
APPLYING FOR US FINANCIAL AID AT UWC DILIJAN

A guide for students and parents | Class of 2027 University entry in fall 2027



OCTOBER 2, 2026
INNA GHABULYAN
University and Career Counselor

Contents

The Davis UWC Scholars opportunity	2
Start early	2
Your four steps	2
Step 1 Map deadlines and required forms	3
Build a tracker for every university	3
Understand the different forms	3
Use planning resources carefully	3
Step 2 Gather family documents	4
Prepare the correct years.....	4
Translations and legible digital copies	4
Explain missing documents early	4
Currencies fees and the current CSS Profile	5
Report currencies correctly.....	5
Plan for fees and waivers	5
What has changed for the current cycle	5
Parents property and family circumstances	6
Contact both households early	6
Prepare home and other asset information	6
Guidance for families who own a farm	7
Separate the home from farm assets	7
Estimate values and debts accurately.....	7
Keep income and cash flow records	7
Complete supplements only when requested	7
Explain special circumstances in your own words	7
Steps 3 and 4 Submit and track completion	8
Submit the aid application by the deadline	8
Track the university checklist.....	8
Use IDOC only when requested	8
Respond to follow up requests	8
Final family checklist and further resources	9
Before each financial aid deadline	9
Official starting points	9
Supplementary resources	9
Support at UWC Dilijan	9

Apply for financial aid while preparing your university applications. Start gathering family documents now, check each university's requirements, and complete both the initial forms and any follow-up requests by the relevant deadlines. This guide explains the process for students who are applying as international applicants to US undergraduate programmes.

The Davis UWC Scholars opportunity

The Davis UWC Scholars Program works with more than 100 US partner institutions to support UWC graduates. It provides an important route to need-based support, but each university determines admission, financial need and the resulting aid offer. Being a UWC student does not guarantee admission, a scholarship or full funding.

Davis support does not replace the university's financial-aid process. Apply to the partner university and submit the forms and evidence it requires. These may include CSS Profile, the International Student Application for Financial Assistance (ISFAA), an International Student Financial Aid Application (ISFAA), or the university's own forms.

Start early

We recommend beginning preparation as early as possible and at least one month before your first deadline. If you have not started, begin now. Families may need time to obtain earnings records, explain a different tax calendar, prepare translations and involve both parents. This is a preparation recommendation, not a universal university deadline.

Do not wait for an admission decision before investigating aid. Late or missing materials can delay an offer or affect eligibility under a university's rules.

Your four steps

1. Map admission deadlines, financial-aid deadlines and required forms.
2. Gather documents and prepare accurate financial information.
3. Submit the required aid application by the university's deadline.
4. Track receipt and complete all follow-up requirements.

For UWC Dilijan students: keep your university list current in MaiaLearning and maintain a separate financial-aid tracker. Discuss unclear requirements or difficult family circumstances with the University Counsellor before submitting. Families provide the financial information; universities assess it and make the funding decisions.

Step 1 Map deadlines and required forms

Open the official international financial-aid page for every university on your list. Check your admission round and intended year of entry. Financial-aid and admission deadlines can be the same, but they can also differ; do not assume that a November admission deadline means a November aid deadline.

Build a tracker for every university

- University and official financial-aid webpage; Davis partner status and any UWC-specific instructions.
- Admission round and deadline; financial-aid priority or final deadline; document deadline and time zone.
- Required form and version; CSS institution code if applicable; noncustodial-parent requirements.
- Fees and institution-specific waivers; where to upload evidence; receipt and completion status.

Record exact dates rather than general months. Review the tracker with your family and keep confirmation emails or screenshots after submission. Check the current Davis partner list.

Understand the different forms

Form	What to check
CSS Profile	Use Fall 2027/Spring 2028 for fall 2027 entry. Confirm that the institution accepts it from international applicants.
ISAFA	The free 2027–28 International ACAC form is available. Use it only if the university accepts it; send it directly to that institution.
ISFAA	This name is used for international financial-aid forms at some universities. Use the exact form and version the university requests.
Institutional forms	Follow the university’s own form, scholarship instructions and applicant checklist. Do not substitute another form without approval.

ISAFA and ISFAA are not automatically interchangeable. As an example, the University of Oklahoma’s UWC admissions page currently requests an ISFAA and lists a February 1 fall admission and UWC Davis scholarship deadline, with November 1 for Early Action. Recheck its UWC page for your cycle.

Use planning resources carefully

Use the [CSS Profile Needed Davis Partners planning spreadsheet](#). It can help organise research; confirm every form, waiver and deadline on the university’s official website.

Scholarship deadlines may be separate from financial-aid deadlines. Where a university requests an additional scholarship application or intake form, add it to the tracker and complete it as instructed.

Step 2 Gather family documents

Create a secure digital folder containing the student's and parents' original documents, translations and submitted forms. Gather information before starting the application; upload only what the institution or IDOC requests. College Board recommends having tax returns, income and benefits records, asset information and bank statements available.

Prepare the correct years

For fall 2027 entry, prepare 2025 income documentation. Yale and Harvard confirm this for 2027–28, and the current ISAFA asks about 2025 household income and expenses. Other questions may request current values, more recent income or future estimates. Custom forms and supplements may use different periods: read every year label.

- Tax returns: obtain the official national or local tax documents your parents and you were required to file for the requested year, with the relevant pages and schedules.
- Employer earnings records: prepare annual salary statements or employer letters showing gross earnings, bonuses, benefits and taxes as relevant. If no tax return is required, follow the requested non-filer procedure and provide wage documentation. Obtain stamps or signatures if the university requires them.
- Different fiscal calendars: keep the official return for your country's tax year. If a university asks for calendar-year income, ask whether an employer's January–December statement or another reconciliation is needed.
- Bank and asset records: gather current account balances, savings, investments, property information and relevant debts. Retain statements in case the university requests verification.
- Other income and household costs: prepare records of pensions, government or housing support, child support, family support and other benefits as applicable. Gather household expenses and educational costs for the periods the form requests.

Translations and legible digital copies

For IDOC, non-English documents must be translated into English; College Board allows translations directly on the forms. Submit the original document with its translation as instructed. Do not assume every university accepts the same translation method: check whether it requires a separate translation, certification, signature or date.

Prepare clear scans, preferably PDFs when the portal accepts them. Include all required pages, ensure amounts and names are readable, and follow the portal's accepted formats and size limits. PDF is a useful preparation format, but it is not a universal requirement for every submission route.

Explain missing documents early

If a parent is self-employed, unemployed, a non-filer, displaced or unable to obtain standard evidence, ask the financial-aid office what alternative documentation it accepts. Explain the situation accurately. **Missing records should be addressed before the deadline rather than left unexplained.**

Currencies fees and the current CSS Profile

Report currencies correctly

Application	Currency instructions
CSS Profile	Choose one currency and report all amounts in that currency. College Board converts the reported figures to US dollars. If income or assets are in several currencies, first convert them into the one selected currency.
2027–28 ISAFA	Convert all financial amounts into US dollars before entering them. Keep a record of your exchange-rate source and date for your own reference.
University form	Read the form's own instructions. It may require US dollars or another specified currency; do not carry over the rule from CSS Profile.

Plan for fees and waivers

CSS Profile costs \$25 for the initial application to one institution and \$16 for each additional institution. College Board's automatic waiver rules apply to eligible undergraduate students living in the US; families living outside the US should not assume that low income alone makes the application free. College Board does not offer additional waivers outside its automatic process.

Before paying, check each university's international or UWC guidance for a fee-payment code, its own waiver process, or an accepted free alternative. A Common App admission fee waiver does not establish eligibility for a CSS Profile waiver; check the separate rules. The ISAFA is free, but a university must agree to accept it.

Use any university-issued code according to its instructions. If no waiver or alternative is published and the fee is a barrier, contact the university's financial-aid office before the deadline. Do not submit an unaccepted form as a substitute.

What has changed for the current cycle

- Select Fall 2027/Spring 2028 on the College Board website. The new cycle is available.
- CSS Profile stopped asking for citizenship beginning with 2026–27. Do not expect the question shown in some older tutorials. Universities may still request citizenship elsewhere.
- Answer permanent-residence questions carefully. A student's temporary boarding-school address should not be substituted for permanent residence without checking the question's instructions. College Board provides specific guidance for US citizens studying or living abroad.

For a US citizen permanently abroad who receives a warning that a school does not accept CSS Profile from international applicants, College Board says the message is informational and submission can continue; clarify the applicant's status with the university. Students with US citizenship or permanent residence should check the university's instructions for their status rather than follow only international guidance.

Parents property and family circumstances

Contact both households early

Many universities require information from both biological or adoptive parents when parents are divorced, separated, or unmarried and living apart. Begin gathering information early from both households; requirements depend on the university. Yale, for example, normally requires both parents' information and permits waiver requests in exceptional circumstances.

On CSS Profile, identify the parent who provides the majority of your financial support. This is not simply a rule to select the parent you live with. If a university requires a separate noncustodial-parent CSS Profile, that parent creates their own account and completes a second application. Follow College Board's linking instructions and the university's checklist. Do not rely on an assumed automatic email invitation.

On ISAF, read its own parent definition: the current form refers to the parent or parents with whom the student has lived most during the preceding 12 months, and includes a stepparent where applicable. A university may require separate information from another parent through its own form or supplement. Do not transfer the CSS parent rule automatically to ISAF.

If you have no contact with a parent or there are exceptional circumstances, ask each institution about its noncustodial-parent waiver process. Each college decides whether to approve the request; the requirement is not removed automatically. This waiver concerns parent information and is different from a fee waiver.

Prepare home and other asset information

Families may be asked about property and financial assets in any country, including the family home, other land or buildings, businesses and savings. Collect the information, but follow the actual questions: not every form asks for every item, and institutions may assess assets differently. The 2027–28 ISAF asks for current home value and other asset information.

- Where requested, estimate the home's current market value and record outstanding mortgage debt separately. Do not enter net equity in a field asking for gross market value.
- For preparation, compare local listings, recent comparable sales or an available official valuation. Keep the basis for your estimate and ask the university if a reasonable estimate is difficult.
- Include your family's ownership share and debts only as directed by the form. Avoid counting the same asset or debt twice.
- Describe material changes since the income year, such as job loss, illness, displacement, unusually high essential expenses or reduced business income. Use the form's additional-information section and supply evidence if requested.

For UWC Dilijan families, a school scholarship does not determine a university's calculated financial need. Report the requested family information accurately and let the university assess the amount it can offer.

Guidance for families who own a farm

Farming families should prepare both income records and asset information. Land and equipment may have value while producing limited cash available for education. Explain this distinction clearly; the university decides how to assess it. Do not reduce or omit reportable values because assets are difficult to sell.

Separate the home from farm assets

Avoid double counting the family home. College Board's Business/Farm Supplement instructs families to exclude the home's value. Where the requested form separates the residence and farm, prepare separate values and ask the university how to allocate a combined property or mortgage if the division is unclear. Do not assume a universal rule about the size of the home plot.

Estimate values and debts accurately

Prepare reasonable market estimates for farm land, buildings, machinery, livestock and inventory, plus relevant farm cash and other assets where requested. Use current resale values when the question asks for market value; retain records of purchase cost or book value if separately required. Avoid speculative redevelopment prices that do not reflect a reasonable present valuation.

Net farm assets = reported farm assets minus the related farm liabilities. Where the form asks for your family's share, apply the family's ownership percentage. If it requests assets and liabilities separately, report each separately rather than entering only the net figure. Columbia's published supplement illustrates these distinctions and excludes personal debt from farm liabilities.

Keep income and cash flow records

Organise recent farm sales, operating expenses, loans, subsidies and household withdrawals. For preparation, retain a three-year ledger if available, but submit the years requested by the institution. A supplement may ask for products sold, acreage, ownership, assets, debts and income; there is no universal three-year requirement.

Report tax profits or losses faithfully. Depreciation and other deductions may need explanation or additional records; do not assume every institution automatically adds them back in the same way. If reported income is low or negative, explain how the family meets living costs. College Board's supplement specifically requests an explanation in certain cases of low profit and no salary.

Complete supplements only when requested

A university may request a Business/Farm Supplement through IDOC or its own portal. Use the version and years it supplies; do not submit a historical sample merely because it appears online. Prepare an equipment inventory and supporting accounts to help answer follow-up questions.

Explain special circumstances in your own words

Example to adapt only if accurate: "Our household relies on income from our family farm. The land and machinery are necessary for production and cannot readily be sold without reducing our income. Earnings are seasonal and vary with weather and crop prices. In [year], gross farm income was [amount], operating costs were [amount], and funds available for household expenses were [amount]. We can provide supporting records."

Include dates, amounts and the actual effect on your family. Do not claim that assets are completely illiquid or that selling any portion would end the livelihood unless this is true.

Steps 3 and 4 Submit and track completion

Submit the aid application by the deadline

- Confirm the correct year, form, university recipient or code, admission round and deadline. Review the entries together with your parents.
- Answer the questions accurately, use the correct currency, complete required signatures and explain relevant circumstances. Submit the aid request even if the admission decision has not yet arrived.
- Save a copy of each completed form, receipt and submission date. Submit early enough to resolve payment or technical problems.
- CSS Profile can be saved and resumed. College Board states that it should be submitted by midnight Eastern Time on the earliest priority filing date; verify each university's instructions and allow for the time difference from Armenia.

Track the university checklist

Submitting a form does not confirm that the university has received every required item. Activate each applicant portal when invited and locate the financial-aid checklist, which may be separate from the admission checklist. Monitor email and spam folders regularly and check portals at least weekly, increasing to daily near deadlines. Yale specifically advises regular portal checks because requirements can be added during review.

Record whether each requirement is submitted, received or still missing. Portal labels and processing times vary; do not expect a particular colour, icon or a guaranteed one-week update. If an item remains outstanding beyond the institution's stated processing time, contact the office with your submission evidence.

Use IDOC only when requested

Not every CSS Profile university uses the Institutional Documentation Service (IDOC), and not every student receives an invitation. If documents are required through IDOC, College Board emails you. Log in, verify family information, view the requested documents and upload them by the displayed deadlines. IDOC distributes documents to your participating IDOC schools.

Use the original documents and translations you prepared, including non-filer statements and wage evidence where required. Some universities require direct portal uploads instead: Penn, for example, does not use IDOC for these submissions.

Leave time for processing. College Board's current help pages give different processing estimates, approximately 3–5 business days on one page and up to about 10 on another. Check the dashboard and submit well ahead of the deadline; do not assume a fixed 1–3-day invitation or processing window.

Respond to follow up requests

A university may ask for further evidence such as bank deposit history, business or land explanations, proof of subsidies, or signed and dated translations. Supply only what is requested through the approved route. Track completion for both parents where required, including any waiver decision. Do not assume that submitting the student's CSS Profile completes the other parent's requirements.

Keep checking until the aid checklist is complete. Missing information may prevent or delay assessment under the university's policy. If you are unsure what is required, contact its financial-aid office promptly and seek support from your University Counsellor.

Final family checklist and further resources

Before each financial aid deadline

- We checked the university's official requirements for our applicant status, admission round and entry year.
- We recorded separate admission, financial-aid and document deadlines.
- We selected the correct form and reported the requested income years and asset values.
- We used the correct currency and kept records of any conversions.
- We included accurate originals, translations and required signatures.
- We completed any second-parent requirement or followed the university's waiver process.
- We saved submission receipts and checked the university portal and IDOC where applicable.
- We responded to follow-up requests and confirmed that all required items are received.

Official starting points

[Davis UWC Scholars Program and partner institutions](#)

[CSS Profile and current application sign in](#)

[College Board guidance for international applicants](#)

[International ACAC current ISAFA and financial certification forms](#)

[College Board IDOC guidance](#)

The 2027–28 ISAFA was updated in August 2026 and is already available. Use this current version when accepted by the university. International ACAC also provides a financial certification form for institutions that request it; a certification of available funds serves a different purpose from an application for aid.

Supplementary resources

[eduPASS](#) and [IEFA](#) are supplementary research links. Verify scholarship eligibility and deadlines with the award provider. Use university sources for admissions and aid rules, and official US government guidance for visa or employment questions.

When researching, distinguish whether financial need affects admission from whether the university promises to meet admitted students' demonstrated need. These are separate questions; ask the institution to clarify its policy for international and UWC applicants.

Avoid scholarship scams

Use free scholarship searches where possible. The US Federal Trade Commission warns against guarantees and upfront payments to obtain a scholarship or grant. A published CSS Profile application fee is different from paying someone who promises an award. Do not assume every paid service is fraudulent, but verify providers and never pay for a guaranteed scholarship.

Support at UWC Dilijan

Bring your university list, aid tracker and specific questions to the University Counsellor. If a document is unavailable or a family situation is sensitive, raise it early. University financial-aid offices remain the authority for their forms, accepted evidence, deadlines and decisions.