, you can save and stop your work at any time, then log in again using your email address and password to resume.

Step 3: Pay and Submit your Application

After completing all sections of the application, on the Pay and Submit screen, choose your method of secure payment ($60.00). Once you submit your application, your information is sent immediately to the schools/organizations you selected. It cannot be withdrawn from the system, and your money cannot be refunded.

Step 4: Submit Documents

Once you have paid for your application, the "My Documents" tab will be activated, where you can view the list of documents your schools/organizations require and upload them electronically. You'll need to upload them before the deadline date to complete your application for Financial Aid.

Please Note: if you consent for the Easy Apply you might not be required to upload documents but still need to verify as some schools will require documents to be uploaded.

What Happens After I apply?

After you apply, the schools/organizations you have applied to will review your application and communicate their financial aid decisions with you directly. Organizations may request further clarification on your responses or additional supporting documentation, so be sure to check your email regularly. We provide suggestions and analysis of your application data, but the schools/organizations will make all awarding decisions based on their own specific policies and budget. For any questions about your award, contact the financial aid leader at the school/organization.

For assistance, contact Family Support:
Start by clicking on the chat bubble in the bottom-right corner of your screen within the Family Portal.

Step 1: Prepare to Apply

Know your School Deadlines

Find out what is required and by when for each School you're applying to for aid. Use this list to keep track of these dates. Some Schools list these dates on their websites. They are also available on the Dashboard of the Family Portal after you select your School(s) in Section 5 of the application.

School Name	Partner Code	Deadline to Submit Application	Deadline to Submit Required Documents

Upload Documents: It's important to note the distinction between uploading your documents and fulfilling your requirements. Ravenna Financial Aid will review the documents, verify their authenticity, and tag them for our use. This process typically takes up to 3 business days after the upload date.

Gather Information

Below are the types of questions you will answer on the application if you have not given consent for "Easy Apply":

- **Questions about your family's income (What you earn and receive)**
  You will answer questions about income that is taxed and income that is not taxed. Questions about "taxable" income cover salaries/wages earned by Parents/Guardians and children, alimony, and taxable dividends or interest income. Ownership of a business, farm, or rental property are other potential sources of taxable income. Questions about "non-taxable" income cover child support, social security benefits, etc. If you do not have your current tax documentation completed, please do your best to estimate. You can always use your previous year's tax documentation assuming there has not been a great change.

- **Questions about the value of your assets (What you own)**
  Be ready to answer questions about the value of your home and what you pay. The application will also ask you about the vehicles you own and about investments and retirement plan accounts.

- **Questions about your debts (What you owe)**
  These include questions about the amount you owe on your credit cards, as well as other debt you have incurred.

- **Questions about education expenses**
  Questions about how much you pay for educational expenses for all your children (not just the children for whom you are applying for Financial Aid) and HOW you pay for these expenses, that is, from what sources (your own funds, loans, friends, family, etc.).

- **Questions about other family expenses**
  These include questions about medical and dental care expenses that weren't covered by insurance and questions about the annual cost of camps, lessons, tutors, and vacations.

Below is the information to have handy to answer these questions:

- Mortgage principal balance statements for your home(s).
- Lease or finance statements showing the amount owed on vehicles.
- Bank, investment, and/or mutual fund account statements.
- Retirement Plan account statements.
- Credit card statements.
- Bills/account statements showing major debt outstanding (for past educational expenses, past legal or funeral expenses, damage from natural disasters, etc.).
- Sum of the expenses you pay for school, college, and childcare for EACH of your children.
- Sum of the expenses you paid for medical/dental premiums as well as non-reimbursed amounts.
- Sum of expenses for camps, lessons, sports, and tutors.
- Sum of expenses for vacations taken by the family.

Technical Considerations

Internet Browser

We recommend using Google Chrome when working in the Family Portal for the best experience completing your application.

Choose and confirm the correct Academic Year

At some points during the year, The Family Portal may have applications open for two Academic Years. Be sure to choose the application for the Academic Year in which you are applying for Financial Aid, then confirm your application year selection when you begin to fill out your application. Refunds are not available for applications submitted for the incorrect Academic Year.

How to return to your application at a later date

You do not have to finish your application in one sitting. To return to it, go to the Family Portal (https://aid.ravennasolutions.com/apply) and log in with the email and password you used to create your account. If you have forgotten your password, click on "Forgot password."

"Save & Next" vs. "Save & Exit" buttons

At the top of every screen in the Family Portal, you'll see two "save" buttons. If you press "Save & Exit," you will leave the application. You should press this if you are finishing your session and wish to log out. If you have completed the page and wish to move on to the next, press "Save & Next." Note: If you haven't finished answering all the required questions on that page, you will be prompted to do so.

The back button

Do **NOT** use the back button on your Internet browser. Instead, click on the application section headers in the menu on the left side of the screen to navigate to earlier sections of the application. Data may be lost if you use the browser back button.

Help Along the Way

Look for blue circle icons and informational help text as you move through the application.
Hover your cursor over the blue icons for more information and guidance.

Step 2: Apply Online

Use the section-by-section guide below to complete the online application fully and accurately. You may not see all questions covered in this workbook. Some questions only display based on your answers to previous questions. An application will not be processed until you have completed all required questions online. Note: References to tax form line numbers below and the online form may vary slightly from the actual line numbers on 2026 forms.

Question-by-Question Instructions

Household Information

Parent/Guardian Information

- **Parent/Guardian A and B** — Fill in the biographical and contact information exactly as you do on tax and other official forms. Include an email address so we can send you confirmation that we have received your application. If either parent/guardian has more than one job, please identify.
- **Other Parent** — Complete this section only if the Student Applicant(s) has another living biological or legal Parent/Guardian who was not listed as Parent/Guardian A or B. Any noncustodial Parent/Guardian or Parent/Guardian with joint custody in separate households should be listed here, but they must also complete a separate application. Be sure your answers to the remainder of the questions in the application only pertain to the Parents/Guardians in your household.

Applicant Information

- **Applicant(s)** — Enter the biographical information only for students who are applying for Financial Aid at Ravenna Financial Aid partner schools. Do not include your other dependent children not applying for aid or only applying for aid at non-Ravenna Financial Aid schools.
- **Applicant Lives With** — Select the best response for the current family situation. If the Applicant lives with someone other than Parent/Guardian A or B, enter the name(s) of the other Parent(s)/Guardian(s).

Non-Applicant Dependent(s)

- **Dependent(s)** — Enter the biographical information for all dependent individuals in your household who are NOT applying for Financial Aid at a Ravenna Financial Aid partner school. DO NOT add anyone to this section you have already identified as a Parent/Guardian or an Applicant.

School Selection

School Selection — Identify the partner schools/organizations where you are applying and to which we should send copies of your application to by entering their Partner code(s) or name(s) of the schools/organizations or by looking them up by location. Once the schools/organizations have been found and selected, assign them to the correct Applicant(s). If a School/Organization is not listed, contact them directly.

Family Income

Basic Tax Information

- **2026 Tax Return** — It is preferred, but not required, that you have completed your 2026 tax return before completing this application. If you have not yet completed your taxes, on the first question in this section, select "No – I am estimate" and use your best estimate to answer each question.
- **Income Tax Filing Status** — If Parent/Guardian A and B have different tax filing statuses, enter the status of Parent/ Guardian A (IRS Form 1040).
- **Federal Tax Paid** — Enter the total federal tax paid in 2026 [line 24 on IRS Form 1040 minus line 4 on Schedule 2 (Form 1040)]. Self-employment tax on line 4 of Schedule 2 (Form 1040) is reported elsewhere on the application. Do NOT enter the amount labeled "federal income tax withheld," because the amount that is withheld is not always what you actually need to pay for federal income tax.
- **Business/Farm Ownership** — Indicate if you are a sole proprietor or partner in one or more businesses and/or farms. If you are, you will be asked for additional information in a separate Business/Farm section.

Easy Apply – "Preferred Path"

- **Give Consent for IRS integration -** Consent by using the ID.Me or go through a manual verification process.
  - Some schools might have non-tax documents that you may need to upload.

Total Taxable Income

- **Taxable Salaries and Wages** — Enter taxable salaries and wages including tips, drawing accounts from self-employment, and other employee compensation before payroll deductions for 2026 and 2027 (estimated). Enter the actual amount if your 2026 taxes have been completed or estimate if they have not. Refer to Box 1 on your W2 from your employer(s). If you have more than one W2, add the amounts and enter the total. (If you own a business/farm, do NOT include profit/loss from the business; only include any W2 salary you pay yourself.
- **Taxable Dividend and/or Interest Income** — Enter taxable dividend [line 1a on 1099-DIV(s) or line 3b on IRS Form 1040] and interest income [line 1 on 1099-INT(s) or line 2b of IRS Form 1040] for 2026 and 2027 (estimated). Do not include the value of your income-generating assets here.
- **Alimony** — Enter the total amount of alimony received in 2026 and 2027 (estimated). Do not include child support.
- **Adjustments to Income** — Enter the total amount of adjustments [line 26 on Schedule 1 (Form 1040)] reported for 2026 and 2027 (estimated).

- **Self-Employment Tax** — Enter the total deductible amount of self-employment taxes [line 15 on Schedule 1 (Form 1040)] you paid in 2026 and 2027 (estimated).
- **Keogh Payments and SEP Deductions** — Enter the amount of any payments you made into a Keogh, Simplified Employee Pension (SEP), SIMPLE, and/or other qualified plans [line 16 of Schedule 1 (Form 1040)] in 2026 and 2027 (estimated). If you made no such payments, enter zero.
- **Untaxed Portions of Payments to an IRA** — Enter the amount of any payments you made into an Individual Retirement Account (IRA) or a Roth IRA [line 20 of Schedule 1 (Form 1040)] in 2026 and 2027 (estimated). Otherwise, enter zero.
- **Other IRS-Allowable Adjustments** — Itemize any other IRS-allowable adjustments not listed above for 2026 and 2027 (estimated).
- **Other Taxable Income** — Enter the amount of any other taxable income received in 2026 and 2027 (estimated). Enter zero if no other value applies.

Total Non-taxable Income

- **Child Support Received** — Enter the total amount of child support you receive for all your children, not just those applying for financial aid, in 2026 and 2027 (estimated). Enter the amount you actually received, not the amount agreed upon. This is not reported on your federal or state tax returns.
- **Social Security Benefits** — Enter the total amount of all non-taxable social security benefits received by all members of your household, not just by Parents/Guardians in 2026 and 2027 (estimated).
- **Other Nontaxable Income** — Enter the amount of any other nontaxable income you received, if any in 2026 and 2027 (estimated). Do not select the checkbox if an item does not apply to you.

Applicant Income

- **Student Applicant Income** — Enter the amount of money, if any, earned by each Student Applicant in 2026 and 2027 (estimated) and whether the Student Applicant filed a federal tax return. Only enter earnings for your children who are applying for financial aid. Complete this section even if the Student Applicant worked but did not file taxes.
- **Student Applicant Assets** — Enter the total value of each Student Applicant's assets, if any, and itemize them. Include Student Applicant savings accounts, IRAs, stocks, bonds, inheritances, trust funds, and real estate, as well as the cash value of annuities and education insurance policies. Student assets do NOT include life insurance policies, stamp or coin collections, or the value of personal property.

Family Assets and Debts

Real Estate

- **Home (Owned)** — If you own your home/primary residence, enter the purchase year, purchase price, current market value, current unpaid principal on your first mortgage, and total annual payments on your first mortgage (include all property taxes, interest payments, insurance payments, and condo/association fees). If you have a second mortgage or home equity loan, you will also be asked for the current unpaid principal, annual payments, and its purpose. If you're unsure how to estimate your home's current market value, consider using an online resource like www.zillow.com.
- **Home (Rental)** — If you do not own your home/primary residence, enter the total annual rent paid.

- **Other Real Estate** — If you own real estate or property other than your primary residence or a business or a farm, enter the address, purpose, purchase price, current market value, and unpaid principal on all mortgages, not including interest or property taxes for each property. Also report the total annual payments on all first mortgages, including all property taxes, interest payments, insurance payments, and condo/association fees for each additional property owned.

Vehicles

- **Cars, Boats, and Recreational Vehicles** — Enter the type, make, model, year, ownership status, current debt, and annual lease cost for every vehicle in your household. Include vehicles purchased for your children. If you do not make payments on the vehicle, enter zero in the debt/lease questions, and provide an explanation.

Other Assets and Debts

- **Bank Accounts** — Enter the total value of parents' checking and savings (interest bearing and non-interest bearing) accounts, including money market accounts as of the date you complete your application. Do NOT include the value of Student Applicant accounts in this total.
- **Investments** — Enter the total net value of investments (market value minus debt) as of the date you complete the application. Include stocks, bonds, mutual funds, other securities, CDs, trust funds, and total case value of whole life insurance policies. Do NOT include retirement-specific accounts.
- **Retirement Plans** — Enter the total current value of retirement-specific accounts, such as 401(k)s, 403(b)s, IRAs, Keoghs, pensions, etc. Do NOT include savings, investments, CDs, etc. that are not held in vehicles specifically designated as retirement plan accounts.
- **Debts** — Enter the outstanding balances on amounts borrowed for situations such as Parent/Guardian educational debt, encumbrances against home or other real estate (NOT mortgages), living expenses if your assets have been depleted due to business failure, prolonged illness, unemployment, etc.; past health expenses, past business debts and legal fees; and uninsured national disasters or past funeral expenses. Do NOT include business, farm, car or consumer debt/loans, debts for routine home repairs, school expenses for children, travel expenses, or debts from investments.
- **Consumer Debts** — Enter the total outstanding balances on all credit cards that you hold, including department stores, gas station credit cards, etc. Do NOT include items reported as debts elsewhere on the application.

Family Expenses

Educational Expenses

- **Enrollment at Tuition-Charging Institutions** — For each of the dependents you support, indicate if they will be attending a tuition-charging institution such as a childcare center, school, or college. Do NOT answer yes for children who are cared for by a nanny, family members, or other types of daycares that are not operated by an institution, business, or

agency.

- **Education Expenses** — Enter the educational and childcare costs for EACH of your children for 2025 and 2026 (estimated). Include costs for a nanny, family members, and/or daycare that are not provided by an institution, business, or agency.
- **Sources of Payment** — Indicate how you paid for the 2026-2027 Academic Year from each source for the education expenses listed above and how much you will pay for the 2027-2028 Academic Year. If you are unsure which school your child/children will attend and how much it will cost for tuition, enter your best estimate based on your preferred school. Sources include financial aid, Parent(s)/Guardian(s), Student assets/earnings, loans, friends/relatives, trust funds, and other.
- **What You Can Pay** — Estimate what you can pay towards tuition and other educational expenses for each Student Applicant. Be realistic about the amount you can contribute, keeping in mind the primary responsibility for paying for your child's education lies with you. It is helpful for Financial Aid Officers to have a realistic estimate of how much the family feels they can pay for tuition.

Other Expenses

- **Total Paid for Health Insurance** — Enter the total amount paid out-of-pocket for medical/dental insurance premiums and plans. Do not include the amount of premiums paid by your and your spouse's employer(s).
- **Non-Reimbursable Health Expenses** — Enter the total amount paid for uninsured medical and dental expenses in 2025 and 2026 (estimated). Do not include amounts covered by insurance or the cost of insurance premiums or medical plans. Itemize amounts by each type of medical expense, such as doctors' bills, medicine, and hospital bills.
- **Child Support & Alimony Paid** — Enter the total amount of child support paid toward each child and overall alimony paid.
- **Cost of Utilities** — Enter the yearly cost of household utilities.
- **Cost of Charitable Contributions** — Enter your yearly charitable contributions
- **Cost of Club Dues** — Enter the yearly costs of social clubs, health/athletic clubs, etc. to which parents and/or children belong that cost more than $250. Specify the types of clubs.
- **Cost of Camps/Lessons/Sports teams** — Enter the total amount paid for camps and lessons for your children in 2026, including academic, sports, music, summer day or overnight camps, tutors, test preparation, and academic enrichment programs. Itemize these expenses.
- **Cost of Vacations** — Enter the total cost of all individual and family vacations taken in 2026.
- **Unusual Expenses** — Enter and explain the total amount paid for unanticipated, non-typical or emergency expenses in 2026 and 2027 (estimated). Include expenses such as 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/Guardians, uninsured natural disasters; special costs for a child with physical, developmental, or other diagnosed challenges; funeral expenses; and union dues. Do NOT include expenses covered in other questions, charity or church contributions, commuting expenses, or routine home repair expenses.

Business and Farm

Business Information

- **Owner and Contact Information** — Enter the owners, names, and addresses of all the businesses/farms owned in full or in part by Parent/Guardian A and/or Parent/Guardian B.
- **Type of Business** — Select the type of business(es)/farm(s) and describe the service/product provided.

Tip for Business & Farm Owners:

Use the Tax Primer for Self-Employed Parents/Guardians for specific guidance on where to find the business or farm tax information you need to report on your application.

Business Income

- **Business/Farm Income** — Determine your total business/farm income by entering the gross receipts and sales, cost of goods sold, and other business/farm income for each business or farm you own. Enter totals for 2025 and 2026 (estimated). You may also be required to provide additional documents, such as:
    - Schedule C or F
    - Schedule E (*Schedule E business owners must answer "Yes" to question 6i indicating they own a Business/Farm, report amount in 7l, and complete the Business/Farm Sections 15-19.)
    - Schedule K-1
    - Form 1065
    - Form 1120S

Business Expenses

- **Business/Farm Expenses** — Determine your total business/farm expenses by entering the total salaries and wages paid to you and/or your spouse, other salaries/wages, additional compensation, business property rent, business property mortgage, and other business/farm expenses for each business or farm you own. Enter totals for 2026 and 2027 (estimated) for each business/farm. You may be asked to provide additional information, such as a Schedule 2 (Form 1040) and/or C included with your IRS Form 1040.
- **Total Depreciation** — Enter the total amount of depreciation claimed for tax purposes for each business, farm and/or rental property you own. Refer to Schedules (Form 1040) C (line 13), E (line 23d), F (line 14), Form 1065 (line 16c), and/or Form 1120-S (line 14).
- **Self-Employed Tax Paid** — Enter the amount paid for self-employment taxes for each business or farm you own for 2024 and 2025 (estimated). Refer Schedule 2 (Form 1040) line 4.

Business Assets and Debts

- **Business/Farm Assets** — For each business or farm you own, enter the total value of the business assets as of the date you complete the application. Do NOT include any of your personal assets.
- **Business/Farm Debts** — For each business or farm you own, enter the amount of the business debts or liabilities as of the date you complete the application. Do NOT include any of your personal debts or liabilities.

Other Considerations

Business Information

- **Additional Comments** — Enter any comments regarding your application to provide schools with additional

Financial Aid

Do Not Mail

This worksheet is intended only to assist you with completing the online application for Financial Aid for the Academic Year 2027-2028. **THIS IS NOT THE ACTUAL APPLICATION**. Do not send off this worksheet. The application is only available online via the Family Portal. Login to complete your application here: https://aid.ravennasolutions.com/apply. You may be required to provide additional information online depending on your individual circumstances, but all Applicants must provide the information below unless otherwise indicated.

Household Information

Parent/Guardian Information

Parent/Guardian

Enter names exactly as they appear on tax/official forms.

- **Parent/Guardian A -** Parent/Guardian A will be our primary contact for correspondence.

  First Name _____ MI _____ Last Name _____ Suffix _____

  Physical Address (No P.O. Boxes) _____ Suite/Apt. No. _____

  City State/Province _____ Country _____ Zip/Postal Code_____

  Birthdate (mm/dd/yyyy) _____ Email_____ Phone: ☐Home ☐Work ☐Cell

  Occupation Employer_____

  Years with Employer _____ Job Title _____

  If Parent/Guardian A has more than one job, explain:

  Gender: Male_____ Female _____ Nonbinary_____

  Personal Circumstances (select all that apply)
  ☐ Expecting Child
  ☐ Recently Divorced or Separated
  ☐ Widowed
  ☐ Non-Custodial Guardian
  ☐ Military (Active or Veteran) or Clergy Member
  ☐ Faculty or staff at the school

- **Parent/Guardian B**

  First Name _____ MI _____ Last Name _____ Suffix _____

  Physical Address (No P.O. Boxes) _____ Suite/Apt. No. _____

  City State/Province _____ Country _____ Zip/Postal Code_____

  Birthdate (mm/dd/yyyy) _____ Email_____ Phone: ☐Home ☐Work ☐Cell

  Occupation Employer_____

Years with Employer _____ Job Title _____

If Parent/Guardian A has more than one job, explain:

Gender: Male_____ Female _____ Nonbinary_____

Personal Circumstances (select all that apply)

☐ Expecting Child
☐ Recently Divorced or Separated
☐ Widowed
☐ Non-Custodial Guardian
☐ Military (Active or Veteran) or Clergy Member
☐ Faculty or staff at the school

Other Parent

If the Applicant(s) has another biological or legal (adoptive) Parent/Guardian not listed above, complete this section.

Indicate the relationship between the Parents/Guardians:

Never Married_____ Divorced_____ Separated, no court action_____ Separated, legally _____

Year of divorce/separation (yyyy) _____ Is there a joint custody agreement? ☐ Yes ☐ No. ☐ Other

Parent's/Guardian's Full Name: _____

Address _____ Suite/Apt. No _____

City _____ State/Province _____ Zip/Postal Code _____

Applicant Information

If the Applicant(s) has another biological or legal (adoptive) Parent/Guardian not listed above, complete this section.

Complete this section for each child applying to a Partner School for Financial Aid. Enter names exactly as they appear on tax/official forms.

- **Applicant A**
  - Full Name:
  - Birthdate (mm/dd/yyyy):
  - Last 4 digits of Social Security #:
  - Current Grade:
  - Current School:
  - Grade Entering Fall 2026
  - Lives with: Parent/Guardian A&B: ☐ Parent/Guardian A ☐ Parent/Guardian B ☐ Other (Identify) ☐ _____

- **Applicant B**
  - Full Name:
  - Birthdate (mm/dd/yyyy):
  - Last 4 digits of Social Security #:

- Current Grade:
- Current School:
- Grade Entering Fall 2026
- Lives with: Parent/Guardian A&B: ☐ Parent/Guardian A ☐ Parent/Guardian B ☐ Other (Identify) ☐ _____

- **Applicant C**
  - Full Name:
  - Birthdate (mm/dd/yyyy):
  - Last 4 digits of Social Security #:
  - Current Grade:
  - Current School:
  - Grade Entering Fall 2026
  - Lives with: Parent/Guardian A&B: ☐ Parent/Guardian A ☐ Parent/Guardian B ☐ Other (Identify) ☐

Non-Applicant Dependent Information

Complete this section for all dependent individuals in your household who are NOT applying for Financial Aid at a Ravenna Financial Aid Partner School. 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 the child does not live with you. If you have dependents who are not children, include them here. DO NOT add anyone to this section you have already identified as a Parent/Guardian or a Student Applicant.

- **Non-Applicant Dependent 1**
  - Full Name:
  - Birthdate (mm/dd/yyyy):
  - Gender M / F / NB:
  - Current Grade:
  - Current School:

- **Non-Applicant Dependent 2**
  - Full Name:
  - Birthdate (mm/dd/yyyy):
  - Gender M / F / NB:
  - Current Grade:
  - Current School:

- **Non-Applicant Dependent 3**
  - Full Name:
  - Birthdate (mm/dd/yyyy):
  - Gender M / F / NB:
  - Current Grade:
  - Current School:

School Selection

For each Student Applicant, identify the Ravenna Financial Aid Partner Schools to which your family's application should be sent. You will be able to search for schools/organizations by name and/or location from within the online application if you do not know the Partner code(s).

Applicant	Partner Code (If Known)	School Name	School State	Day, Half Day, Boarding or International Boarding?	Currently Enrolled?

Family Income

Note: For all taxable and nontaxable income questions, you are only required to enter 2026 estimates if you expect a major change from your 2025 income (due to retirement, a raise, job change, etc.) If you do expect a change to 2026 income, there is a checkbox on the application that you can select to allow you to enter 2026 estimates.

Basic Tax Information

Have you completed your 2026 Tax Return? Yes: ☐ No: ☐

Income filing status for 2026 (choose one):

- Single: ☐
- Married, Filing Jointly: ☐
- Married, Filing Separately: ☐
- Did/Will No File: ☐
- Head of Household: ☐
- Qualifying Widow(er) with Dependent Child: ☐

If you filed or will file a Schedule A (Form 1040), what did you or will you report as your total itemized deductions? [Schedule A (Form 1040), line 17] $ _____

What did you or will you pay in total federal taxes in 2025? (IRS Form 1040, line 24 minus Schedule 2, line 4) $_____

Total Taxable Income

Salary and Wages

Total salaries and wages can be found in Box 1 of the W2 form given to you by your employer. If you have more than one W2, add the amount from each W2.

	2026	2027 Estimated
Salary and wages for Parent/Guardian A:	$	$
Salary and wages for Parent/Guardian B:	$	$

Dividends & Interest Income

Refer to your 1099-INT statement (or line 2b from your IRS Form 1040) for interest income and/or your 1099-DIV statement (or line 3b from your IRS Form 1040) for dividend income.

	2026	2027 Estimated
Total interest income:	$	$
Total dividends:	$	$

Adjustments to Income

	2026	2027 Estimated
Total adjustments reported [Schedule 1 (Form 1040), line 26]:*	$	$
Total deductible portion of self-employment tax [Schedule 1 (Form 1040), line 15]:	$	$
Total Keogh, Simplified Employee Pension (SEP), SIMPLE, or other qualified plan payments [Schedule 1 (Form 1040), line 16]:	$	$
Total IRA pre-tax payments [Schedule 1 (Form 1040), line 20]:	$	$
*Itemize other adjustments:		

Other Taxable Income

Select and enter any other taxable income you may have in this section. Help text is provided within the online application to help you determine if each item applies to you. Other taxable 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 on your IRS Form 1040, Schedule 1.
Note: If you are a part of a Partnership or S-Corporation, you need to check this option and answer question 7l.

	2026	2027 Estimated
Total other taxable income:	$	$

Total Nontaxable Income

Child Support Received

	2026	2027 Estimated
Child support received for ALL children:	$	$

Social Security Benefits

	2026	2027 Estimated $
Social Security benefits received by all members of your household:	$	$

Other Nontaxable Income

Help text is provided online to help you determine the total of any nontaxable income you may have. This includes payments made to tax-deferred pension and savings plans as reported on W2 forms (box 12, labeled D, E, F, G, or H). They include qualified retirement plans (including 401k and 403) plans), pre-tax contributions to fringe benefits plans (such as a cafeteria or 125 plan), cash support, gifts, money paid to you (or to others on your behalf) by relatives or non-relatives, amount paid or provided by a separated or divorced spouse (in lieu of child support) to cover household expenses; value of allowances received for housing, food, and other living expenses as a member of the military or clergy; cash value of earned income credits, welfare benefits, veteran's benefits, and worker's compensation; income received from tax-exempt investments, income earned abroad, and other untaxed income/benefits not specified above.

	2026	2027 Estimated
Total other nontaxable benefits:	$	$
Total other nontaxable income:	$	$
Miscellaneous other nontaxable income:	$	$

Student Applicant Income

Student Applicant Income

If any of the student applications applying for financial aid earned an income in 2025 or will earn income in 2026, enter it here.

	Did Applicant file a 2025 Federal Tax Return?		2026	2027 Estimated
Applicant A_____	Yes	No	$	$
Applicant B_____	Yes	No	$	$
Applicant C_____	Yes	No	$	$

Student Applicant Assets

Enter the total value of each Student Applicant's assets. Include Student Applicant's saving account(s), IRA, stocks, bonds, inheritances, trust funds, real estate, 529 savings plan accounts owned by the student, cash value of annuities, and education insurance policies. Do NOT include life insurance policies, stamp/coin collections, or value of personal property held on behalf of the Student Applicant.

	Total Value	Itemize Assets
Applicant A:_____	$	
Applicant B:_____	$	
Applicant C:_____	$	

Family Assets and Debts

Real Estate

	2025	2026 Estimated
If you pay RENT on the home you current live in, provide the TOTAL amount paid/will pay in rent for the entire year.	$	$

If you OWN the home you currently live in, provide the following information:

Purchase Year	Purchase Price	Current Market Value	Unpaid Principal on 1st Mortgage	Annual Payments on 1st Mortgage
	$	$	$	$

If you have a 2nd mortgage or home equity loan, provide the following information:

Unpaid Principal on 2nd Mortgage	Annual Payments on 2nd Mortgage	Describe the purpose of the 2nd mortgage or equity loan:
$	$	

Other Real Estate

If you own property other than your primary home, provide the following information for each property. If a property is used as a rental (Schedule E), report the income or loss on question 7l of the Other Taxable Income section. If you have a Schedule E and manage the rental property as a business, you will include the income/loss in questions 16-17 of the Business/Farm section of the application.

Property 1

Address		Purpose/Use of Property	
		☐ Additional family income ☐ Vacation home/timeshare ☐ Other: _____	☐ Rental income ☐ Vacant land
Purchase Price	**Present Market Value**	**Unpaid Principal on 1st Mortgage**	**Annual Total Payments on 1st Mortgage**
$	$	$	$

Property 2

Address		Purpose/Use of Property	
		☐ Additional family income ☐ Vacation home/timeshare ☐ Other: _____	☐ Rental income ☐ Vacant land
Purchase Price	**Present Market Value**	**Unpaid Principal on 1st Mortgage**	**Annual Total Payments on 1st Mortgage**
$	$	$	$

Property 3

Address		Purpose/Use of Property	
		☐ Additional family income ☐ Vacation home/timeshare ☐ Other: _____	☐ Rental income ☐ Vacant land
Purchase Price	**Present Market Value**	**Unpaid Principal on 1st Mortgage**	**Annual Total Payments on 1st Mortgage**
$	$	$	$

Vehicles

Provide the following information about all vehicles (cars, recreational vehicles, boats) owned or leased by your family.

Vehicle 1

Type	Make	Model	Year
☐ car ☐ boat ☐ recreational vehicle			
Ownership Status	**Current Debt**	**Annual Lease Cost**	**Notes**
☐ own ☐ lease ☐ employer/business provided	$	$	

Vehicle 2

Type	Make	Model	Year
☐ car ☐ boat ☐ recreational vehicle			
Ownership Status	**Current Debt**	**Annual Lease Cost**	**Notes**
☐ own ☐ lease ☐ employer/business provided	$	$	

Vehicle 3

Type	Make	Model	Year
☐ car ☐ boat ☐ recreational vehicle			
Ownership Status	**Current Debt**	**Annual Lease Cost**	**Notes**
☐ own ☐ lease ☐ employer/business provided	$	$	

Other Assets & Debts

Bank Accounts

Total value of both Parents'/Guardians' checking and savings accounts (interest bearing and non-interest bearing):

$_____

Investments

Total net value of all investments (stocks, bonds, mutual funds, and case value of whole life insurance policies owned by the Parents/Guardians):

$_____

Retirement Plans

- Is there an employee retirement plan for Parent/Guardian A?
  - Yes_____No_____
- Is there an employee retirement plan for Parent/Guardian B?
  - Yes_____No_____
- Total value of company managed retirement plans, including pensions, 401k, 403b or SEP plans:
  - $_____
- Total value of any self-managed retirement plans, including IRAs:
  - $_____
- Total annual household contribution for all retirement savings plans (including IRAs, pensions, 401k, 403b, and SEPs):
  - $_____

Debts

Total consumer debt (total balances from all credit card purchases you have not reported elsewhere on the application):

Total outstanding debt for:

- Past education of the Parent(s)/Guardian(s) (student loans):_____
- Any loans taken with a Loan Company:_____
- Any loans taken from friends or relatives:_____
- From interest-bearing medical expenses:_____
- Total other outstanding debt:_____

Family Income

Information provided in this section helps Schools better assess your full obligation to pay tuition and other educational expenses. Please be realistic about the amount you can contribute, keeping in mind that the primary responsibility for paying for your child's education lies with you.

Educational Expenses

- How many children (Applicants and non-applicant dependents) are/will be receiving support from you in 2025?_____
- How many will attend tuition-charging institutions (childcare centers, schools, or colleges)?

  _____

Note: You will be asked to provide additional details around the current costs, estimated costs, and how you are/will plan to pay for educational expenses for each Applicant and each non-applicant dependent within the online application.

Other Expenses

Health Expenses

- Do you have health insurance either through your employer or through the Affordable Care Act?
  - Yes _____ No _____
- Do you carry health insurance through a business that your own?
  - Yes _____ No _____
- Total amount you paid for health insurance premiums and plans: $_____
- Total health expenses you paid out of pocket that were not reimbursed by insurance or nontaxable benefit accounts such as HSA, FSA, DCA, HSR, etc: $_____

Child Support & Alimony Paid

	2026	2027 Estimated
Total amount you paid in child support for Applicant 1:	$	$
Total amount you paid in child support for Applicant 2:	$	$
Total amount you paid in child support for all other dependents:	$	$
Total amount you paid in alimony in 2025:	$	$
What tax year did you begin making alimony payments?		

Additional Expenses

Total amount you paid in 2026 for utilities: $_____

Total amount of charitable contributions in 2025: $ _____

Total amount you paid in 2026 for:

- Annual fee/club dues of more than $250: $ _____
- Camps, lessons, and sports teams for all members of your household: $ _____
- Vacations for all members of your household: $ _____

Total amount of additional/unusual expenses you incurred: $ _____

Business/Farm Information

This information is only asked of families who report being a sole proprietor of or a partner in one or more businesses/ farms. The application will ask you to complete this information for each business or farm you own. Do NOT combine information for multiple businesses.

Business Information

You will need to provide this information for each business/farm owned:

Owner(s)/partner(s) in business/farm: _____

Business/farm name: _____

Year business/farm operation began: _____

Business Type: Sole Proprietorship Partnership S-Corporation

Address: _____

City:_____ State/Province: _____ Zip/Postal Code: _____

Description of service or product: _____

Business Income

If you are an owner/partner in more than one business/farm, provide the following for each business or farm you own.

Note: If you are a part of a Partnership or S-Corporation, you need to indicate this and complete question 7l in the Total Taxable Income section of the application.

	2026	2027 Estimated
Gross receipts and sales:	$	$
Cost of goods sold and/or operations:	$	$
Other business/farm income:	$	$

Business Income

If you are an owner/partner in more than one business/farm, provide the following for each business or farm you own.

	2026	2027 Estimated
Salaries/wages paid to you and your spouse:	$	$
Other wages:	$	$
Additional compensation:	$	$
Business property rent:	$	$
Business property mortgage:	$	$
Depreciation:	$	$
Other expenses (will need to explain):	$	$
Amount paid for self-employment tax:	$	$

Business Assets and Debts

If you are an owner/partner in more than one business/farm, provide the following for each business or farm you own.

Business/Farm Assets

	2026	2027 Estimated
Current business/farm assets minus amounts reserved for bad debts:	$	$
Land and buildings (present market value):	$	$
Case reserve for depreciation:	$	$
Other capital assets of the business/farm:	$	$
Accounts receivable:	$	$
Other business/farm assets:	$	$

Business/Farm Debts

	2026	2027 Estimated
Mortgage on land and buildings:	$	$
Debts on equipment and machinery:	$	$
Other business on farm debts:	$	$

Other Information

This final section of the application is Other Considerations. Use this space to provide any other information, explanations, or details you believe are pertinent to your family's situation for the school(s)/organizations(s) to consider when evaluating your request for Financial Aid:

Step 2: Apply Online

Tips for Avoiding Common Errors

1. If you need to modify a previous section in the application, click on the section headers in the menu on the left side of the screen to navigate to earlier sections. If you use your Internet browser's "back" button at the top of your screen, you may lose information.

2. If a question does not apply to you, simply unselect the checkbox for that question, or if you are required to input a number value, enter a zero (0)

3. Whole numbers only. When entering numbers, please use only whole numbers: no decimals or cents. Rounding to the nearest whole number is acceptable.

4. Offer an explanation when requested so the school/organization can better understand your answer or situation.

5. Applicants vs. Dependents — Questions about "Applicants" refer to your children who are applying for Financial Aid using the application you're completing. Questions about "other dependents" and "non-applicant dependents" refer to the children (or adults) for whom you provide support who ARE NOT applying for Financial Aid through Ravenna Financial Aid and who are NOT a Parent or Guardian.

6. Choose the right school/organization. In the School Selection section, choose the exact school/organization you wish to apply to, in the correct city and state. Many schools/organizations have similar names.

7. Salary vs. Profit — In the Family Income section, if you are a business or farm owner, in the questions about "salary," enter only the amount you draw as salary for which you received a W2, otherwise enter a zero. You will provide information about profit/loss for the business elsewhere in the application.

8. Rent — In the Family Assets and Debts section, if you rent your residence, enter the total rent you pay for the whole year, not the amount you pay each month.

Frequently Asked Questions

Question	Answer
What is Ravenna Financial Aid)?	Ravenna Financial Aid by VenturEd Solutions is a Financial Aid services provider. Many private schools and organizations use Ravenna FA to help them assess a family's ability to pay for school/organization costs. They help schools and organizations make objective and fair Financial Aid decisions. The philosophy behind their process is that Parents/Guardians are primarily responsible to finance their child's education to the extent they are able.
What is the Financial Aid Application or Parents' Financial Statement (PFS)?	The Financial Aid Application (also known as the PFS) is the cornerstone of the Financial Aid process. When you submit your application, you are granting Ravenna Financial Aid permission to analyze your financial information. We analyze your income, expenses, assets, and debts. Then, we estimate the amount you can contribute to school/organization expenses. We send that estimate to the schools/organizations you select on your application. Schools/organizations use the estimate as a starting point to determine Financial Aid awards. Each school/organization makes its own Financial Aid decisions, taking into consideration of its budget and financial aid policies.
Is my information safe?	Yes. The process we use at VenturEd Solutions is to protect your information that it meets the most rigorous standards. Schools are also encouraged to keep information private and to allow access to as few people as possible.
How long does it take Ravenna Financial Aid tosend my results to schools/organizations?	Schools/organizations receive immediate notification when your application has been submitted.
How much does it cost to submit a Financial Aid Application?	The cost to submit an application online for Academic Year 2027-2028 is $60.00.
Can I withdraw my application after I submit it?	No. Once you have submitted and paid for your application, it cannot be withdrawn from the system, and your fee cannot be refunded. If you no longer wish to apply for Financial Aid, contact the school(s)/organization(s) directly.
Are there any other forms I must submit?	Most schools/organizations require that you submit tax forms and other documents in addition to your application. Check with each organization to which you are applying to see what is required, by what deadline, and how to provide them.

	Schools/organizations may post additional information on their website, so you may want to look there before calling directly.
How can I submit tax forms if I haven't completed them yet?	Schools/organizations realize that 2026 tax forms are not available until January or later and usually set their requirements accordingly. Be aware of each organization's specific requirements. For example, an organization may ask you to submit a 2025 tax return and then later submit a 2026 tax return or they may set a later deadline for the submission of the 2026 tax return.
What if I am not the Parent/Guardian of the Student Applicant?	If you are financially responsible for the Student Applicant, complete the application (fill in the section for Parent/Guardian A) and include a description of your relationship to the child.
What if I am divorced?	Ravenna Financial Aid considers divorced Parents/Guardians living apart to be separate households, and as such, each Parent/Guardian should complete a separate application.
What if I have more than one child?	Using the Family Portal, you can enter application information for all your children who are applying for Financial Aid using a single application. Do not complete a separate application for each child.
What if I do not know the exact amount in response to a question?	Enter your best estimate. Unselect the checkbox or enter a zero (0) if no other amount applies. Do NOT leave items blank. Do NOT enter symbols, such as >, <, ~ , or words such as "none," "unknown," or "N/A." If you estimate for any question that your 2027 estimates will differ by $5,000 or more from your 2026 amounts, please be sure to itemize.
If I applied last year, do I have to fill out another application?	Yes, you should file a new application every year that you apply for Financial Aid. Use your same Family Portal login and password from the prior year. You will be able to transfer parent/guardian, applicant, dependent, and income information from the previous year's application to speed up the process.
Where can I get help?	Log into the family portal and start by **clicking on the chat bubble in the bottom-right corner of your screen.** Most questions can be answered right away, and a live representative can step in during our business hours when extra support is needed. 24/7/365 support!

Step 3: Pay & Submit Application

Once you complete all sections of the application, you will have access to the "Pay and Submit" section. The fee to submit an application is $60.00 USD, and this fee is nonrefundable. This is a flat fee, whether you are applying for aid for one child or several children, and whether your children are applying to one school/organization or multiple. Your application and results will not be processed and sent to schools/organizations until your full payment is received.

Payment Options
In the "Pay and Submit" section, you may make your secure payment using one of these methods:
Credit or debit Card: The charge on your statement will appear as "NAIS SSS Fincl Aid App"
Direct debit from your checking or savings account

Once you have successfully submitted and paid for your application, you will receive an email confirmation from Ravenna Financial Aid. Your information will be immediately available to the school(s)/organization(s) you are applying for Financial Aid.

Once submitted, your application cannot be withdrawn, and your payment cannot be refunded.

Step 4: Submit Documents

Submitting Required Documents Online

The Family Portal's upload document feature is secure and easy for families to use. After paying for and submitting your application, you will see a tab in the portal called "My Documents." In this section, you will be able to see what documents have been received and processed by Ravenna Financial Aid and those still outstanding.

- Prepare your documents to be uploaded. Make sure the documents are on your computer and each specific form is saved as a separate file. Remove any security or password protection from your document files. You may mark out your Social Security Number(s) for privacy.
- Return to the Family Portal and log into your account.
- Select the Academic Year 2027-2028.
- Open the "My Documents" tab on the Dashboard.
- On "My Documents," use the Upload button or hyperlink associated with the specific document name in the "Required Documents" section. Clicking the Upload button or hyperlink leads you through the steps to locate, select, and confirm your file to upload.
- Click "Submit" to complete your file upload. After you do, the date will appear in the "Date Uploaded" column within minutes of the upload. Repeat this process until all required documents are submitted by their deadlines.

Check Document Requirements!

Some schools may ask you to submit required documents directly to the school rather than through the Family Portal.

Check each School's website for document requirements. Be sure to find out exactly what documents to send, to where, and by when!