

**S B**

**363**



# Alaska State Legislature

## Senate

### Office of the Secretary

OFFICIAL BUSINESS

PO. BOX V  
CAPITOL BUILDING  
JUNEAU ALASKA 99811

FOR YOUR IMMEDIATE ATTENTION

TO SENATE COMMITTEE: H E S S

FROM: Office of the Senate Secretary

DATE: February 8, 1990

A Sponsor Substitute has been introduced on the following bill/resolution that is pending in your Committee.

SENATE BILL NO. 363

Free tuition for dependents of low-income families and certain independent persons.

Please pull this bill/blue back from your files and give to the page delivering this message. The bill/resolution will be returned to you with the Sponsor Substitute. Thank you.

*Lynne Smith*

SIGNATURE OF PERSON RECEIVING THIS MESSAGE

JR/s



# Alaska State Legislature

## SENATE

Official Business

P.O. Box V  
State Capitol  
Juneau, Alaska 99811

### M E M O R A N D U M

TO: Senator Paul Fischer, Chairman  
Senate Health, Education, and  
Social Services Committee

FROM: Senator Jay Kerttula

SUBJ: Senate Bill 363

DATE: February 2, 1990

I would appreciate your scheduling Senate Bill 363 at your earliest convenience.

Senate Bill 363 would provide free tuition at the University of Alaska for low-income students. The original bill provided free tuition only for dependent students of low-income families. The sponsor substitute would provide free tuition to both dependent students of low-income families, and independent students who are, themselves, low-income. Low-income is defined by the federal poverty guidelines.

I have attached back-up information to the bill, including a letter of support from the Alaska Postsecondary Commission. I appreciate your consideration of this matter.

JK:kh

STATE OF ALASKA

STEVE COWPER, GOVERNOR

ALASKA COMMISSION ON POSTSECONDARY EDUCATION

P.O. BOX FP  
JUNEAU, ALASKA 99811-0599  
PHONE: (907) 465-2854

M E M O R A N D U M

TO: The Honorable Jay Kerttula  
Alaska State Senate

JAN 12 1990

FROM: Jane Byers Maynard, Executive Director  
Alaska Commission on Postsecondary Education



SUBJECT: Senate Bill 363

DATE: January 11, 1990

I have had the opportunity to review Senate Bill 363 and personally appreciate your efforts to address the problem of access to higher education for low-income students. Our Commission has established as a priority concern, the needs of this same population group, and seeks to package State grants with loans so that low-income students can have the incentive and the means to access postsecondary education.

If these students can be made aware early on at the elementary and secondary levels that access to college is a reality, the result would be increased retention and academic achievement at the secondary level, with reduced reliance upon remedial study and ultimate success at the postsecondary level. Two means to achieve this goal are through the provision of suitable financial assistance programs and through free tuition and fee options.

While the University of Alaska can provide specific fiscal impact data for Senate Bill 363 through the University's Financial Aid and Institutional Research offices, the enclosed information from our Commission may be of interest as it relates to the financial status and needs of the students addressed by Senate Bill 363. This information gives a profile of Alaska's State Educational Incentive Grant (SEIG) Program applicants who apply to our agency each year for grant funds.

The Honorable Jay Kerttula  
January 11, 1990  
Page 2

This low-income target audience, which includes both independent and dependent students, can be characterized as follows:

- 60% of SEIG grant applicants are from rural areas (not Anchorage, Fairbanks or Juneau);
- 2/3 use grant dollars for in-state attendance;
- of those receiving grants, 1/3 are single parents with an average of 3.2 dependents;
- of those not funded and who do not attend, 60% have average annual incomes below \$10,000 while average educational costs are over \$10,300 for students with families; and
- over 40% are heads of the households with dependents who wish to enter postsecondary study for the first time.

We speculate that many discard education as a viable option because these students or their parents cannot afford high loan debt in addition to the cost of maintaining their families.

Consequently for Fiscal Year 1991, we have requested an increment of \$825.0 in order to expand the existing SEIG grant program to meet the needs of about 800 eligible grant applicants. Current funds (\$120.0 in federal dollars matched by the State) are sufficient for only 150 grant awards. In light of our request, the Governor has recommended a \$500.0 increase for SEIG for Fiscal Year 1991.

Both the expansion of the SEIG program and the tuition waiver program as proposed in Senate Bill 363 could be a promising means of generating revenue to the State. In diminishing economic barriers to low-income, at-risk individuals, most of whom come from our more rural areas, and by enabling them through college study to join the ranks of a trained workforce - you are enhancing their ability to contribute to Alaska's economy. Both the individual and the State benefit.

I hope this information is of interest.

Enclosure

## SUMMARY PREFACE

In November of last year, the American Council on Education and the Education Commission of the States held a symposium which brought together representatives of nearly 30 educational organizations to address the issues of early intervention and awareness in education. The result of this meeting was the publication of "Certainty of Opportunity," a paper expressing their concern regarding the national trend toward educational stagnation in certain socio-economic and racial groups.

Their thrust was to encourage and develop programs to alert young students and their parents to the value and availability of postsecondary education to increase high school retention and postsecondary attendance.

Their motivation is starkly apparent in light of the facts and the fears they shared:

"In 1950, there were 17 Americans working to support each retired person. By 1992, the ratio will be only three to one, and one of the three workers will be Black, Hispanic, Asian, or Native American. Of the 3.6 million children who entered kindergarten in 1988 (the high school class of 2001), about one-third are minority students. One-quarter of the children were born in poverty."

Because of these changes, the common expectation is for increased dropout rates. Without early intervention "in the lives of at-risk students, a significant percentage of the class of 2001 will be alienated by 6th grade and on the streets by age 16." Not only will they be likely to live in poverty but will become what has been termed "non-citizens--individuals who do not work, pay taxes, vote, or concern themselves with others, but instead drain resources."

The symposium report cites Stanford Universities' Henry Levin's estimate of "several years ago that the cost of school dropouts, current ages 25-34, amounted conservatively to \$77 billion every year: \$71 billion in lost tax revenues; \$3 billion for welfare and unemployment; and \$3 billion for crime prevention." The report further points out that "it costs states more to keep an individual in prison for one year than . . . to pay for four years of college."

Another compelling fact which impacts on both the personal and national levels is, that: "The income gap between students who complete high school and those who graduate from college has widened significantly. In the early 1970's, the gap in salaries between a 30 year old man with a high school degree and one with a college degree was 16 percent. Today, that gap is 50 percent."

In regards to grant aid aimed at providing a "certainty of opportunity" for at-risk students the report had this to say:

"The recent trend towards dependence on loans versus grants is a major obstacle for low-income students, who may perceive low future earnings potential. This practice also ignores the bias that many cultures have against borrowing."

To further complicate the situation, it is the perception of some that there is a vast, untapped pool of resources available to students who have the wherewithal to access them, and to a certain extent this is true. However, much of these funds are tied to specific schools, ethnic groups, fraternal orders, and religious organizations. Most of this unused money is not portable.

The actual process of discovering aid can have financial barriers as well. "Independent consultants are providing admissions and financial aid information that students and parents feel they are unable to get from the institutions themselves. There is a clear demand for these services for which individuals may pay up to \$1,000."

Family assistance and support may also be lacking in this search process. "Most parents of at-risk children want nothing more than for their children to succeed, but they often lack

the tools necessary to help them through the education process . . . Many . . . do not have positive memories of school and may have dropped out themselves. They may not understand the value of education."

#3141T

# STATE OF ALASKA

STEVE COWPER, GOVERNOR


## ALASKA COMMISSION ON POSTSECONDARY EDUCATION

P.O. BOX 99  
JUNEAU, ALASKA 99811-0599  
PHONE: (907) 465-2854

### M E M O R A N D U M

TO: The Honorable Jay Kerttula  
Alaska State Senate

JAN 12 1990

FROM: Jane Byers Maynard, Executive Director  
Alaska Commission on Postsecondary Education 

SUBJECT: Senate Bill 363

DATE: January 11, 1990

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Enclosure

RECEIVED

1989-90

# ALASKA STATE EDUCATIONAL INCENTIVE GRANT PROGRAM

Application is for attendance between September 1, 1988 and August 31, 1990 or in the case of vocational students, for attendance between July 1, 1988 and June 30, 1990.

SEIG applications and FAF Needs Analysis Reports must be postmarked by May 31, 1989. SECONDARY EDUCATION

1. Name: <b>OE</b> First Name: <b>DON</b> Middle Name: <b>SON</b>		2. Sex: <input type="checkbox"/> Female <input checked="" type="checkbox"/> Male		3. Social Security Number: <b>574-54-2951</b>	
4. Permanent Mailing Address (if not in Alaska, attach an explanation.): <b>3211 Spaulding Cir</b>		City or Town: <b>Anchorage</b>		State: <b>AK</b> Zip Code: <b>99507</b>	
5. Current Mailing Address: <b>3921 Baltimore Ave</b>		City or Town: <b>Philadelphia</b>		State: <b>PA</b> Zip Code: <b>19104</b>	
6. Can be reached at current address until: <b>8/31/89</b>		7. Date of Birth: <b>Mo. 9 Day 26 Year 67</b>		8. Marital Status: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Married	
9. Permanent Home Telephone: <b>907-349-6662</b> Current Home Telephone: <b>215-387-2337</b>		9. Permanent Resident of Alaska since: <b>Mo. 11 Year 74</b>		10. Enter the total number and ages of your dependents: (Do not count yourself) Number: <b>0</b> Ages: _____	
11. Are you a U.S. citizen or National? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Registered Alien No. _____		12. Are you: <input type="checkbox"/> Dependent <input checked="" type="checkbox"/> Independent		13. Name of Educational Institution for Grant Period: <b>University of Pennsylvania</b>	
14. Commission Use Only: FICE <b>3378</b> School Type: 1, 2, 3, 4, 5		Address of Educational Institution: <b>100 College Mall</b>		City or Town: <b>Phila.</b> State: <b>PA</b> Zip Code: <b>19104</b>	
15. Type of tuition you will pay for grant period: <input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident <input checked="" type="checkbox"/> No Differential		16. Dates of attendance for which grant is requested: From: Mo. <b>9</b> Day <b>1</b> Yr. <b>89</b> To: Mo. <b>5</b> Day <b>15</b> Yr. <b>90</b>		17. Check each term you will attend during period for which grant applies: Quarters: <input type="checkbox"/> Fall 89 <input type="checkbox"/> Winter 90 <input type="checkbox"/> Spring 90 <input type="checkbox"/> Summer 90 Semesters: <input checked="" type="checkbox"/> Fall 89 <input checked="" type="checkbox"/> Spring 90 <input type="checkbox"/> Summer 90 <input type="checkbox"/> OR Vocational	
18. Specify number of each credit hours you will be enrolled for during each term: <b>15</b> Fall <b>15</b> Winter <b>15</b> Spring _____ Summer		19. Expected Degree: <input type="checkbox"/> Associate <input checked="" type="checkbox"/> Bachelor's <input type="checkbox"/> Diploma <input type="checkbox"/> Certificate		20. Specify Class Standing: <input type="checkbox"/> Freshman <input type="checkbox"/> Junior <input type="checkbox"/> Sophomore <input checked="" type="checkbox"/> Senior	
21. Major Course of Study. Specify: <b>BSEcon - Fin/Act &amp; BAS Transp/Port</b>		22. Estimated Date of Graduation: Month <b>5</b> Year <b>1990</b>		23. Are you in default on an Alaska State Student Loan? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
24. Do you owe a refund on a grant previously received under the Pell Grant, Supplemental Educational Opportunity Grant, or the State Educational Incentive Grant Program? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		25. Are you in default on a loan made, insured or guaranteed under the National Direct Student Loan Act or Guaranteed Student Loan Program for attendance at the institution in which you are or will be enrolled? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		26. List prior degrees, certificates, or licenses and dates received: (If none, enter 'none.')	

none

27. College Expenses: <b>88945</b>		28. Financial aid & other sources for period:		29. While in school, will you live (check one):	
Tuition Fees	\$ 13,000	PELL Grant	\$ 1,000	<input type="checkbox"/> With Relatives	
Room & Board	\$ 4,200	Alaska Student Loan	\$ 5,500	<input checked="" type="checkbox"/> On Campus	
Books & Supplies	\$ 1,000	WICHE	\$ 0	<input type="checkbox"/> Off Campus	
Transportation	\$ 2,000	Other Educ. Loans	\$ 2,000	30. Do you have a 1988-89 grant under this program?	
Personal	\$ 500	Other Scholar. & Grants	\$ 4,000	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Miscellaneous	\$ 1,000	VA Benefits	\$ 0	31. Did you submit the Financial Aid Form (FAF) to CSS?	
Total:	\$ 21,700	Other (Specify):	\$ 0	<input checked="" type="checkbox"/> Yes Date <b>3/19/89</b>	
	<b>21594</b>	Total:	\$ 12,500	<input type="checkbox"/> No. See shaded box and #8 on reverse side.	
32. Have you applied for a 1988-89 Alaska Student Loan? <input checked="" type="checkbox"/> Yes Date: <b>5/15/89</b> <input type="checkbox"/> No		33. Are you attending school under the Western Undergraduate Exchange (WUE) Program? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		34. Will you be enrolled as a full-time student in good standing during the period for which this grant is requested? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	

Warning: The assistance applied for hereon may be provided in part by the United States and the State of Alaska. Any person who knowingly makes a false or misleading statement on this form shall be subject to prosecution under provision of U.S. Criminal Code and Alaska Statute.

I certify that each of the foregoing statements is true and complete to the best of my knowledge and belief. I further certify that any funds received under the Alaska State Educational Incentive Grant Program will be used solely for expenses related to my attendance at the educational institution listed on this application.

I authorize the educational institution to release that information contained in my educational records that may be required by the Alaska Commission on Postsecondary Education in determining my eligibility for an Alaska State Educational Incentive Grant.

35. Signed: Signature of Student Borrower (in ink):		Date: <b>5/16/89</b>
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### FOR SEIG OFFICE USE ONLY

At: <b>5/16</b>	Incomplete: (Items)	Application Denied. Reasons:	Processed: <b>21594</b>	Expenses: _____
			Sources: <b>7000</b>	Sources: _____
			Date: <b>5-16-89</b>	Date: _____

Mail the completed application to SEIG Program, Alaska Commission on Postsecondary Education, Box FP, Juneau, Alaska 99811.

1130 - 325 - 3222  
3156 0 175

Section 7 - Student's (or use's) Expected Income & Benefits (Don't include any of the benefits or on in Section 2. See instructions for the kinds of income and taxes to exclude)

38. 1988 income earned from work: 4000

39. 1988 income earned from work by: 0

40. 1988 other taxable income: 0

43. Income earned from work by you: 4000

44. Income earned from work by your spouse: 0

Section 1 - Information about Parents

Class:  Married  Single  Legal Guardian  Other (Explain in Section 9)

Name: Chun Chia Chee

Street address: 931 E. 20th Ave. Apt. D

City: Anchorage, AK 99501

4. Date of birth: March 28, 1951

5. Occupation: Black Angus Steak House

61. As of today, parent's marital status is:  Married  Single  Divorced  Widowed

62. Age of the older parent is: 59

COLLEGE SCHOLARSHIP SERVICE THE COLLEGE BOARD FINANCIAL AID FORM NEED ANALYSIS REPORT - ACADEMIC YEAR 1989-90 CONFIDENTIAL

Last Name: <b>CHOE</b>		First Name: <b>DON</b>		M.I.: <b>S</b>	Social Security Number: <b>574-54-2951</b>		Marital Status: <b>UNMARRIED</b>				Marital Status: <b>MARRIED</b>				CSS Identification Number: <b>W219001</b>		CSS Code: <b>0276</b>												
Address: <b>931 E 20TH AVE APT D ANCHORAGE AK 99501</b>										Age: <b>22</b>		Year in College: <b>4</b>		Family Members: <b>-</b>		Number in College: <b>-</b>		Dependency Status: <b>DEPENDENT</b>		Family Members: <b>3</b>		Total Number in College: <b>1</b>		Parents in College: <b>0</b>		Other in College: <b>1</b>		Type: <b>ORIGINAL</b>	
Telephone Number: <b>907-272-6113</b>		Receipt Date: <b>04-03-89</b>		FAFAR Date: <b>04-11-89</b>																									

NEED ANALYSIS COMPUTATION	Parent's Contribution		Student's Contribution		Total	
	REGULAR	REGULAR	REGULAR	REGULAR	REGULAR	REGULAR
AGI/Taxable Income	12240	5390	12240	5390	12240	5390
Total Untaxed Income & Benefits	0	0	0	0	0	0
Total Income	12240	5390	12240	5390	12240	5390
U.S. Income Tax	499	476	499	476	499	476
State and Other Taxes	367	0	367	0	367	0
F.I.C.A. Tax	681	405	681	405	681	405
Medical & Dental Expenses	388	0	388	0	388	0
Elementary & Secondary Tuition	0	0	0	0	0	0
Employment Allowance	0	0	0	0	0	0
Standard Maint. Allowance	11130	0	11130	0	11130	0
Available Taxable Income	---	---	---	---	---	---
Taxable Income Contribution	---	---	---	---	---	---
Total Untaxed Income & Benefits	---	---	---	---	---	---
Calculated Available Income	---	3156	---	3156	---	3156
Assets	1700	500	1700	500	1700	500
Cash & Bank Accounts	1700	500	1700	500	1700	500
Home Equity	0	0	0	0	0	0
Other Real Estate & Invest. Equity	0	0	0	0	0	0
Adj. Business & Farm Net Worth	0	0	0	0	0	0
Net Worth	1700	500	1700	500	1700	500
Asset Protection Allowance	55400	---	55400	---	55400	---
Discretionary Net Worth	-53700	500	0	500	0	500
Conversion Percentage	6.0%	35.0%	5.0%	33.0%	5.0%	33.0%
Income Supplement	---	175	---	175	---	175
Adjusted Available Income	-4047	---	---	---	---	---
Total Contribution	0	3331	327	1151	327	1151
Number in College	1	---	1	---	1	---
Contribution for Student	0	3331	327	1151	327	1151
From Income Analysis	-182	3156	327	986	327	986
From Asset Analysis	182	175	0	165	0	165

EXPENSE BUDGETS AND ESTIMATES OF NEED				
CONGRESSIONAL METHODOLOGY	Housing:			
	1.	2.	3.	Adjustments
Duration of Budget	9	MOS		
Tuition & Fees				
Books and Supplies				
Living Expenses				
Dependent Care				
Total Expenses				
Student	3331			
Parents	0			
Family	3331			
Estimated Financial Need				

Unassessed VA Benefits	0		
Pell Grant			
State			

PELL GRANT PROGRAM			
Referred to Pell	Original SAI	Parent's/Student's SAI	Subsequent SAI
YES	1478	REGULAR / REGULAR	

MONTHLY PARENTS/STUDENT'S CONTRIBUTION ADJUSTMENT (CM)	
3-5 Months	REGULAR = 0
More than 5 Months	REGULAR = 0

ALTERNATE STUDENT'S CONTRIBUTION	ALTERNATE PARENTS' CONTRIBUTION			
	Using 1989-90 Resources		Using Institutional Options	
	Primary	Secondary	Primary	Secondary
Congressional Methodology				

U.S. DEPARTMENT OF EDUCATION (Title IV) VERIFICATION

U.S.E.D. REJECT CODES

0276

BY 10%.

27. PAR. PRIM. ANALYSIS CALCULATED  
U.S. TAX = 501; REPT. USED.

73. PRIM. ANALYSIS CALCULATED  
U.S. TAX = 66; REPT. USED.

32. PAR. 1989 INCOME GT 88 BY 2000+.

75. STU. 1988 U.S. TAX GT CALCULATED

STUDENT'S IDENTIFICATION INFORMATION				STUDENT'S OTHER INFORMATION															
Date of Birth	Year	State of Residence	SSN	Married	Single	Divorced	Widowed	Full	Part	4th	5th	6th	7th	8th	9th	10th	11th	12th	
09-26-67	1	AK	11-74	YES				SINGLE		FULL	4TH	06	05-90	NO	YES	2926		NO	NO

STUDENT'S STATUS				STUDENT'S HOUSEHOLD				PARENT'S HOUSEHOLD & OTHER				
Born Before 1-1-87	U.S. Veteran	Armed Forces Depend.	Other Depend.	Family Members	Spouse	Other	Other	Other	Other	Other		
NO	NO	NO	NO	YES	NO					3	1	MARRIED

PARENT'S HOUSEHOLD & OTHER (continued)				1988 INCOME & EXPENSE INFORMATION													
Age of Parent	State of Residence	Other	Other	Comp	Other	Other	Other	Other	Other	Other	Other	Other	Other	Other	Other	Other	Other
59	AK	NO	NO	COMP 1040	1	5390	476	0	Student 5390	Spouse 0	0	0	0	0	0	0	0
				COMP 1040	2	12240	499	0	Father 9069	Mother 0	0	0	0	0	0	0	0

1988 INCOME & EXPENSE INFORMATION (continued)			ASSET INFORMATION													
Medical & Dental Expenses	Charitable & Secondary Tuition	Other	Other	Other	Other	Other	Other	Other	Other	Other	Other	Other	Other	Other	Other	Other
200	0/0	4000														
1000	0/0	20000														

STUDENT'S (& SPOUSE'S) EXPECTED INCOME & BENEFITS (7-1-89 to 6-30-90)				STUDENT'S FINANCIAL AID PREFERENCES												
VA Benefits	Amount	Months	Other	Other	Other	Other	Other	Other	Other	Other	Other	Other	Other	Other	Other	Other
GI Bill	0		Summer	4000												
VEAP	0		School year	0												
Other	0			0												

STUDENT'S COLLEGES & PROGRAMS & OTHER INFORMATION			
Other College Codes	Type of Agency	Other	Other
2926		Student YES	Student's Spouse NO
		Father YES	Mother YES
		Date Completed 03-27-89	Divorced/Sep'd. Explanations NO
			Business/Farm NO

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5369

3-10-89

MILLER

1988 - 1990

ALASKA STUDENT LOAN APPLICATION

This application is to be used for the 1988-89 year only. If you will be attending a Two-Term school, attendance must begin on or after July 1, 1988, but before June 30, 1989. If you will be attending a college or university, to be used from Fall 1988 through Summer 1989.

ALASKA STUDENT LOAN PROGRAM, BOX 77, JUNEAU, ALASKA 99811-4702

WARNING: This application and the funds may be provided by the State of Alaska. Any person who knowingly makes a false or misleading statement on this form shall be subject to prosecution under provisions of Alaska Statute.

PART A - TO BE COMPLETED BY STUDENT BORROWER. IMPORTANT: READ THE INSTRUCTIONS CAREFULLY.

Student Borrower's Last Name: Choe First Name: Don Middle Name: Son Social Sec. No. (if known): 574-54-2951

Permanent Mailing Address: 3211 Spalding Cir. City or Town: Anchorage State: AK Zip: 99507

Current Mailing Address: 3901 Spruce St., Box 7 City and State: Philadelphia PA Zip: 19107

Class of Year: 9 Sex: 26 Birth of Permanent Residence: AK Age: 11 yr. 74 Area Code/Home Telephone: 349-6662 Area Code/Telephone: 215, 243 8043

Enter the total number and ages of your dependents: 0 U.S. Citizen or Natural:  Yes  No If no, give Alien Type: \_\_\_\_\_ Number: \_\_\_\_\_

Name of Educational Institution: Univ. of Pennsylvania Address of Educational Institution: 100 College Hall City or Town: Phila. State: PA School Code: 19104

Check each term you will attend during year for which loan is applied:  Fall 88  Spring 89  Summer 89  Winter 89  Summer 90  Vocational

Type of Loan you will pay for (check one):  Resident  Non-Resident  No Differential  From: 9 Day 1 yr 89 to 5 Day 15 yr 90

Academic year of study for which loan applies (check one):  Freshman  Sophomore  Junior  Senior  5th Year  Graduate (1st, 2nd, 3rd, 4th)

Degree or Certificate being sought (check one):  B.S.  M.A.  M.B.A.  Ph.D.  Diploma, etc. BSEcon & B.A.S. Estimated date of graduation: 5 yr 1990 Major course of study: FIN/ACCT Specialty: Transportation

List any other degrees, certificates, or licenses and dates received: None

20 Enter and cost of education for the loan period	Cost	Use	21 Financial aid & other sources for loan period	Cost	Use
Tuition Fees	12,000	12,500	BEEL PELL Grant	2,000	100%
Room & Board	1,000	5157	Parents	0	5%
Books & Supplies	4,000	405	Student Savings	3,000	
SUBTOTAL LOAN ITEMS	20,000	18,312	Other Educ. Loans	6	
Transportation	4,500		Other Scholar. & Grants	1,000	
Personal	0	150	WICHE	0	
TOTAL	21,500	18,914	VA Benefits	0	
			Other	0	
			TOTAL	9,000	

22 Amount of loan requested: 5,500

23 While in school will you live (check one):  With Parents or Guardian  On Campus ( Dormitory )  Off Campus

Do you have a previous loan under this program?  Yes  No

24 If yes, did you receive funding during the loan period?  Yes (You need not have reference forms completed)  No (You must have reference forms completed)

25 Are you (check one) (see instructions):  Dependent  Independent

26 How would you study during the loan period?  Full Time  Part-Time

27 Have you ever worked during the loan period?  Yes  No

28 My signature below certifies that I have read, understood and agree to the conditions and representations stated in the Student Certification and Statement of Educational Expenses printed on reverse side of this application. In the absence of a Notary Public or other official to administer an oath, I personally certify under penalty of perjury that the foregoing is true.

29 TCW Applications must be accompanied by four completed reference forms (forms are attached to the rear of this application packet). The borrower is responsible for obtaining and returning these reference forms with this application.

Signed: [Signature] Date: 4/13/89 Location Signed (City & State): Phila., PA

PART B - FOR ALASKA STUDENT LOAN OFFICE USE ONLY

Application Income: 21094 18312 12094

Application Denied: 9000 500 1500

Application Denied: 12094 17812 10544

ENTERED APR 24 1989

RECEIVED APR 17 1989

STUDENT FINANCIAL AID

ENTERED APR 20 1989

Total: 5500 By: PA Date: 4-24-89

\*Under AS 06.05.004(a), a person who makes a false sworn statement which they do not believe to be true, under penalty of perjury is guilty of perjury. Form 16-007-808, Rev. 12/88

RETURN TO THE ALASKA STUDENT LOAN OFFICE

1989-90

ALASKA STATE EDUCATIONAL INCENTIVE GRANT PROGRAM

This application is for attendance between September 1, 1989 and August 31, 1990 or in the case of vocational students, for attendance between July 1, 1989 and August 31, 1989. SEIG applications and FAF Needs Analysis Reports must be postmarked by May 31, 1989.

1. Name: First Name PAUL Middle Name MICHAEL 2. Sex:  Female  Male 3. Social Security Number: 574-72-5094

4. Permanent Mailing Address (if not in Alaska, attach an explanation.): P.O. Box 108 City or Town: ANCHORAGE State: ALASKA Zip Code: 99820

5. Current Mailing Address: 1297 SELWAPA AVE. City or Town: SITKA State: ALASKA Zip Code: 99835

Can be reached at current address until: MAY 5, 1989

6. Permanent Home Telephone: (907) 788-3633 Current Home Telephone: (907) 747-9083 7. Date of Birth: Mo. 6 Day 22 Year 71 8. Marital Status:  Single  Married 9. Permanent Resident of Alaska since: Mo. 09 Year 74

10. Enter the total number and ages of your dependents: (Do not count yourself) Number: 12 Ages: 00 11. Are you a U.S. citizen or National?  Yes  No Registered Alien No. \_\_\_\_\_ 12. Are you:  Dependent  Independent

13. Name of Educational Institution for Grant Period: ALASKA PACIFIC UNIVERSITY 14. Commission Use Only: FICE 1001 1061 School Type: 1, 2, 3, 4, 6

Address of Educational Institution: 4101 UNIVERSITY DRIVE City or Town: ANCHORAGE State: ALASKA Zip Code: 99508-4672

15. Type of tuition you will pay for grant period:  Resident  Non-Resident  No Differential 16. Dates of attendance for which grant is requested: From: Mo. 8 Day 15 Yr. 89 To: Mo. 10 Day 1 Yr. 89

17. Check each term you will attend during period for which grant applies: Quarters:  Fall 89  Winter 90  Spring 90  Summer 90 Semesters:  Fall 89  Spring 90  Summer 90  OR Vocational 18. Specify number of each credit hours you will be enrolled for during each term: 15 Fall 15 Winter 15 Spring \_\_\_\_\_ Summer \_\_\_\_\_ Voo-Tech Students specify # of clock hours per week: \_\_\_\_\_

19. Expected Degree:  Associate  Bachelor's  Diploma  Certificate 20. Specify Class Standing:  Freshman  Junior  Sophomore  Senior 21. Major Course of Study. Specify: FOREIGN LANG / BUSINESS 22. Estimated Date of Graduation: Month 06 Year 93

23. Are you in default on an Alaska State Student Loan?  Yes  No 24. Do you owe a refund on a grant previously received under the Pell Grant, Supplemental Educational Opportunity Grant, or the State Educational Incentive Grant Program?  Yes  No 25. Are you in default on a loan made, insured or guaranteed under the National Direct Student Loan Act or Guaranteed Student Loan Program for attendance at the institution in which you are or will be enrolled?  Yes  No

26. Any prior degrees, certificates, or licenses and dates received: (If none, enter 'none.') NONE

27. College Expenses:	Com. Use	28. Financial aid & other sources for period:	Com. Use
Tuition Fees \$ 5,800	5930	PELL Grant \$ 0	
Room & Board \$ 1,935	3770	Alaska Student Loan \$ 5,500	
Books & Supplies \$ 200	500	WICHE \$ 0	
Transportation \$ 300	90	Other Educ. Loans \$ 0	
Personal \$ 150	1100	Other Scholar. & Grants \$ 0	
Miscellaneous \$ 500		VA Benefits \$ 0	
		Other (Specify): \$ 0	
<b>Total: \$ 8,985</b>	<b>11,390</b>	<b>Total: \$ 5,500</b>	<b>0</b>

29. While in school, will you live (check one):  With Relatives  On Campus  Off Campus

30. Do you have a 1988-89 grant under this program?  Yes  No.

31. Did you submit the Financial Aid Form (FAF) to CSS?  Yes Date: 4-18-89  No. See shaded box and #8 on reverse side.

32. Have you applied for a 1988-89 Alaska Student Loan?  Yes Date: 4-18-89  No

33. Are you attending school under the Western Undergraduate Exchange (WUE) Program?  Yes  No

34. Will you be enrolled as a full-time student in good standing during the period for which this grant is requested?  Yes  No

Warning: The assistance applied for herein may be provided in part by the United States and the State of Alaska. Any person who knowingly makes a false or misleading statement on this form shall be subject to prosecution under provision of U.S. Criminal Code and Alaska Statute.

I certify that each of the foregoing statements is true and complete to the best of my knowledge and belief. I further certify that any funds received under the Alaska State Educational Incentive Grant Program will be used solely for expenses related to my attendance at the educational institution listed on this application.

I authorize the educational institution to release that information contained in my educational records that may be required by the Alaska Commission on Postsecondary Education in determining my eligibility for an Alaska State Educational Incentive Grant.

35. Signed: Signature of Student Borrower (in ink): Paul Johnson Date: April 18, 1989

FOR SEIG OFFICE USE ONLY

App. incomplete: (Items)	Application Denied. Reasons:	Processed:
<u>23</u> <u>15K</u>		Expenses <u>11390</u>
		Sources <u>5500</u>
		Date <u>10-19-89</u>

Mail the completed application to SEIG Program, Alaska Commission on Postsecondary Education, Box FP, Juneau, Alaska 99811.

23240 - 1179 - 3828 - 1684  
 2719 - 875 - 35



COLLEGE SCHOLARSHIP SERVICE  
THE COLLEGE BOARD

FINANCIAL AID FORM NEED ANALYSIS REPORT - ACADEMIC YEAR 1989-90  
CONFIDENTIAL

STUDENT'S REGISTRATION	Last Name <b>JOHNSON</b>		First Name <b>PAUL</b>		M.I. <b>M</b>	Social Security Number <b>574-72-5094</b>			Marital Status <b>UNMARRIED</b>				Marital Status <b>MARRIED</b>				CSS Identification Number <b>W608121 17751</b>		CSS Code <b>0276</b>	
	PO BOX 100 <b>ANCOON</b>		AK 99820		Age <b>18</b>	Year in College <b>1</b>	Family Members <b>-</b>	Number in College <b>-</b>	Dependency Status <b>DEPENDENT</b>				Family Members <b>8</b>	Total Number in College <b>1</b>	Parents in College <b>0</b>	Others in College <b>1</b>	REVISD Type		Receipt Date <b>06-19-89</b>	FAFNAR Date <b>06-27-89</b>
	Telephone Number <b>907-786-3125</b>																			
																				REVISED

NEED ANALYSIS COMPUTATION	CONGRESSIONAL METHODOLOGY				PELL SAI	
	Parents' Contribution		Student's Contribution		Parents'	Student's
	REGULAR		REGULAR		REGULAR	REGULAR
AGI/Taxable Income	27364		0		27364	0
Total Untaxed Income & Benefits	0		0		0	0
Total Income	27364		0		27364	0
U.S. Income Tax	0		0		0	0
State and Other Taxes 2-0%	547		0		547	---
FICA Tax	2626		0		---	---
Medical & Dental Expenses	0		---		0	---
Elementary & Secondary Tuition	0		---		0	---
Employment Allowance	2130		---		1500	---
Standard Maint. Allowance	23240		---		17900	---
Available Taxable Income	---		---		---	---
Taxable Income Contribution	---		---		---	---
Total Untaxed Income & Benefits	---		---		---	---
Calculated Available Income	---		0		---	---
Available/Discretionary Income	-1179		700		7417	0
Cash & Bank Accounts	0		0		0	0
Home Equity	0		0		0	0
Other Real Estate & Invest. Equity	0		0		0	0
Adj. Business & Farm Net Worth	0		0		0	0
Net Worth	0		0		0	0
Asset Protection Allowance	28100		---		0	---
Discretionary Net Worth	-28100		0		0	0
Conversion Percentage	6.0%		36.0%		6.0%	33.0%
Income Supplement	-1686		0		0	---
Adjusted Available Income	-2865		---		---	---
Total Contribution	0		700		864	0
Number-in-College	1		---		1	---
Contribution for Student	0		700		864	0
From Income Analysis	-259		700		864	0
From Asset Analysis	259		0		0	0

EXPENSE BUDGETS AND ESTIMATES OF NEED				
CONGRESSIONAL METHODOLOGY	Housing:			
	1.	2.	3.	Adjustments
Duration of Budget	9 MOS			
Tuition & Fees				
Books and Supplies				
Living Expenses				
Dependent Care				
Total Expenses				
Total Contribution From:				
Student	700			
Parents	0			
Family	700			
Estimated Financial Need				
Resources & Estimated Awards:				
Unassessed VA Benefits	0			
Pell Grant				
State				

PELL GRANT PROGRAM			
Released to Pell	Original SAI	Current Analysis Type (Parents / Student's)	Subsequent SAI
YES	2507	REGULAR / REGULAR	E 864

MONTHLY PARENTS / STUDENT'S CONTRIBUTION ADJUSTMENT (CMW)	
1 to 8 Months	REGULAR = 0.
More than 8 Months	REGULAR = 0.

U.S. DEPARTMENT OF EDUCATION (Title IV) VERIFICATION  
\*U.S.E.D. VERIFICATION REQUIRED: R

U.S.E.D. REJECT CODES

ALTERNATE STUDENT'S CONTRIBUTION	ALTERNATE PARENTS' CONTRIBUTION				Data Used	Options
	Using 1989-90 Resources		Using Institutional Options			
	Primary	Secondary	Primary	Secondary		
Congressional Methodology	---	---	---	---		
Total Pell SAI	---	---	---	---		

JOHNSON  
574-72-5094

PAUL M

- 20. PARENTS' 1988 U.S. TAX LT 80% OF CALCULATED TAX; REPORTED USED.
- 32. PAR. 1989 INCOME GT 80 BY 2000+.
- 46. PAR. INT./DIV. GT 15% ON CASII, SAVINGS, INVESTMENTS.
- 50. NO HOME ASSETS IN Q.03; PURCHASE REPORTED IN Q.88.

22. PARENTS' AGI AND DERIVED AGI (Q.69A-E MINUS F= 29296) DIFFER BY 1000+.

27. PAR. PRIM. ANALYSIS CALCULATED U.S. TAX = 1015; REPT. USED.

21. PAR. AGI AT LEAST 3000 LT PAGES.

RECEIVED

JUL 03 1989

POSTSECONDARY EDUCATION

STUDENT'S IDENTIFICATION INFORMATION				STUDENT'S OTHER INFORMATION											
Date of Birth	Title	State of Residence	Date of Residence	U.S. Citizen	Marital Status	High School Code	Enrollment Status	Year in College	Study Code	Date Degree Completed	Bachelor Degree 7-1-88	Previous Colleges	Previous College Code	Divorced Worker	Divorced Homemaker
06-22-71	1	AK	09-74	YES	SINGLE	020885	FULL	1ST	04	06-93	NO	NO		NO	NO

STUDENT'S STATUS								STUDENT'S HOUSEHOLD				PARENT'S HOUSEHOLD & OTHER		
Born Before 1-1-867	U.S. Veteran?	Parents' Dead?	Legal Dependence	Tax 1987	Tax 1988	Tax 1989	Tax Exemption 1987	Family Members	Number in College	Age Group	Members	Number in College	Marital Status	
NO	NO	NO	NO	YES	YES					2, 3, 1	0	1	MARRIED	

PARENT'S HOUSEHOLD & OTHER (continued)				1988 INCOME & EXPENSE INFORMATION											
Age Older Parent	State of Residence	Divorced Worker	Divorced Homemaker	U.S. Tax Filer	Marital Exemptions	AGI Income	U.S. Income Tax Paid	Itemized Deductions	Income from Work		Unemployment Insurance & Benefits				
30	AK	NO	NO	NOT FILED	1	0	0	0	Student 0	Spouse 0	0	0	0	0	0
				COMP 1040	0	27364	0	0	Father 9896	Mother 25173	0	0	0	0	0

1988 INCOME & EXPENSE INFORMATION (continued)			ASSET INFORMATION											
Medical & Dental Expenses	Elementary & Secondary Tuition	1988 Total Dependent Income & Benefits	Checking	Household			Other Real Estate		Investments		Business and Farm		Farm?	
0	0/0	0	0	Worth	Owed	Year	Price	Worth	Owed	1988 Worth	1988 Owed	Worth	Owed	NO
0	0/0	31000	0	0	0	1970	0	0	0	0	0	0	0	NO

STUDENT'S (& SPOUSE'S) EXPECTED INCOME & BENEFITS (7-1-89 to 6-30-90)						STUDENT'S FINANCIAL AID PREFERENCES													
VA Benefits	Amount	Months	Earnings Student	Other Taxable Income	Non-taxable Income & Benefits	Financial Aid	Work or Loan?	Continued Employment		Loan Default?	Owe Refund?	Interest	Balance	Recent Balance	Rate	GSL Loan Period		GSL Class Level	
GI Bill			900	0	0	from	through	Student?	Spouse?							from	through		
VFAP						8-89	6-89	NONE	NO			NO	NO	YES	0	0	00-00	00-00	
Other			0	0	0														

STUDENT'S COLLEGES & PROGRAMS & OTHER INFORMATION			
Other College Codes	"Tape-Only" Agency	Signature & Date	Other Information?
4201		Student YES Father YES Date Completed 04-18-89	Student's Spouse NO Mother YES Divorced/Sep NO Explanations NO Business/Farm NO



1989-90

ALASKA STATE EDUCATIONAL INCENTIVE GRANT PROGRAM

1989-90

POSTSECONDARY EDUCATION

POSTSECONDARY EDUCATION

Application for attendance between September 1, 1988 and August 31, 1990 or in the case of vocational students, for attendance between July 1, 1989 and June 30, 1990.

SEIG applications and FAF Needs Analysis Reports must be postmarked by May 31, 1989.

1. Name: Imme, Donna Ululani 2. Sex:  Female  Male 3. Social Security Number: 576-64-4840

4. Permanent Mailing Address (if not in Alaska, attach an explanation.): 74 Farewell #5 City or Town: Fairbanks State: AK Zip Code: 99701

5. Current Mailing Address: 74 Farewell #5 City or Town: Fairbanks State: AK Zip Code: 99701

6. Can be reached at current address until: \_\_\_\_\_

7. Date of Birth: Mo. 3 Day 2 Year 53 8. Marital Status:  Single  Married 9. Permanent Resident of Alaska since: Mo. 6 Year 77

10. Enter the total number and ages of your dependents: (Do not count yourself) Number: 3 Ages: 6, 11, 14 11. Are you a U.S. citizen or National?  Yes  No Registered Alien No. \_\_\_\_\_ 12. Are you:  Dependent  Independent

13. Name of Educational Institution for Grant Period: University of Alaska Fairbanks 14. Commission Use Only: FICE 1063 School Type: 1, 2, 3, 4, 5

Address of Educational Institution: Fairbanks, AK City or Town: Fairbanks State: AK Zip Code: 99775-0702

15. Type of tuition you will pay for grant period:  Resident  Non-Resident  No Differential

16. Dates of attendance for which grant is requested: From: Mo. 9 Day 7 Yr. 89 To: Mo. 5 Day 3 Yr. 90

17. Check each term you will attend during period for which grant applies: Quarters:  Fall 89  Winter 90  Spring 90  Summer 90 Semesters:  Fall 89  Spring 90  Summer 90  OR Vocational

18. Specify number of each credit hours you will be enrolled for during each term: 2 Fall 1 Winter 1 Spring 0 Summer Voo-Tech Students specify # of clock hours per week: \_\_\_\_\_

19. Expected Degree:  Associate  Bachelor's  Diploma  Certificate

20. Specify Class Standing:  Freshman  Junior  Sophomore  Senior

21. Major Course of Study. Specify: Elementary Ed. 22. Estimated Date of Graduation: Month 9 Year 91

23. Are you in default on an Alaska State Student Loan?  Yes  No

24. Do you owe a refund on a grant previously received under the Pell Grant, Supplemental Educational Opportunity Grant, or the State Educational Incentive Grant Program?  Yes  No

25. Are you in default on a loan made, insured or guaranteed under the National Direct Student Loan Act or Guaranteed Student Loan Program for attendance at the institution in which you are or will be enrolled?  Yes  No

26. List any prior degrees, certificates, or licenses and dates received: None

27. College Expenses: \$9,408		Com. Use	28. Financial aid & other sources for period: \$		Com. Use	29. While in school, will you live (check one):	
Tuition Fees	\$ 1532	1332	PELL Grant	\$ pending		<input type="checkbox"/> With Relatives	
Room & Board	\$ 6000	4720	Alaska Student Loan	\$ pending		<input type="checkbox"/> On Campus	
Books & Supplies	\$ 500	500	WICHE	\$		<input checked="" type="checkbox"/> Off Campus	
Transportation	\$ 1500	1012	Other Educ. Loans	\$			
Personal	\$ 1500	1188	Other Scholar. & Grants	\$ pending			
Miscellaneous	\$ 500	-	VA Benefits	\$			
			Other (Specify):	\$			
<u>3. Unsubsidized</u>		1500	Total:	\$			
Total:	\$ 11,332	11,207					

30. Do you have a 1988-89 grant under this program?  Yes  No

31. Did you submit the Financial Aid Form (FAF) to CSS?  Yes Date: 5/5/89  No. See shaded box and #8 on reverse side.

32. Have you applied for a 1988-89 Alaska Student Loan?  Yes Date: 5-5-89  No

33. Are you attending school under the Western Undergraduate Exchange (WUE) Program?  Yes  No

34. Will you be enrolled as a full-time student in good standing during the period for which this grant is requested?  Yes  No

Warning: The assistance applied for herein may be provided in part by the United States and the State of Alaska. Any person who knowingly makes a false or misleading statement on this form shall be subject to prosecution under provision of U.S. Criminal Code and Alaska Statute.

I certify that each of the foregoing statements is true and complete to the best of my knowledge and belief. I further certify that any funds received under the Alaska State Educational Incentive Grant Program will be used solely for expenses related to my attendance at the educational institution listed on this application.

I authorize the educational institution to release that information contained in my educational records that may be required by the Alaska Commission on Postsecondary Education in determining my eligibility for an Alaska State Educational Incentive Grant.

35. Signed: Signature of Student Borrower (in ink): Donna K. Imme Date: 5-5-89

FOR SEIG OFFICE USE ONLY

Application Denied. Reasons: \_\_\_\_\_

Processed: Expenses 14307 Expenses \_\_\_\_\_  
 Sources 5 Sources \_\_\_\_\_  
 Date 6-20-89 Date \_\_\_\_\_

Mail the completed application to SEIG Program, Alaska Commission on Postsecondary Education, Box FP, Juneau, Alaska 99811.



STUDENT'S INFORMATION	Last Name	First Name	MI	Social Security Number			Marital Status			Marital Status				CSS Identification Number	CSS Code
	LATINE	DONNA	U	576-64-4840			UNMARRIED							W614403	0276
	900 FAIRHILL #15			Age	Year in College	Family Members	Number in College	Dependency Status			Family Members	Total Number in College	Parents in College	Others in College	Type
	FAIRBANKS	AK 99701		36	4	4	1	INDEPENDENT							ORIGINAL
Telephone Number	907-456-8323											Receipt Date		FAFNAR Date	
												05-10-89		05-16-89	

	CONGRESSIONAL METHODOLOGY		PELL 6A1	
	Parents' Contribution	Student's Contribution	Parents'	Student's
<b>INCOME</b>		<b>REGULAR</b>		<b>REGULAR</b>
AGI/Taxable Income		4754		4754
Total Untaxed Income & Benefits		1080		1080
<b>Total Income</b>		<b>5834</b>		<b>5834</b>
<b>ALLOWANCES</b>				
U.S. Income Tax		0		0
State and Other Taxes		175		175
FICA Tax		357		---
Medical & Dental Expenses		0		0
Elementary & Secondary Tuition		0		0
Employment Allowance		1664		1500
Standard Maint. Allowance		13740		10800
Available Taxable Income		---		---
Taxable Income Contribution		---		---
Total Untaxed Income & Benefits		---		---
Calculated Available Income		-10102		---
Available/Discretionary Income		800		-6641
<b>ASSETS</b>				
Cash & Bank Accounts		200		200
Home Equity		0		0
Other Real Estate & Invest. Equity		0		0
Adj. Business & Farm Net Worth		0		0
<b>Net Worth</b>		<b>200</b>		<b>200</b>
Asset Protection Allowance		17800		200
Discretionary Net Worth		-17600		0
Conversion Percentage		5.7%		5.0%
Income Supplement		-1003		---
<b>CONTRIBUTION</b>				
Adjusted Available Income		-103		---
Total Contribution		0		0
Number in College		1		1
Contribution for Student		0		0
From Income Analysis		198		0
From Asset Analysis		-198		0

EXPENSE BUDGETS AND ESTIMATES OF NEED				
CONGRESSIONAL METHODOLOGY	HOUSING: OFF-CAMPUS HOUSING			
	1.	2.	3.	Adjustments
Expense Budget	Duration of Budget	9 MOS		
	Tuition & Fees			
	Books and Supplies			
	Living Expenses			
	Dependent Care			
Total Expenses				
Total Contribution From	Student	0		
	Parents			REJECTED
	Family	0		
Estimated Financial Need				
Resources & Estimated Averages	Unassessed VA Benefits	0		SECONDARY EDUCATION
	Pell Grant			
	State			

PELL GRANT PROGRAM			
Released to Pell	Original SAI	Current Analysis Type (Parents' / Student's)	Subsequent SAI
YES	0	REGULAR	

MONTHLY PARENTS/STUDENT'S CONTRIBUTION ADJUSTMENT (CM)	
1 - 8 Months	REGULAR = 0
More than 8 Months	REGULAR = 43

U.S. DEPARTMENT OF EDUCATION (TITLE IV) VERIFICATION

\*U.S.E.D. VERIFICATION REQUIRED: Q

U.S.E.D. REJECT CODES

ALTERNATE STUDENT'S CONTRIBUTION	ALTERNATE PARENTS' CONTRIBUTION			
	99-90 Resources	Using Institutional Options		Data Used
	Primary	Secondary	Primary	Secondary
Congressional Methodology	0	---	---	---

LAMME  
576-64-484C

DONNA U

BY 10%+

0276

73. STU. PRIM. ANALYSIS CALCULATED  
U.S. TAX = 0; REPT. USED.
81. NEGATIVE AVAIL. INCOME = -10102.
90. DIFF. BETWEEN NET MO. INC. 442  
AND MO. SMA 1272 = -830.
79. STUDENT'S 1989-90 INCOME LT 1988

STUDENT'S IDENTIFICATION INFORMATION				STUDENT'S OTHER INFORMATION												
Date of Birth	Title	State of Residence	Date of Residence	U.S. Citizen	Alien Registration Number	Marital Status	High School Code	Enrollment Status	Year in College	Study Code	Date Degree Completed	Bachelor Degree 7-1-89	Previous Colleges	Previous College Codes	Dislocated Worker	Displaced Homemaker
03-02-53	2	AK	06-77	YES		SINGLE		FULL	4TH	05	12-91	NO	YES	4866	NO	NO

STUDENT'S STATUS										STUDENT'S HOUSEHOLD			PARENT'S HOUSEHOLD & OTHER			
Born Before 1-1-67	U.S. Veteran?	Parents' Deed?	Legal Dependents?	Tax Exempt 1987	Tax Exempt 1988	Resources 1987	Resources 1988	Resources 1987	Resources 1988	Tax Exemption 1987	Family Members	Number in College	Age Groups	Family Members	Number in College	Marital Status
YES	NO	NO	YES								4	1	- 2 - 1			

PARENT'S HOUSEHOLD & OTHER (continued)				1988 INCOME & EXPENSE INFORMATION											
Age Older Parent	State of Residence	Dislocated Worker	Displaced Homemaker	U.S. Tax Figures		Number of Exemptions	IRB Income	U.S. Income Tax Paid	Itemized Deductions	Income from Work		Unearned Income & Benefits			
				Student & Spouse	Parents					Student	Spouse	Social Security	AFDC/ADC	Ch. 1 Support	Other
				COMP 1040		3	4754	0	0	0	0	0	0	1080	0

1988 INCOME & EXPENSE INFORMATION (continued)			ASSET INFORMATION												
Medical & Dental Expenses	Elementary & Secondary Tuition	1988 Total Expected Income & Benefits	Cash, Savings, & Checking		Home				Other Real Estate		Investments		Business and Farm		Farm?
0	0	2880	Worth	Owed	Year	Price	Worth	Owed	Worth	Owed	Worth	Owed	Worth	Owed	
			0	0			0	0	0	0	0	0	0	0	NO

STUDENT'S (& SPOUSE'S) EXPECTED INCOME & BENEFITS (7/1-89 to 6/30/90)						
VA Benefits	Amount	Months	Earnings		Other Taxable Income	Non-taxable Income & Benefits
			Student	Spouse		
GI Bill	0		1800	0	0	0
VFAP	0					
Other	0		0	0	0	1080

STUDENT'S FINANCIAL AID PREFERENCES														
Financial Aid		Work or Loan?	Continued Employment		Loan Default?	Over Refund?	Interest	GSL Unpaid Balance	GSL Recent Balance	GSL Interest Rate	GSL Loan Period		GSL Class Level	
from	through		Student?	Spouse?						Interest	from	through		
89-89	85-90	LOAN	NO		NO	NO	NO	2500	2500	8%	01-87	05-87	1	

STUDENT'S COLLEGES & PROGRAMS & OTHER INFORMATION			
Other College Codes	"Tape-Only" Agency	FAP Signatures & Date	Other Information?
4866		Student YES Father NO Date Completed 05-04-89	Student's Spouse NO Mother NO Divorced/Sepl'd NO Explanations NO Business/Farm NO

1988 - 1989

## ALASKA STUDENT LOAN APPLICATION

This application is to be completed by a student or parent/guardian. If you will be attending a two-year school, completion must begin on or after July 1, 1988, and before June 30, 1989. If you will be attending a college or university, it is to be completed on or after July 1, 1988, and before June 30, 1989.

ALASKA STUDENT LOAN PROGRAM, BOX 99, JUNEAU, ALASKA 99901-0099

WARNING: This application and the loan may be provided by the State of Alaska. Any person who knowingly makes a false or misleading statement on this form shall be liable to prosecution under provisions of Alaska Statute.

### PART A - TO BE COMPLETED BY STUDENT/ SUPERVISOR. SUPERVISOR READ THE INSTRUCTIONS CAREFULLY.

Student Supervisor's Last Name <b>Lanme'</b>		First Name <b>Donna</b>		Maiden Name <b>U.</b>		E. Contact Number <b>576-64-4840</b>			
A. Permanent Mailing Address <b>94 Farewell #5</b>		City or Town <b>Fairbanks</b>		State <b>AK</b>		Zip Code <b>99701</b>			
C. Current Mailing Address <b>94 Farewell #5</b>		City or Town <b>Fairbanks</b>		State <b>AK</b>		Zip Code <b>99701</b>			
D. Date of BIRTH <b>2 2 53</b>		F. State of Permanent Residence <b>Alaska</b>		G. Area Telephone Number <b>456-8323</b>		H. Area Contact Number <b>456-8323</b>			
I. Enter the total number and ages of your dependents <b>3 6, 11, 13</b>		J. Name of Educational Institution <b>University of Alaska - Fairbanks</b>		K. Address of Educational Institution <b>UAF Fairbank, Alaska, Fairbanks, Alaska</b>		L. Communication Use Only School Code: <b>1063</b> ZIP Code: <b>9975067</b>			
M. Check each item you are attending during year for which loan applies Check one: <input type="checkbox"/> Fall, <input type="checkbox"/> Spring, <input type="checkbox"/> Winter, <input type="checkbox"/> Summer, <input type="checkbox"/> Other		N. Enter the year of study for which loan applies (check one) <input checked="" type="checkbox"/> 1st, <input type="checkbox"/> 2nd, <input type="checkbox"/> 3rd, <input type="checkbox"/> 4th, <input type="checkbox"/> 5th, <input type="checkbox"/> 6th, <input type="checkbox"/> 7th, <input type="checkbox"/> 8th, <input type="checkbox"/> 9th, <input type="checkbox"/> 10th, <input type="checkbox"/> 11th, <input type="checkbox"/> 12th		O. Enter the year of study for which loan applies (check one) <input type="checkbox"/> 1st, <input type="checkbox"/> 2nd, <input type="checkbox"/> 3rd, <input type="checkbox"/> 4th, <input type="checkbox"/> 5th, <input type="checkbox"/> 6th, <input type="checkbox"/> 7th, <input type="checkbox"/> 8th, <input type="checkbox"/> 9th, <input type="checkbox"/> 10th, <input type="checkbox"/> 11th, <input type="checkbox"/> 12th		P. Enter the year of study for which loan applies (check one) <input type="checkbox"/> 1st, <input type="checkbox"/> 2nd, <input type="checkbox"/> 3rd, <input type="checkbox"/> 4th, <input type="checkbox"/> 5th, <input type="checkbox"/> 6th, <input type="checkbox"/> 7th, <input type="checkbox"/> 8th, <input type="checkbox"/> 9th, <input type="checkbox"/> 10th, <input type="checkbox"/> 11th, <input type="checkbox"/> 12th		Q. Enter the year of study for which loan applies (check one) <input type="checkbox"/> 1st, <input type="checkbox"/> 2nd, <input type="checkbox"/> 3rd, <input type="checkbox"/> 4th, <input type="checkbox"/> 5th, <input type="checkbox"/> 6th, <input type="checkbox"/> 7th, <input type="checkbox"/> 8th, <input type="checkbox"/> 9th, <input type="checkbox"/> 10th, <input type="checkbox"/> 11th, <input type="checkbox"/> 12th	
R. Degree or Certificate being sought (check one) <input type="checkbox"/> B.S., <input type="checkbox"/> B.A., <input type="checkbox"/> B.F.A., <input type="checkbox"/> M.A., <input type="checkbox"/> M.F.A., <input type="checkbox"/> M.B.A., <input type="checkbox"/> M.P.A., <input type="checkbox"/> Ph.D., <input type="checkbox"/> Other		S. Enter the year of study for which loan applies (check one) <input type="checkbox"/> 1st, <input type="checkbox"/> 2nd, <input type="checkbox"/> 3rd, <input type="checkbox"/> 4th, <input type="checkbox"/> 5th, <input type="checkbox"/> 6th, <input type="checkbox"/> 7th, <input type="checkbox"/> 8th, <input type="checkbox"/> 9th, <input type="checkbox"/> 10th, <input type="checkbox"/> 11th, <input type="checkbox"/> 12th		T. Enter the year of study for which loan applies (check one) <input type="checkbox"/> 1st, <input type="checkbox"/> 2nd, <input type="checkbox"/> 3rd, <input type="checkbox"/> 4th, <input type="checkbox"/> 5th, <input type="checkbox"/> 6th, <input type="checkbox"/> 7th, <input type="checkbox"/> 8th, <input type="checkbox"/> 9th, <input type="checkbox"/> 10th, <input type="checkbox"/> 11th, <input type="checkbox"/> 12th		U. Enter the year of study for which loan applies (check one) <input type="checkbox"/> 1st, <input type="checkbox"/> 2nd, <input type="checkbox"/> 3rd, <input type="checkbox"/> 4th, <input type="checkbox"/> 5th, <input type="checkbox"/> 6th, <input type="checkbox"/> 7th, <input type="checkbox"/> 8th, <input type="checkbox"/> 9th, <input type="checkbox"/> 10th, <input type="checkbox"/> 11th, <input type="checkbox"/> 12th		V. Enter the year of study for which loan applies (check one) <input type="checkbox"/> 1st, <input type="checkbox"/> 2nd, <input type="checkbox"/> 3rd, <input type="checkbox"/> 4th, <input type="checkbox"/> 5th, <input type="checkbox"/> 6th, <input type="checkbox"/> 7th, <input type="checkbox"/> 8th, <input type="checkbox"/> 9th, <input type="checkbox"/> 10th, <input type="checkbox"/> 11th, <input type="checkbox"/> 12th	

26. Estimated cost of education for the loan period	27. Amount of loan requested																										
<table border="1"> <tr> <td>Room &amp; Board</td> <td>• 1332</td> <td>Books</td> <td>• 1500</td> </tr> <tr> <td>Text &amp; Board</td> <td>• 6000</td> <td>Travel</td> <td>• 500</td> </tr> <tr> <td>Food &amp; Laundry</td> <td>• 500</td> <td>Other</td> <td>• 7832</td> </tr> <tr> <td>Supervisory Living Expenses</td> <td>• 7832</td> <td>Transportation</td> <td>• 1500</td> </tr> <tr> <td>Personal</td> <td>• 1500</td> <td>Personal</td> <td>• 2000</td> </tr> <tr> <td>TOTAL</td> <td>• 1392</td> <td>TOTAL</td> <td>• 1392</td> </tr> </table>	Room & Board	• 1332	Books	• 1500	Text & Board	• 6000	Travel	• 500	Food & Laundry	• 500	Other	• 7832	Supervisory Living Expenses	• 7832	Transportation	• 1500	Personal	• 1500	Personal	• 2000	TOTAL	• 1392	TOTAL	• 1392	<table border="1"> <tr> <td>Amount of loan requested</td> <td>• 5500</td> </tr> </table>	Amount of loan requested	• 5500
Room & Board	• 1332	Books	• 1500																								
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Food & Laundry	• 500	Other	• 7832																								
Supervisory Living Expenses	• 7832	Transportation	• 1500																								
Personal	• 1500	Personal	• 2000																								
TOTAL	• 1392	TOTAL	• 1392																								
Amount of loan requested	• 5500																										

28. Are you currently employed?  Yes  No

29. Student status during loan period:  Full-time  Part-time

30. My signature under this application is a true and correct statement of the information provided and I understand the obligations of the borrower as stated on the reverse side of this application. In the absence of a return from the lender, I understand that the lender is responsible for obtaining and maintaining contact with the borrower.

31. Signature of Student/Supervisor: **Donna U. Lanme'** Date: **5-5-89** Location: **Fairbanks, AK**

1392	1777
1500	500
12482	1077
110 AD JUSTICE	ENTERED MAY 10 1989
RECEIVED	MAY 08 1989

LMEVAC

INDEPENDENT LOAN OFFICE

**Section N — Student's Financial Aid Preferences**

CSS Use Only 1 2 3 4 5 6 7 8 9 0

00

30. a. During the 1989-90 school year, you want financial aid from \_\_\_\_\_ through \_\_\_\_\_  
 Month Year Month Year
- b. Check your preference for work or loan assistance.  
 Part-time job only  Loan only  
 Part-time job and loan  No preference
91. a. Your Occupation/Employer \_\_\_\_\_  
 b. Will you continue to work for this employer during the 1989-90 school year? Yes  1 No  2
92. a. Spouse's Occupation/Employer \_\_\_\_\_  
 b. Will your spouse continue to work for this employer during the 1989-90 school year? Yes  1 No  2
93. Are you currently in default on an educational loan? See instructions. Yes  1 No  2
94. Do you owe a refund on a federal grant? See instructions. Yes  1 No  2

95. If it is necessary to borrow money to pay for educational expenses, do you want to be considered for a GSU/Stafford Loan? Yes  1 No  2  
 If you checked "Yes" go to 96. Your information may be sent to the appropriate loan agency. If you checked "No" go to 97. Skip 96!
96. GSU/Stafford Loan information  
 a. Total unpaid balance on all your GSL loans \$ \_\_\_\_\_ 00  
 b. Total unpaid balance on your most recent GSL loan \$ \_\_\_\_\_ 00  
 c. Interest rate of your most recent GSL loan (Check only one box.) 7%  1 8%  2 9%  3 8 1/4%  4  
 d. Loan period of your most recent GSL loan from \_\_\_\_\_ through \_\_\_\_\_  
 Month Year Month Year  
 e. Class level in which you received the most recent GSL loan (Give number code from below.)  \_\_\_\_\_  
 1 = Freshman 5 = Fifth year undergraduate 9 = Third year graduate/professional  
 2 = Sophomore 6 = First year graduate/professional 3 = Beyond third year graduate/professional  
 3 = Junior 7 = Second year graduate/professional  
 4 = Senior

**Section O — Student's Colleges & Programs**

97. List names and CSS code numbers of the colleges and programs that are to get information from this form. Give the correct housing code. Don't list federal student aid programs. Enclose the right fee. See the instructions and 98 to the right.

Name	City and State	CSS Code No.	Housing Code

\*Housing Codes for 1989-90 (Enter only one code for each college):  
 1 = With parents 2 = Campus housing 3 = Off-campus housing 4 = With relatives

98. Fee: Check the box that tells how many colleges and programs are listed in 97.
- 1  \$8.25 3  \$20.75 5  \$33.25 7  \$45.75  
 2  \$14.50 4  \$27.00 6  \$39.50 8  \$52.00

Mail this form with a check or money order for the right amount made out to the CSS. This form will be returned to you if no fee is enclosed.

99. Do you give CSS permission to send information from this form to the U.S. Department of Education? (Check "Yes" if you want to be considered for a Pell Grant and other federal student financial aid. If you answer "No," skip 100.) Yes  1 No  2
100. Do you give the U.S. Department of Education permission to send family and financial information from this form to:  
 a. the financial aid agency in your state? Yes  1 No  2  
 b. the first college (or its representative) in 97? Yes  1 No  2
- Note: Checking "Yes" to 100a and 100b will not meet the requirements of most states and colleges for applying for financial aid. Most agencies and colleges also require that a CSS report be sent to them. See instructions.
101. Check this box if you give Selective Service permission to register you. (See instructions.)

**Section P — Explanations/Special Circumstances**

Use this space to explain any unusual expenses, educational and other debts, or special circumstances. If more space is needed, enclose additional sheets of paper.

**Certification:** All of the information on this form is true and complete to the best of my knowledge. If asked by an authorized official, I agree to give proof of the information that I have given on this form. I realize that this proof may include a copy of my U.S., state, or local income tax returns. I also realize that if I don't give proof when asked, the student may not get aid.

Everyone giving information on this form must sign below.

1 \_\_\_\_\_ Student's signature  
 2 \_\_\_\_\_ Student's spouse's signature  
 3 \_\_\_\_\_ Father's signature  
 4 \_\_\_\_\_ Mother's signature

Date this form was completed: \_\_\_\_\_ 1989  
 \_\_\_\_\_ 2 \_\_\_\_\_  
 Month Day Year  
 Write in the month and day  
 Check the year completed

When you are done, make a copy of this form for your records.

**Section I — Information about Parents**

**60.** Check:  father  stepfather  legal guardian  other Explain in Section P 1

a. Name \_\_\_\_\_  
 b. Street address \_\_\_\_\_  
 c. City/State/Zip \_\_\_\_\_  
 d. Occupation/Employer \_\_\_\_\_

**61.** Check:  mother  stepmother  legal guardian  other Explain in Section P 1

a. Name \_\_\_\_\_  
 b. Street address \_\_\_\_\_  
 c. City/State/Zip \_\_\_\_\_  
 d. Occupation/Employer \_\_\_\_\_

**62.** As of today, parent's current marital status is \_\_\_\_\_  
 (Check only one box.)

single  separated  
 married  divorced  
 widowed

**63.** Age of the older parent is \_\_\_\_\_

**64.** Parents' state of legal residence is \_\_\_\_\_

**65.** Is either parent certified as a displaced worker? (See instructions.) Yes  1 No  2

**66.** Is either parent a displaced homemaker? (See instructions.) Yes  1 No  2

**Section J — Parents' 1988 Income & Expenses** (See instructions for kinds of income and taxes to exclude from 69, 70, 72, 73, and 74.)

**67.** The following 1988 U.S. income tax return figures are (Check only one box.)

1  from a completed IRS Form 1040EZ or 1040A. Go to 68.

2  from a completed IRS Form 1040. Go to 68.

3  estimated. Will file IRS Form 1040EZ or 1040A. Go to 68.

4  estimated. Will file IRS Form 1040. Go to 68.

5  a tax return will not be filed. Skip to 72.

**68.** 1988 total number of exemptions (IRS Form 1040 — line 6; 1040A — line 8; or 1040EZ — see instructions): \_\_\_\_\_

**69.** 1988 income from IRS Form 1040 — line 31, 1040A — line 13, or 1040EZ — line 3 **69.** \$ \_\_\_\_\_ 00

Breakdown of income in 69.

a. Wages, salaries, tips (IRS Form 1040 — line 7, 1040A — line 7, or 1040EZ — line 1) **69a.** \$ \_\_\_\_\_ 00

b. Interest income (IRS Form 1040 — line 8a, 1040A — line 8a, or 1040EZ — line 2) **b.** \$ \_\_\_\_\_ 00

c. Dividend income (IRS Form 1040 — line 9; or 1040A — line 9) **c.** \$ \_\_\_\_\_ 00

d. Net income (or loss) from business, farms, rents, royalties, partnerships, estates, trusts, etc. (IRS Form 1040 — lines 12, 18, and 19) If a loss, enter the amount in parentheses. **d.** \$ \_\_\_\_\_ 00

e. Other taxable income such as alimony received, capital gains (or losses), pensions, annuities, etc. (IRS Form 1040 — lines 10, 11, 13-15, 16b, 17b, 20, 21b, and 22 or 1040A — line 10) **e.** \$ \_\_\_\_\_ 00

f. Adjustments to income (IRS Form 1040 — line 30, or 1040A — line 12c) **f.** \$ \_\_\_\_\_ 00

**70.** 1988 U.S. income tax paid (IRS Form 1040 — line 47, 1040A — line 22, or 1040EZ — line 9) **70.** \$ \_\_\_\_\_ 00

**71.** 1988 itemized deductions (IRS Form 1040, Schedule A — line 28. Write in "0" if deductions were not itemized.) **71.** \$ \_\_\_\_\_ 00

**72.** 1988 income earned from work by father (See instructions.) **72.** \$ \_\_\_\_\_ 00

**73.** 1988 income earned from work by mother (See instructions.) **73.** \$ \_\_\_\_\_ 00

**74.** 1988 untaxed income and benefits (Give total amount for the year. Do not give monthly amounts.)

a. Social security benefits **74a.** \$ \_\_\_\_\_ 00

b. Aid to Families with Dependent Children (AFDC or ADC) **b.** \$ \_\_\_\_\_ 00

c. Child support received for all children **c.** \$ \_\_\_\_\_ 00

d. Other untaxed 1988 income and benefits from the worksheet in the instructions (Explain in Section P.) **d.** \$ \_\_\_\_\_ 00

**75.** 1988 medical and dental expenses not paid by insurance **75.** \$ \_\_\_\_\_ 00

**76.** 1988 elementary, junior high, and high school tuition for dependent children

a. Amount paid (Don't include any tuition paid for the student.) **76a.** \$ \_\_\_\_\_ 00

b. For how many dependent children? (Don't include the student.) **b.** \_\_\_\_\_

**WRITE ONLY IN THE ANSWER SPACES. DO NOT WRITE ANYWHERE ELSE.**

**Section K — Parents' 1989 Expected Income** (See instructions for the kinds of income and taxes to exclude.)

**77.** 1989 income earned from work by father \$ \_\_\_\_\_ 00

**78.** 1989 income earned from work by mother \$ \_\_\_\_\_ 00

**79.** 1989 other taxable income \$ \_\_\_\_\_ 00

**80.** 1989 nontaxable income and benefits \$ \_\_\_\_\_ 00

**81.** 1989 U.S. income tax to be paid (Skip if parents answered "No" to 65.) \$ \_\_\_\_\_ 00

**Section L — Parents' Assets**

What is it worth today? What is owed on it?

**82.** Cash, savings, and checking accounts \$ \_\_\_\_\_ 00 XXXXXXXXXXXX

**83.** Home (Renters write in "0.") \$ \_\_\_\_\_ 00 \$ \_\_\_\_\_ 00

**84.** Other real estate \$ \_\_\_\_\_ 00 \$ \_\_\_\_\_ 00

**85.** Investments \$ \_\_\_\_\_ 00 \$ \_\_\_\_\_ 00

**86.** Business and farm \$ \_\_\_\_\_ 00 \$ \_\_\_\_\_ 00

**87.** Does any part of 88 include a farm? Yes  1 No  2

**88.** If parents own home, give

a. year purchased 19\_\_\_\_ b. purchase price \$ \_\_\_\_\_ 00

c. Parents' monthly home mortgage or rental payment (if none, explain in Section P.) \$ \_\_\_\_\_ 00

**Section M — Divorced, Separated, or Remarried Parents**

(To be answered by the parent who completes this form, if the student's natural or adoptive parents are divorced or separated.)

**89.** a. Year of separation \_\_\_\_\_ Year of divorce \_\_\_\_\_

b. Other parent's name \_\_\_\_\_  
 Home address \_\_\_\_\_  
 Occupation/Employer \_\_\_\_\_

c. According to court order, when will support for the student end? Month \_\_\_\_\_ Year \_\_\_\_\_

d. Who claimed the student as a tax exemption for 1988? \_\_\_\_\_

e. Is there an agreement specifying a contribution for the student's education? Yes  1 No  2  
 If yes, how much for the 1989-90 school year? \$ \_\_\_\_\_ 00

Sign the form at the bottom of page 4.

Continue on the next page.

**Section F — Student's (& Spouse's) Expected Income & Benefits** (Don't include any of the benefits given in Section E. See instructions for the kinds of income and taxes to exclude.)

	Calendar Year 1989			Summer 1989 (3 months)		School Year 1989-90 (9 months)	
	\$	00		\$	00	\$	00
38. 1989 income earned from work by you	\$	00	43. Income earned from work by you	\$	00	\$	00
39. 1989 income earned from work by your spouse	\$	00	44. Income earned from work by your spouse	\$	00	\$	00
40. 1989 other taxable income	\$	00	45. Other taxable income	\$	00	\$	00
41. 1989 nontaxable income and benefits	\$	00	46. Nontaxable income and benefits	\$	00	\$	00
42. 1989 U.S. income tax to be paid (Skip if you answered "No" to 18.)	\$	00					

**Section G — Student's Status**

47. a. Were you born before January 1, 1967? (See answer to 4.) Yes  1 No  2

b. Are you a veteran of the U.S. Armed Forces? Yes  1 No  2

c. Are you a ward of the court or are both your parents dead? Yes  1 No  2

d. Do you have legal dependents other than a spouse? Yes  1 No  2

• If you answered "Yes" to 47a, or 47b, or 47c, or 47d, go to Section H and fill in the GRAY and the WHITE areas on the rest of the form. Some colleges may also ask you to complete the PURPLE areas. Don't answer 48, 49, 50, 51, 52, or 53.

• If you answered "No" to all of 47a, 47b, 47c, and 47d and you are:  
 —unmarried now and will be an undergraduate student in 1989-90, go to 48 and follow the directions given. Don't answer 53.  
 —married now or will be a graduate/professional student in 1989-90, go to 53. Don't answer 48, 49, 50, 51, or 52.

Before going on, read and follow the instructions at the right.

**Unmarried (Single, Divorced, Widowed, or Separated) Undergraduate Students**

48. Did your parents claim you as an income tax exemption ...in 1987? Yes  1 No  2  
 ...in 1988? Yes  1 No  2

If you answered "Yes" to any year in 48, go to Section H and fill in the PURPLE and the WHITE areas on the rest of the form. Skip 49, 50, 51, and 52.  
 If you answered "No" to both years in 48, go to 49.

49. Beginning with the 1987-88 school year, when did you first receive federal student financial aid? (Check only one box.)

1  Never received (Go to 52. Skip 50 and 51.)

2  During the 1987-88 school year (Go to 50. Skip 51 and 52.)

3  During the 1988-89 school year (Go to 51. Skip 50 and 52.)

4  Received aid but not in the 1987-88 or 1988-89 school year (Go to 52. Skip 50 and 51.)

50. Did you have total resources of \$4,000 or more, not including parents' support ...in 1987? Yes  1 No  2  
 ...in 1988? Yes  1 No  2

If you answered "Yes" to 50 for both years, go to Section H and fill in the GRAY and the WHITE areas on the rest of the form. Some colleges may also ask you to complete the PURPLE areas.  
 If you answered "No" to any year in 50, go to Section H and fill in the PURPLE and the WHITE areas on the rest of the form.

51. Did you have total resources of \$4,000 or more, not including parents' support ...in 1987? Yes  1 No  2  
 ...in 1988? Yes  1 No  2

If you answered "Yes" to 51 for both years, go to Section H and fill in the GRAY and the WHITE areas on the rest of the form. Some colleges may also ask you to complete the PURPLE areas.  
 If you answered "No" to any year in 51, go to Section H and fill in the PURPLE and the WHITE areas on the rest of the form.

52. Did you have total resources of \$4,000 or more, not including parents' support ...in 1987? Yes  1 No  2  
 ...in 1988? Yes  1 No  2

If you answered "Yes" to 52 for both years, go to Section H and fill in the GRAY and the WHITE areas on the rest of the form. Some colleges may also ask you to complete the PURPLE areas.  
 If you answered "No" to any year in 52, go to Section H and fill in the PURPLE and the WHITE areas on the rest of the form.

**Married Students or Graduate/Professional Students**

53. Will your parents claim you as an income tax exemption in 1989? Yes  1 No  2

If you answered "Yes" to 53, go to Section H and fill in the PURPLE and the WHITE areas on the rest of the form.  
 If you answered "No" to 53, go to Section H and fill in the GRAY and the WHITE areas on the rest of the form. Some colleges may also ask you to complete the PURPLE areas.

**Section H — Household Information**

54. Number of family members in 1989-90 —  
 Write in the total number of people your parents will support in 1989-90. Always include yourself (if student) and your parents. Include your parents' other children and other people who live with them. Use the definition in the instructions. Give information about them in Section P and give information about them in Section P.

55. Number of college students in 1989-90 —  
 Of the number in 54, write the number of members who will be in college at least half-time. Include yourself — the student who is applying for aid.

Parents

1  2

1  2

1  2

1  2

1  2

1  2

1  2

**59. Family Members' Listing**

Give information for all family members included in 54 or 55.

You are already listed on line 1. List up to seven other family members here. If more than seven, list first those who will be in college at least half-time. List those over seven in Section P and check this box.

Full name of family member	Relation-ship (Use code below)	Will attend college at least half-time in 1989-90 school year?		Name of school or college this person will attend in 1989-90 school year	Year in school 1989-90	If attended same school in 1988-89, give amount of:	
		Yes	No			Scholarships/Grants	Parents' Contribution
1 You — the Student Applicant	A 16						
2		<input type="checkbox"/> 1	<input type="checkbox"/> 2				
3		<input type="checkbox"/> 1	<input type="checkbox"/> 2				
4		<input type="checkbox"/> 1	<input type="checkbox"/> 2				
5		<input type="checkbox"/> 1	<input type="checkbox"/> 2				
6		<input type="checkbox"/> 1	<input type="checkbox"/> 2				
7		<input type="checkbox"/> 1	<input type="checkbox"/> 2				
8		<input type="checkbox"/> 1	<input type="checkbox"/> 2				

Use correct code from below.

1-Student's parent/stepparent 3-Student's husband or wife 5-Student's grandparent  
 2-Student's brother or sister 4-Student's son or daughter 6-Other (Explain in Section P)

If you are answering the purple and the white areas, go to page 3 and complete the rest of the form. If you are answering the gray and the white areas, go to page 4. Skip page 3.

# FAF<sup>®</sup> Financial Aid Form — School Year 1989-90

Warning: If you use this form to establish eligibility for federal student aid and you purposely give false or misleading information, you may be subject to a \$10,000 fine, a prison sentence, or both.

Do not write in this space.

Don't write outside of the boxes or answer spaces. Use Section P for explanations.

## Section A — Student's Identification Information

1. Your name: Last \_\_\_\_\_ First \_\_\_\_\_ MI \_\_\_\_\_

2. Your permanent mailing address: Number, street, and apartment number \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
(Mail will be sent to this address. See instructions for state abbreviation.)

3. Your social security number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

4. Your date of birth: Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

5. Your home telephone: Area Code \_\_\_\_\_ Number \_\_\_\_\_

6. Your title (optional): 1  Mr. 2  Miss, Ms., Mrs.

7. a. Your state of legal residence: \_\_\_\_\_  
b. Date you began living in that state: Month \_\_\_\_\_ Year \_\_\_\_\_

00

## Section B — Student's Other Information

8. a. You are (Check only one box.)  
1  U.S. citizen  
2  eligible noncitizen (See instructions.)  
3  none of the above (See instructions.)

b. If you are an eligible noncitizen, give your Alien Registration Number: A \_\_\_\_\_

9. As of today, you are (Check only one box.)  
1  unmarried (single, divorced, or widowed)  
2  married  
3  separated

10. If you are now in high school, give your high school 8-digit code number: \_\_\_\_\_

11. Your expected enrollment status during the 1989-90 school year (Check only one box.)  
1  Full-time  
2  At least half-time but less than full-time  
3  Less than half-time

12. Your expected year in college during 1989-90 (Check only one box.)  
1  1st  
2  2nd  
3  3rd  
4  4th  
5  5th or more undergraduate  
6  first year graduate/professional (beyond a bachelor's degree)  
7  second year graduate/professional  
8  third year graduate/professional  
9  fourth year or more graduate/professional

13. Your course of study code (See instructions.): \_\_\_\_\_

14. Date you expect to complete your current college degree or certificate: Month \_\_\_\_\_ Year \_\_\_\_\_

15. Will you have a first bachelor's degree by July 1, 1989? Yes  1 No  2

16. a. Have you attended any college or school beyond high school? Yes  1 No  2  
b. If yes, list all colleges or schools that you have attended. List most recent college first. If you need more space, continue in Section P.

Name, city, and state of college	Period of attendance From (mo/yr)	To (mo/yr)	CSS Code Number

17. a. Your driver's license number: \_\_\_\_\_  
b. State that issued the above driver's license number: \_\_\_\_\_ State \_\_\_\_\_  
See instructions before answering 18 and 19.

18. Are you or your spouse certified as a displaced worker? Yes  1 No  2

19. Are you or your spouse a displaced homemaker? Yes  1 No  2

## Section C — Student's 1988 Income & Expenses (See instructions for kinds of income and taxes to exclude from 22, 23, 25, 26, and 27. Don't report parents' information in this section. If you are married, include your spouse's information in Sections C and D.)

20. The following 1988 U.S. income tax return figures are (Check only one box.)  
1  from a completed IRS Form 1040EZ or 1040A. Go to 21.  
2  from a completed IRS Form 1040. Go to 21.  
3  estimated. Will file IRS Form 1040EZ or 1040A. Go to 21.  
4  estimated. Will file IRS Form 1040. Go to 21.  
5  a tax return will not be filed. Skip to 25.

21. 1988 total number of exemptions (IRS Form 1040 — line 6e, 1040A — line 6e, or 1040EZ — see instructions) 21. \_\_\_\_\_

22. 1988 income from IRS Form 1040 — line 31, 1040A — line 13, or 1040EZ — line 3 (Use the worksheet in the instructions.) 22. \$ \_\_\_\_\_ .00

23. 1988 U.S. income tax paid (IRS Form 1040 — line 47, 1040A — line 22, or 1040EZ — line 9) 23. \$ \_\_\_\_\_ .00

24. 1988 itemized deductions (IRS Form 1040, Schedule A — line 28. Write in "0" if deductions were not itemized.) 24. \$ \_\_\_\_\_ .00

25. 1988 income earned from work by you (See instructions.) 25. \$ \_\_\_\_\_ .00

26. 1988 income earned from work by your spouse (See instructions.) 26. \$ \_\_\_\_\_ .00

27. 1988 untaxed income and benefits (Give total amount for the year.)  
a. Social security benefits 27a. \$ \_\_\_\_\_ .00  
b. Aid to Families with Dependent Children (AFDC or ADC) b. \$ \_\_\_\_\_ .00  
c. Child support received for all children c. \$ \_\_\_\_\_ .00  
d. Other untaxed 1988 income and benefits from worksheet in instructions (Explain in Section P.) d. \$ \_\_\_\_\_ .00

28. 1988 medical and dental expenses not paid by insurance 28. \$ \_\_\_\_\_ .00  
1988 elementary, junior high, and high school tuition for dependent children  
a. Amount paid (Don't include any tuition paid for yourself.) 29a. \$ \_\_\_\_\_ .00  
b. For how many dependent children? (Don't include yourself.) b. \_\_\_\_\_

## Section D — Student's Assets

30. Cash, savings, and checking accounts (as of today) \$ \_\_\_\_\_ .00

31. Home (Renters write in "0.")  
What is it worth today? What is owed on it?  
\$ \_\_\_\_\_ .00 \$ \_\_\_\_\_ .00

32. Other real estate and investments  
What is it worth today? What is owed on it?  
\$ \_\_\_\_\_ .00 \$ \_\_\_\_\_ .00

33. Business and farm  
What is it worth today? What is owed on it?  
\$ \_\_\_\_\_ .00 \$ \_\_\_\_\_ .00

34. Does any part of 33 include a farm? Yes  1 No  2

## Section E — Student's Expected Veterans Benefits (July 1, 1989–June 30, 1990)

35. GI Bill and Dependents Educational Assistance Benefits  
Amount per month \$ \_\_\_\_\_ .00 Number of months \_\_\_\_\_

36. VA Contributory Benefits (VEAP)  
Amount per month \$ \_\_\_\_\_ .00 Number of months \_\_\_\_\_

37. Other veterans educational benefits  
Amount per month \$ \_\_\_\_\_ .00 Number of months \_\_\_\_\_

— you have a legal guardian. Answer the questions in Sections H, I, J, K, and L about your "Legal Guardian" (see page 8).

— Your parents are divorced or separated. Answer the questions in Sections I, J, K, and L for the parent you lived with most in the last 12 months. For example, if you lived with your mother most, answer the questions about her not your father.

— You didn't live with either parent, or you lived with each parent an equal number of days, see "Divorced or Separated Parents" on page 8.

— Your parent is widowed or single. Answer the questions in Sections H, I, J, K, and L about your widowed or single parent.

Divorced, separated, widowed, or single parents. Give information about the parent that you counted above. If that parent has married or remarried, read the next paragraph.

Stepparent. If the parent that you counted above has married or remarried, you must also include your stepparent's information (even if they were not married in 1988).

If you are reporting information about your stepparent, note that whenever the word "parents" is used on the rest of the form, it also means your stepparent.

#### Gray area—student's information

If Section G tells you to fill in the gray and white areas of the FA, you must give information about you and, if you are married, your spouse. If you are divorced or separated, don't include information for your spouse. In Section G, answer questions 56, 57, 58, and 59. Although you must always fill in the gray and white areas, you may also have to fill in the purple areas if a college or program tells you to.

## Section H—Household Information

### Parents' Information—purple area

**54.** Write in the number of people that your parents will support between July 1, 1989 and June 30, 1990. Always include your parents and yourself. Include your parents' other children if they get more than half their support from your parents. Also include them if they would be required to provide parental information when applying for federal student aid. Include other people only if they now live with and get more than half their support from your parents and will continue to get this support between July 1, 1989 and June 30, 1990.

**55.** Write in the number of people from question 54, including yourself, who will be going to college between July 1, 1989 and June 30, 1990. Include only students enrolled for at least 6 credit hours per term. If the school uses clock hours, include only students attending at least 12 clock hours per week.

### Student's (and spouse's) information—gray area

**56.** Write in the number of people that you (and your spouse) will support between July 1, 1989 and June 30, 1990. Include yourself and your spouse. Include your (and your spouse's) children if they get more than half their support from you. Include other people only if they meet the following criteria: They now live with you. They get more than half their support from you. They will continue to get this support between July 1, 1989 and June 30, 1990.

**57.** Write in the number of people from question 56, including yourself, who will be going to college between July 1, 1989 and June 30, 1990. Include only students enrolled for at least 6 credit hours per term. If the school uses clock hours, include only students attending at least 12 clock hours per week.

**59.** If Section G instructed you to complete the gray and white areas of the form, give information for all family members included in 56. Otherwise, give information for all family members included in 54.

## Section I—Information about Parents

**62.** Check the current marital status of the people that you give information for on this form. For example, if you give information about your mother and stepfather, check the box that says "married," because your mother and stepfather are married.

**63.** Write in the age of your older parent for whom you give information on this form.

**64.** Write in the two-letter abbreviation for your parents' current state of legal residence. Use only state abbreviations listed on page 7.

**65.** Check "Yes" if either of your parents is currently certified as a "Dislocated Worker" (see page 8) by an appropriate state agency. For a definition of "parents," see the information following the instructions for question 53.

If you checked "Yes," you may be asked to document your parent's status as a dislocated worker.

Check "No" if neither of your parents is a dislocated worker.

**66.** Check "Yes" if either of your parents (for a definition of "parents," see the information following the instructions for question 53) meets all the following descriptions for a displaced homemaker.

- your parent has not worked in the labor force for a substantial number of years (e.g., approximately five years or more) but has during those years worked in the home providing unpaid services for family members; and

- your parent has been dependent on public assistance or on the income of another family member but is no longer receiving that

income, or your parent is receiving public assistance because of dependent children in the home; and

- your parent is unemployed or underemployed and is experiencing difficulty in obtaining or upgrading employment.

"Unemployed" means not working this week but being available for work. To qualify, your parent must have made specific efforts to get a job sometime during the last four weeks.

"Underemployed" means working part-time even though your parent wants full-time employment. It refers to a condition where work is slack or only part-time work is available.

Check "No" if neither of your parents meets all the descriptions mentioned above.

## Section J—Parents' 1988 Income & Expenses

If the instructions tell you to skip a question, leave it blank. If your answer to any other question is "none" or "zero," put a zero in the answer space. Don't leave it blank; don't use dashes. For example: \$ 0 00

If your parents filed or will file a "Foreign Tax Return" or a Puerto Rican Tax Return, see page 8.

**Important Note:** If your parents had earnings based on need or received student financial aid in 1988, see "Student Financial Aid Recipients" on page 8 for the kinds of income and taxes to leave out of questions 69, 70, 72, 73, and 74.

**67.** U.S. income tax figures for 1988

From a completed return. Check box "1" or "2" to indicate which IRS form was filed. Use the tax return to answer questions 68-74.

Estimated. Check box "3" or "4" if your parents have not yet filed but will file a 1988 U.S. income tax return. Use their financial records to answer questions 68-74. For questions 68-74, you must write in the figures that will be on the tax return. Filing out a 1988 U.S. income tax return will help you answer these questions.

A tax return will not be filed. Check box "5" if your parents will not file a 1988 U.S. income tax return. Don't answer questions 68-71. Skip to question 72.

**68.** Total number of exemptions for 1988

Write in the number from Form 1040, line 6e, or 1040A, line 6e. If your parents used the 1040EZ and they entered a zero on line 6 of that form, write in "00." Otherwise, write in "01."

If you are giving information for only one parent and that parent filed (or will file) a joint tax return for 1988, give only that parent's portion of the income and expenses asked for in questions 69-76. If your parents are married and they filed separate tax returns for 1988, be sure to include both parents' income and expenses in questions 69-76.

**69.** Income for 1988 from U.S. income tax return

See **Important Note** above question 67. Also, don't include any income or capital gains from the sale of a business or farm if the sale resulted from a voluntary or involuntary foreclosure, forfeiture, involuntary liquidation, or bankruptcy.

Use 69a-69f to show the breakdown of income in 69.

**70.** U.S. income tax paid for 1988

Don't include any FICA, self-employment, or other taxes. Don't copy the amount of "federal income tax withheld" from a W-2 Form.

**71.** Itemized deductions for 1988

If deductions were not itemized or if Form 1040A or 1040EZ was filed, write in "0." (Business or farm owner: Don't use amounts from Schedule C or F.)

**72.** Income earned from work in 1988

**73.** Don't leave blank. Write in "0" if your parents didn't have any earned income.

If you skipped questions 68-71, include your parents' earnings from work in 1988. Add up the earnings from your parents' W-2 forms and any other earnings from work that are not included on the W-2 forms.

If you answered questions 68-71, include the "wages, salaries, tips, etc." from your parents' Form 1040, line 7; 1040A, line 7; or 1040EZ, line 1. If your parents filed a joint return, report your father's and mother's earnings separately. If your parents own a business or farm, also add in the amounts from Form 1040, lines 12 and 19.

**74a.-74d.** Untaxed income and benefits for 1988

**74a.** Social security benefits for 1988

Write in the amount of untaxed social security benefits (including Supplemental Security Income) that your parents got in 1988. Don't include any benefits reported in question 69. Don't give monthly amounts; write in the total for 1988. Include the amounts that your parents got for you and their other children.

**74b.** Aid to Families with Dependent Children (AFDC or ADC) for 1988

Don't give monthly amounts; write in the total for 1988. Don't report social security benefits here.

**74c.** Child support received for all children for 1988

Include the student. Don't report monthly amounts; write in the total for 1988.

**74d.** Other untaxed income and benefits for 1988

Add up your parents' other untaxed income and benefits for 1988. Use Worksheet II on page 7. Be sure to include your parents' deductible IRA/Keogh payments.

**75.** Medical and dental expenses in 1988 not paid by insurance

Write in the amount of money that your parents paid in 1988 for medical and dental expenses (includes insurance premiums). Don't include amounts covered by insurance or self-employed health deductions from Form 1040, line 26. If your parents itemized deductions on their 1988 U.S. income tax return, write in the amount from Form 1040, Schedule A, line 2.

**76a.** Elementary, junior high, and high school tuition paid in 1988

Write in the amount of money that your parents paid in 1988 for elementary, junior high, and high school tuition for their dependent children. (Tuition doesn't include room, board, books, transportation, etc.) Don't include tuition paid by scholarships. Also, don't include any tuition that your parents paid for you or any tuition for preschool or college.

**76b.** Write in the number of dependent children for whom the amount listed in question 76a was paid in 1988. Don't include the student.

**Section K--Parents' 1989 Expected Income**

Questions 77-80 ask about income and benefits your parents expect to get in 1989. If your parent is divorced, separated, or widowed, don't include information about the other parent. Answer these questions as accurately as you can. If a question doesn't apply, or if your parents don't expect to get any income or benefits from that source, write in "0."

**Important Note:** If your parents will have earnings based on need or will receive financial aid in 1989, see "Student Financial Aid Recipients," on page 8, for the kinds of income to leave out of questions 77-80.

**77.&** Income earned from work in 1989

**78.** Include wages, salaries, and tips. See Important Note above.

**79.** Other taxable income for 1989

Write in the total amount of other taxable income that your parents will report on their 1989 IRS Form 1040, 1040A, or 1040EZ. Include interest and dividend income and any other taxable income. Don't include any unemployment compensation or any income reported in question 77 or 78.

**80.** Nontaxable income and benefits for 1989

These are the same types of income and benefits that were asked for in questions 74a-74d.

**81.** U.S. income tax to be paid for 1989

Write in the amount of income tax that your parents expect to pay in 1989. Be sure this amount doesn't include any FICA, self-employment, or other taxes.

**Section L--Parents' Assets**

Don't leave any of these questions blank. If a question doesn't apply to your parents, write in "0."

You must give information about your parents' assets in questions 82-88. If you are giving information for only one parent and that parent has jointly owned assets, give only the parent's portion of the assets and debts. If your parents have assets jointly with someone else, give only your parents' portion of the assets and debts.

In questions 82-85, don't include:

- personal or consumer loans, or any debts that are not related to the assets listed
- the value of retirement plans (pension funds, annuities, IRAs, Keogh plans, etc.)
- student financial aid

**83.** Home

If your parents own a home, write in how much the home is worth. Use the price your parents would ask for their home if it went on sale today. Don't use assessed, insured, or tax value. A "home" includes a house, mobile home, condominium, etc. Renters write in "0."

Then write in how much is owed on the home including the present mortgage and related debts on the home. (Don't include interest due.) Check with the mortgage company if you don't know.

**84.** Other real estate

For a listing of what is considered "Other Real Estate," see page 8.

**85.** Investments

For a listing of what is considered "Investments," see page 8.

**86.** Business and farm

If your parents own a business and/or farm, write in how much they are worth today. Include the value of land, buildings, machinery, equipment, livestock, inventories, etc. Don't include the home. (Home value and debt should be given in question 83.)

Then write in what is owed on the business and farm. Include only the present mortgage and related debts for which the business and farm are being used as collateral.

If your parents are not the sole owners, write in only their share of the total business and farm value and debt.

**Section M--Divorced, Separated, or Remarried Parents**

This section is to be filled out by the parent who is completing this form if the student's natural or adoptive parents are divorced or separated.

**Section N--Student's Financial Aid Preferences**

**93.** Check "Yes" if you are currently supposed to be repaying a federal educational loan (GSL, SLS/PLUS/ALAS, Perkins/NDSL, CL) but failed to make required payments according to the terms of your promissory note. Otherwise, check "No."

**94.** Check "Yes" if you owe money to a college because you received an overpayment on a federal grant (PELL, SEOG, SSGI). Otherwise, check "No."

You are encouraged to answer the remaining questions in this section even if you don't think you want a GSL/Stafford Loan. Answering these questions does not commit you to accept a GSL nor does it guarantee that you are eligible for a GSL. It simply provides most colleges with the information they need to offer you a complete package of financial aid resources that you can either accept or reject. If you should later decide to borrow, answering these questions now may avoid unnecessary delays in getting the financial aid you need.

**96a.** Complete the following worksheet to answer this question. Include only Guaranteed Student Loans or Federally Insured Student Loans (FISL). If you have attended more than one college, include all GSLs that you received at each. If you have received more than one loan during the school year, be sure to include the total amount borrowed for the year. If you have made any payments, enter only the unpaid balance of the loan(s) rather than the amount borrowed. If you have never received a GSL or if you have repaid all your GSLs, write in "0."

Worksheet for question 96a	
Year in school	Unpaid loan amount
1st year	\$ 00
2nd year	00
3rd year	00
4th year	00
5th year or more (undergraduate)	00
Graduate or professional (1st year and beyond)	00
<b>Total unpaid balance</b>	<b>\$ 00</b>
(This is your answer for question 96a.)	

**96b.-96e.** These questions refer to your most recent GSL. Skip these questions if you answered "0" to question 96a.

For question 96c, select the interest rate of your most recent loan. See your promissory note if you are unsure. The choice of "8/10%" means that the loan has an interest rate of 8% for the first four years of repayment and 10% after that.

**Section O--Student's Colleges & Programs**

**97.** Give the full name, CSS code number, and housing code for each college and program that you want to get information from this FAF. The FAF will be returned to you if you leave this question blank. Read questions 99 and 100 before answering this question. Don't list federal student financial aid programs. Be sure you enclose the right fee.

You can list up to eight colleges and programs in this question. If you want more than eight colleges or programs to receive your FAF information, list them with your name and social security number on a separate sheet of paper. Be sure to include \$6.25 for each additional college. The eight colleges that you list in this question will be processed first and will appear on your first Acknowledgment. Processing for more than eight colleges will be delayed approximately 2-3 weeks and will take place after the first eight have been processed. You will receive a second Acknowledgment for any additional colleges that you list.

You will find the code numbers in the CSS code list at the back of this booklet. Colleges on the code list are listed alphabetically within the state in which they are located. If a state has one or more state scholarship programs, they are printed at the beginning of the state's listing in bold type. A dash (-) to the left of a college name means that it is a campus or branch of a college or university system.

The inclusion of a college on the CSS code list doesn't necessarily mean that the college requires the FAF. Check with the college if you're not sure. Be sure to use only CSS code numbers in question 97. If you use a wrong code number, your FAF will be sent to the wrong college. If you can't find a code number for a college, be sure that the college needs a copy of your FAF. Then, write in the name and city and state of the college, but leave the space for the CSS code number blank. CSS will write in the code number for you.

Write in the housing code that best describes where you plan to live while attending college during 1989-90. If you are considering more than one college, answer this question regarding living arrangements for each college you list. Answer "With parents" if you will live with one or both of your parents while you are attending college during 1989-90. Answer

## Section D—Student's Assets

If you are married, include your spouse's information in Section D.

Don't leave any of these questions blank. If a question doesn't apply to you, write in "0."

You must give information about your (and your spouse's) assets in questions 30-34. If you are divorced or separated and you have jointly owned assets, or if you and your spouse have assets owned jointly with someone else, give only your (and your spouse's) portion of the assets and debts.

In questions 30-34, don't include:

- personal or consumer loans, or any debts that are not related to the assets listed
- the value of retirement plans (pension funds, annuities, IRAs, Keogh plans, etc.)
- student financial aid

### 31. Home

If you (and your spouse) own a home, write in how much the home is worth. Use the price you would ask for your home if it went on sale today. Don't use assessed, insured, or tax value. A "home" includes a house, mobile home, condominium, etc. Renters write in "0."

Then write in how much is owed on the home including the present mortgage and related debts on the home. (Don't include interest due.) Check with the mortgage company if you don't know.

### 32. Other real estate and investments

For a listing of what is considered "Other Real Estate and Investments," see page 8.

### 33. Business and farm

If you (and your spouse) own a business and/or farm, write in how much they are worth today. Include the value of land, buildings, machinery, equipment, livestock, inventories, etc. Don't include the home. (Home value and debt should be given in question 31.)

Then write in what is owed on the business and farm. Include only the present mortgage and related debts for which the business and farm are being used as collateral.

If you (and your spouse) are not the sole owners, write in only your (and your spouse's) share of the total business and farm value and debt.

## Section E—Student's Expected Veterans Benefits

### 35. Veterans educational benefits (for student only) per month

Write in the amount of veterans educational benefits that you will get per month from July 1, 1989 through June 30, 1990 and the number of months during this time that you will get those benefits. In question 35, write in what you will get from the "old" GI Bill (Chapter 34) and Dependents Educational Assistance Program (Chapter 35). In question 36, write in what you will get from the VA Contributory Benefits (VEAP) Program. Chapter 32 (include both the government's and the student's portions).

Don't include Death Pension, Dependency and Indemnity Compensation (DIC), or your spouse's GI Bill.

### 37. Other veterans benefits

Write in the amount of other veterans benefits that you will get per month. Include benefits from:

- Selective Reserve pay (Chapter 106)
- New GI Bill (Montgomery GI Bill—Chapter 30)
- Vocational Rehabilitation (Chapter 31)
- REPS (Restored Entitlement Program for Survivors—Section 156)

Don't include any benefits reported in question 35 or 36.

## Section F—Student's (& Spouse's) Expected Income & Benefits

Questions 38-48 ask about income and benefits you (and your spouse) expect to get in 1989 and 1990. If you are divorced, separated, or widowed, don't include information for your spouse. Answer these questions as accurately as you can. If a question doesn't apply to you, or if you don't expect to get any income or benefits from that source, write in "0."

Important Note: If you (and your spouse) will have earnings based on need or receive student financial aid in 1989, see "Student Financial Aid Recipients" on page 8 for the kinds of income to leave out of questions 38-48.

### 38. Income earned from work in 1989

39. Include wages, salaries, and tips. See Important Note above.

### 40. Other taxable income for 1989

Write in the total amount of other taxable income that you (and your spouse) will report on your 1989 IRS Form 1040, 1040A, or 1040EZ. Include interest and dividend income and any other taxable income. Don't include any unemployment compensation or any income that you reported in question 38 or 39.

### 41. Nontaxable income and benefits for 1989

These are the same types of income and benefits that were asked for in questions 27a-27d.

### 42. U.S. income tax to be paid for 1989.

Write in the amount of income tax that you (and your spouse) expect to pay in 1989. Be sure this amount doesn't include any FICA, self-employment, or other taxes.

### 43.-46. Write in the information for the 3-month summer of 1989 and the 9-month school year of 1989-90. These are the same type of income and benefits asked for in questions 38-41 above.

## Section G—Student's Status

Answer all of question 47. If you leave any question blank, it will be counted as "No."

### 47a. Check the correct box. See your answer to question 4.

47b. Check "Yes" if you are a veteran of active service in the U.S. Army, Navy, Air Force, Marines, or Coast Guard. Check "No" if you were:

- only an ROTC student,
- only a cadet or midshipman at one of the service academies,
- only a National Guard or Reserves enlistee, or
- never in the U.S. Armed Forces.

47c. Check "Yes" if (1) both your parents are dead and you don't have an adoptive parent or legal guardian or (2) you have been legally placed under the care of the court. (For a definition of "Legal Guardian," see page 8.) Otherwise, check "No."

47d. Check "Yes" if you have any children who get more than half their support from you. Also check "Yes" if other people live with you and get more than half their support from you and will continue to receive that support during the 1989-90 school year. Don't include your spouse. Otherwise, check "No."

When we say parents in questions 48, 50, 51, 52, and 53, it means your mother and/or father, or your adoptive parents, or legal guardian. "Parents" does not mean foster parents and, for this section, it does not mean stepparents. Later the instructions will tell you if you should supply information about your stepparents.

You should see your financial aid administrator if:

- you answered "No" to all parts of question 47 but after answering questions 48, 50, 51, 52, or 53 you are told to fill in the gray and white areas; and
- you were claimed by any person other than your spouse as a tax exemption in 1988; and
- you were not required to provide parental information in 1988-89.

## Unmarried (Single, Divorced, Widowed, Separated) Undergraduate Students

48. If your parents claimed you as an income tax exemption on their 1987 and/or 1988 income tax return, you must check "Yes." If your parents are divorced or separated, check "Yes" if either of your parents claimed you as an income tax exemption in 1987 and/or 1988. Otherwise, check "No."

49. If you received federal aid for the 1986-87 and 1987-88 school year, check box "2." If you first received aid in 1986-87 but not in 1987-88 or 1988-89, check box "4." Federal student aid includes:

- Pell Grant,
- Supplemental Educational Opportunity Grant (SEOG),
- College Work-Study (CWS),
- Perkins Loan/National Direct Student Loan (NDSL),
- Guaranteed Student Loan (GSL), including Supplemental Loans for Students (SLS), or
- State Student Incentive Grants (SSIG). These grants often have other names such as Student Incentive Grants, Incentive Grants, Tuition Grants, etc.

50.-52. In figuring your resources for questions 50, 51, and 52 be certain to include:

- wages, salaries, tips, etc.
- interest and dividend income
- any student financial aid (except PLUS loans)
- personal long-term cash loans used for educational purposes
- any other income and benefits (such as veterans cash benefits, fellowships, etc.).

Don't include any resources such as money that you earned from your parents or gifts that you received from them.

## Married Students or Graduate/Professional Students

53. If your parents will claim you on their 1989 income tax return, you must check "Yes." Your financial aid administrator will check the accuracy of your answer.

## Important Instructions for Sections H, I, J, K, and L

Part of the instructions for Sections H, I, J, K, and L, which are partially obscured by a dark, illegible stamp or graphic. The visible text includes the heading "Important Instructions for Sections H, I, J, K, and L" and a checkbox labeled "Your parents should be notified and warned to each other. Answer the questions in Sections H, I, J, K, and L about them."

ing designations: (a) "Refugee," or (b) "Asylum Granted," or (c) "Indefinite Parole" and/or "Humanitarian Parole," or (d) "Cuban-Haitian Entrant"

• Other eligible noncitizen with a temporary residency card (I-688) from the U.S. Immigration and Naturalization Service.

If you are a citizen of the Marshall Islands, Federated States of Micronesia, or Palau, see your financial aid administrator.

If you cannot check box "1" or "2," you must check box "3." If you are in the U.S. on only an F1 or F2 student visa, only a J1 or J2 exchange visitor visa, or only a G series visa (pertaining to international organizations), you must check box "3."

**8b.** If you are an eligible noncitizen (you checked box "2" in question 8a), write in your Alien Registration Number.

**10.** If you are now in high school, write in your high school six-digit code number. You can get the code from your high school counselor.

**11.** Check your enrollment status in college from July 1, 1989 to June 30, 1990.

**12.** Check your year in college from July 1, 1989 to June 30, 1990.

**13.** Write in the two-digit code that best describes your planned course of study. Use only the codes listed below.

01 Agriculture	12 Health Profession	21 Psychology
02 Architecture	13 Nursing	22 Religion, Theology
03 Biological Sciences	14 Home Economics	23 Social Science
04 Business, Commerce	15 Law	24 Anthropology, Sociology
05 Camp and Science	16 Library Science	25 Trade and Vocational Training
06 Education, Teaching	17 Liberal Arts	26 Political Science, Government, History
07 Engineering	18 Music, Statistics	27 Communication
08 English, Journalism	19 Military, Air, or Naval Service	28 Continuing Education
09 Fine and Applied Arts	20 Philosophy	
10 Foreign Language, Literature	21 Physical or Earth Science, Chemistry	
11 Forestry, Environmental Science		
12 Geography		

**14.** Write in the month and year you expect to complete the college degree or certificate that you will be working toward.

**15.** Check "No" if you don't have a bachelor's degree and you won't have one by July 1, 1989.

Check "Yes" if you already have a bachelor's degree or will have one by July 1, 1989. Also check "Yes" if you will have a degree from a university in another country that is equal to a bachelor's degree.

**16b.** If you checked "Yes" to question 15a, list all the colleges attended since graduation from high school. List the most recent college first. Give the month and year for the period attended. Write in the CSS code number from the list at the back of this booklet. If the code number is not listed, leave it blank.

• If you have a driver's license, write in the first 19 letters and/or numbers. If you don't, leave this question and 17b blank.

If you are divorced, separated, or widowed, answer questions 18 and 19 only about you, the student (not your spouse).

**18.** Check "Yes" if you (or your spouse) are currently certified as a "Dislocated Worker" (see page 8) by the appropriate state agency.

If you checked "Yes," you (or your spouse) may be asked to document your status as a dislocated worker.

Check "No" if neither you nor your spouse is certified as a dislocated worker.

**19.** Check "Yes" if you (or your spouse) meet all the following descriptions for a displaced homemaker:

- you (or your spouse) have not worked in the labor force for a substantial number of years (e.g., approximately five years or more) but have during those years worked in the home providing unpaid services for family members; and
- you (or your spouse) have been dependent on public assistance or on the income of another family member but are no longer receiving that income, or you (or your spouse) are receiving public assistance because of dependent children in the home; and
- you (or your spouse) are unemployed or underemployed and are experiencing difficulty in obtaining or upgrading employment.

"Unemployed" means not working this week but being available for work. To qualify you (or your spouse) must have made specific efforts to get a job sometime during the last four weeks.

"Underemployed" means working part-time even though you want full-time employment. It refers to a condition where work is slack or only part-time work is available.

Check "No" if you and your spouse don't meet all the descriptions mentioned above.

### Section C—Student's 1988 Income & Expenses

If you are married, include your spouse's information in Section C.

Instructions tell you to skip a question, leave it blank. If your answer to any question is "none" or "zero," put a zero in the answer space. Don't leave a dash. For example: 5 0 0

If you or your spouse filed or will file a "Foreign Tax Return" or a Puerto Rican tax return, see page 8.

**Important Note:** If you or your spouse had earnings based on need or received student financial aid in 1988, see "Student Financial Aid Recipients" on page 3 for the kinds of income and taxes to leave out of questions 22, 23, 25, 26, and 27.

**20.** U.S. income tax figures for 1988

From a completed return. Check box "1" or "2" to indicate which IRS form was filed. Use the tax return to answer questions 21-27.

Estimated. Check box "3" or "4" if you (and your spouse) have not yet filed but will file a 1988 U.S. income tax return. Use your financial records to answer questions 21-27. For questions 21-27, you must write in the figures that will be on the tax return. Filing out a 1988 U.S. income tax return will help you answer these questions.

A tax return will not be filed. Check box "5" if you (and your spouse) will not file a 1988 U.S. income tax return. Don't answer questions 21-24, skip to question 25.

**21.** Total number of exemptions for 1988

Write in the number from Form 1040, line 6e, or 1040A, line 6e. If you used the 1040EZ and you entered a zero on line 6 of that form, write in "00." Otherwise, write in "01."

If you are divorced, separated, or widowed and you filed (or will file) a joint tax return for 1988, give only your portion of the income and expenses asked for in questions 22-29. If you are married and you and your spouse filed separate tax returns for 1988, be sure to include both your and your spouse's income and expenses in questions 22-29, even if you were not married in 1988.

**22.** Income for 1988 from U.S. income tax return

See Important Note above question 20. Also, don't include any income or capital gains from the sale of a business or farm if the sale resulted from a voluntary or involuntary foreclosure, forfeiture, involuntary liquidation, or bankruptcy.

Use Worksheet I on page 7 only if you can't get a 1988 U.S. tax form.

**23.** U.S. income tax paid for 1988

Don't include any FICA, self-employment, or other taxes. Don't copy the amount of "federal income tax withheld" from a W-2 Form.

**24.** Itemized deductions for 1988

If deductions were not itemized or if Form 1040A or 1040EZ was filed, write in "0." (Business or farm owner: Don't use amounts from Schedule C or F.)

**25.** Income earned from work in 1988

**26.** Don't leave blank. Write in "0" if you or your spouse didn't have any earned income. Also write in "0" in question 26 if you are not married.

If you skipped questions 21-24, include your (and your spouse's) earnings from work in 1988. Add up the earnings from your (and your spouse's) W-2 forms and any other earnings from work that are not included on the W-2 forms.

If you answered questions 21-24, include the "wages, salaries, tips, etc." from your (and your spouse's) Form 1040, line 7; 1040A, line 7; or 1040EZ, line 1. If you and your spouse filed a joint return, report your and your spouse's earnings separately. If you (or your spouse) own a business or farm, also add in the amounts from Form 1040, lines 12 and 19.

**27a.-27d.** Untaxed income and benefits for 1988

**27a.** Social security benefits for 1988

Write in the amount of untaxed social security benefits (including Supplemental Security Income) that you (and your spouse) got in 1988. Don't include any benefits reported in question 22 or question 74a (parent's information). Don't give monthly amounts; write in the total for 1988. Include the amounts that you got for your children.

**27b.** Aid to Families with Dependent Children (AFDC or ADC) for 1988

Don't give monthly amounts; write in the total for 1988. Don't report social security benefits here.

**27c.** Child support received for all children for 1988

Don't report monthly amounts; write in the total for 1988.

**27d.** Other untaxed income and benefits for 1988

Add up your (and your spouse's) other untaxed income and benefits for 1988. Use Worksheet II on page 7. Be sure to include your (and your spouse's) deductible IRA/Keogh payments.

**28.** Medical and dental expenses in 1988 not paid by insurance

Write in the amount of money that you (and your spouse) paid in 1988 for medical and dental expenses (include insurance premiums). Don't include amounts covered by insurance or self-employed health deductions from Form 1040, line 28. If you (and your spouse) itemized deductions on your 1988 U.S. income tax return, write in the amount from Form 1040, Schedule A, line 2.

**29a.** Elementary, junior high, and high school tuition paid in 1988

Write in the amount of money that you (and your spouse) paid in 1988 for elementary, junior high, and high school tuition for your dependent children. (Tuition doesn't include room, board, books, transportation, etc.) Don't include tuition paid by scholarships. Also, don't include any tuition that you paid for yourself or any tuition for preschool or college.

**29b.** Write in the number of dependent children for whom the amount listed in question 29a was paid in 1988. Don't include yourself.

## FEDERAL STUDENT FINANCIAL AID PROGRAMS

You can use this form as the first step in applying for student financial aid from five different federal student assistance programs. These programs are offered by the U.S. Department of Education (U.S.E.D.). More than 8,500 schools take part in one or more of the federal programs. However, some schools do not take part in all the programs. The information on this page will answer some of your questions about these five programs. For more information on federal student financial aid programs, see "ADDITIONAL INFORMATION ON FEDERAL STUDENT AID PROGRAMS" on page 8.

**NOTE:** If you are directed to complete the purple and white areas of the form, and your parents' and your (and your spouse's) combined adjusted gross incomes (or earnings if you and your parents will not file a 1988 tax return) were \$15,000 or less in 1988, and neither you (and your spouse) nor your parents will file a U.S. Income Tax Form 1040 in 1988 OR if you are directed to complete the gray and white areas of the form, and your (and your spouse's) adjusted gross incomes (or earnings if you and your spouse will not file a 1988 tax return) were \$15,000 or less in 1988 and neither you nor your spouse will file a U.S. Income Tax Form 1040 in 1988, THEN you may be eligible to file the Application for Federal Student Aid, which has fewer questions for low-income students. However, virtually all state agencies and most colleges will require you to complete the FAF to be considered for state and institutional aid. Check with your college financial aid office if you are unsure of which form to complete.

## Who Can Get Aid from the Five Federal Student Aid Programs

Eligibility Criteria	Fell Grants	Supplemental Educational Opportunity Grants (SEOG)	College Work-Study (CWS)	Part-time Loans	Guaranteed Student Loans* (GSL)
Undergraduate	Yes	Yes	Yes	Yes	Yes
Graduate	No	No	Yes	Yes	Yes
At least half-time	Yes**	Yes**	Yes**	Yes**	Yes
Must pay back	No	No	No	Yes	Yes
Must be a U.S. citizen or eligible noncitizen	Yes	Yes	Yes	Yes	Yes
Must be registered with the Selective Service (if required)	Yes	Yes	Yes	Yes	Yes
Must have financial need	Yes	Yes	Yes	Yes	Yes
Must attend a participating school	Yes	Yes	Yes	Yes	Yes
Must be working toward a degree or certificate	Yes	Yes	Yes	Yes	Yes***
Must be making satisfactory academic progress	Yes	Yes	Yes	Yes	Yes
Must not be in default or owe a refund on any grant	Yes	Yes	Yes	Yes	Yes
Bachelor's degree makes applicant ineligible	Yes	Yes	No	No	No

\* Renamed Stafford Loans  
 \*\* In some cases, students going to school less than half-time may be eligible. Check with the financial aid administrator.  
 \*\*\* In some cases, students don't have to be in a degree or certificate program. Check with your financial aid administrator.

## INSTRUCTIONS

Read the instructions as you fill out this form. Mistakes will delay the processing of your form. Some instructions appear on the form itself. Since these instructions are self-explanatory, no additional information is provided. Where additional information is necessary, you will find it in this instruction booklet. BEFORE YOU BEGIN TO FILL OUT THE FORM, TEAR IT OUT OF THE BOOKLET AND LAY IT ALONGSIDE THE INSTRUCTIONS SO THAT YOU CAN CHECK FOR ADDITIONAL INSTRUCTIONS AS YOU GO ALONG. The instructions for this form will usually answer questions that you have. If you need more help, see your high school guidance counselor or your college financial aid administrator.

Although other people (besides the student who is applying for aid) may help fill out this form, it is about the student. In this form, the words "you" and "your" always mean the student. The word "college" means a college, university, graduate or professional school, vocational or technical school, or any other school beyond high school. "Student financial aid" means money from educational loans, grants, and scholarships. It also means earnings from the College Work-Study Program or other earnings you received based on your financial aid administrator's determination of your financial need.

### Records you will need

Get together these records for yourself and your family

- 1988 U.S. income tax return (IRS Form 1040, 1040A, or 1040EZ)
- W-2 forms and other records of money earned in 1988
- Records of untaxed income, such as veterans, social security, AFDC or ADC, or welfare benefits
- Current bank statements
- Current mortgage information

- Records of medical and dental bills that were paid in 1988
  - Business and farm records
  - Records of stocks, bonds, and other investments
- Keep these records.

**Won't file a tax return.** Even if you and your spouse or your parents don't file an income tax return for 1988, you will need to know earnings for the year. You may need records showing the amount of income you reported on this form.

**Tax return not completed yet.** If you, your spouse, and/or your parents haven't completed a 1988 U.S. income tax return but will be filing one, it is recommended that you complete your tax return before filling out this FAF. Knowing what will be on your tax return will help you to fill out the FAF accurately. When your FAF is compared with the official 1988 IRS Form 1040, 1040A, or 1040EZ that is filed by you and your family, the financial information must agree. If there are any errors, you will have to correct the information and send it back to the U.S.E.D. If this happens, it will take longer to determine whether you are eligible for federal student aid. It could mean a delay in getting student financial aid.

If you, your spouse, and/or your parents filed or will file a "Foreign Tax Return" or are a "Native American," see page 8.

### Important

When you fill out this form:

Your FAF will be scanned by machine and then processed by computer. You must be sure to follow the instructions below. If you do so, you will avoid errors which would cause a delay in the processing of your FAF.

- Don't write in the margins of the form or outside the answer boxes or spaces. If you do, the scanning machine can't see your answers and your information will not be used by CSS. Use Section P for explanations.
- Use only a pen with black or blue ink; don't use a pencil. Pencil and other color inks can't be seen by the scanning machine. Print carefully, so that your form will be easy to read.
- Don't erase your answer if you make a mistake. If you checked a box incorrectly, fill in that box completely and then check the correct box. If you want to change any of your other answers that you have written in, cross out the incorrect answer and write in the correct one directly above. See examples below.

### DO THIS TO CORRECT MISTAKES!

Wrong Answer → 1  Full-time  
 Correct Answer → 2  At least half-time but less than full-time  
 3  Less than half-time

2000 ← Correct Answer  
 \$ 1999.00 ← Wrong Answer

- Don't send a photocopy of your FAF. Photocopies can't be processed and will be returned to you.
- Don't change, delete, or add to any part of the printed FAF. An altered form can't be processed and will be returned to you.
- Don't send a FAF that is torn, crumpled, or stained. A damaged form can't be processed and will be returned to you.
- Don't cross out sections of the FAF. Follow the specific directions given. Leave sections of the form blank if you are told to do so.
- Round all figures to the nearest dollar. Don't include cents.

All students must fill in the white areas of the form. Also, fill in the purple and/or gray areas as directed.

### Section A—Student's Identification Information

Print in this Section information about the student who is applying for aid.

2. Write in the address where you will be receiving mail. Mail (including the Acknowledgment) will be sent to this address. Don't use the address of the financial aid office or any other office.

Use only the state abbreviations listed on page 7. If your place of residence is not included, leave the state abbreviation blank and write in the name of your city and territory or country in the space for city.

4. Write in your birth date. For example, 

07	05	70
Month	Day	Year

 if you were born July 5, 1970, write:

- 7a. Write in the two-letter abbreviation for your current state of legal residence from the state abbreviations on page 7.

### Section B—Student's Other Information

- 8a. If you are a U.S. citizen (or a U.S. national), check box "1" and go to question 9.

Check box "2" and write in your Alien Registration Number in question 8b if you are one of the following:

- U.S. permanent resident and you have an Alien Registration Receipt Card (I-151 or I-551).
- Other eligible noncitizen with a Departure Record (I-94) from the U.S. Immigration and Naturalization Service showing any one of the follow-

## 13. CSS forms and output options



# FINANCIAL AID FORM

COLLEGE SCHOLARSHIP SERVICE  
THE COLLEGE BOARD



School Year 1989-90

### Important — Read carefully before completing this form.

If you need financial aid, you will have to have financial information about yourself and your family sent to each college to which you apply as well as to certain federal and state aid programs. This Financial Aid Form permits you to apply for scholarships, grants, loans, and work-study awards from all possible sources—federal, state, institutional, and private. **CHECK WITH THE COLLEGES YOU WANT TO ATTEND AND WITH YOUR STATE SCHOLARSHIP AND GRANT PROGRAMS TO SEE IF THEY NEED YOUR FAF INFORMATION.**

If you are applying **ONLY** for federal financial aid, you can use the free "Application for Federal Student Aid," which is available from your high school guidance counselor or college financial aid office. Federal financial aid includes those grants and loans that are described in this instruction booklet under the title Federal Student Financial Aid Programs.

Check with your high school guidance counselor, college financial aid office, or state scholarship agency as to which form to file. During 1988-89, about 60 percent of all applicants for student assistance filed this form or a similar one, while 40 percent filed the free federal application.

**WARNING:** You must fill out this form accurately. **THE INFORMATION THAT YOU SUPPLY CAN BE CHECKED** by your college or by the U.S. Department of Education. You may be asked to provide U.S. income tax returns, the worksheets in this booklet, and other information. If you can't or don't provide these records, you may not get federal aid.

If you get federal student aid based on incorrect information, you will have to pay it back; you may also have to pay fines and fees. If you purposely give false or misleading information on your form, you may be subject to a fine of \$10,000, receive a prison sentence, or both.

### What is the Financial Aid Form?

The Financial Aid Form (FAF) is a form that you fill out if you want to apply for financial aid for the school year 1989-90 from:

- Colleges where you are thinking of going after high school or where you now go
- State scholarship and grant programs
- Federal student financial aid programs

The information you give on the FAF is confidential. Only the filer can authorize the release of the information on the FAF. (See statement under Privacy Act in "Additional Information on Federal Student Aid Programs" on page 6.) Your FAF information is kept on file for seven years after your form is processed.

After you complete the FAF, send it with the correct fee to the CSS. The College Scholarship Service (CSS) is the financial aid division of the College Board, a national, not-for-profit association of colleges, high schools, state agencies, and educational organizations. The CSS will analyze your FAF and send the information to the colleges and programs that you list or authorize on your

Each college or program then decides whether you will get financial aid and how much aid you will get. CSS doesn't award financial aid.

### How do I apply for student financial aid from:

- *Colleges and state scholarship and grant programs?*

Check with the colleges you want to attend and with your state scholarship and grant program to see if they need your FAF information. If so, list them in question 97. Your information will be sent to them. You cannot change or delete a college or program once your form is processed. You can, however, send the information to additional colleges or programs. (See the instructions at bottom right.) Some colleges may require you to fill out other forms as well.

- *Federal student financial aid programs?*

You apply for federal student financial aid programs by checking "Yes" in question 99. You'll find more information in this booklet.

### How much does it cost to send FAF information to colleges and state scholarship and grant programs?

It costs \$8.25 for the first college and \$6.25 for each other college you list in question 97. Don't send cash. Make your check or money order out to the College Scholarship Service.

The correct processing fee must be sent with your FAF. If it is not, your FAF will be returned to you unprocessed. Don't send the processing fee separately from your FAF. It also will be returned.

### When should I fill out the FAF?

Fill out, sign, date, and mail the FAF (and the correct processing fee) after January 1, 1989. Any FAF received before January 1, 1989 will be returned to you unprocessed. If possible, you should send your FAF at least one month before the earliest deadline of the colleges and programs that you list in question 97. Remember that CSS can't establish or change deadlines. Colleges and programs establish them. At the very latest, CSS must receive your FAF by May 1, 1990.

**Note:** Some colleges and programs may ask you to send a copy of your and/or your parents' income tax return to them. If so, send it directly to the college or program. If you don't give the income tax information that is asked for, you may not receive aid. Don't send income tax or W-2 forms with your FAF to the CSS, as they normally will not be kept or sent to colleges and programs.

### What is my CSS "Estimated Contribution"?

The CSS estimates what you and your family can pay toward your costs for college. Remember that each college or program makes the final decision about how much you and your family can pay. Because of this, the amount that the college or program figures can be higher or lower than the CSS Preliminary Estimated Contribution.

The CSS will send you an Acknowledgment showing the information that was used to calculate your estimated contribution. If you need to correct any information that you send to CSS, please wait until you receive the Acknowledgment before making your corrections. There is a \$6.25 charge for any changes you make.

### Where do I send the FAF?

After you fill out the FAF, put it and the correct processing fee in the envelope that you'll find inside this booklet. Mail the envelope by regular first class mail to the correct address on page 7. (Special handling such as registered, certified, or express mail will delay processing of your form.)

### Will the CSS tell me when it has finished analyzing my FAF?

Yes. The CSS will send you an Acknowledgment after it has analyzed your FAF. The Acknowledgment (showing the information given on the FAF and your "Estimated Contribution") will be sent to the student's mailing address given in question 2 of the FAF. You should get your Acknowledgment about one month after you send your FAF to the CSS. If you need to know your status before that time, please wait two weeks from the date you mail your FAF before contacting CSS.

The Acknowledgment will list the colleges and programs to which your FAF was sent. If you list more than eight colleges to get your FAF information, the first Acknowledgment will list only the first eight. A second Acknowledgment which will list the additional colleges will be sent to you at a later date.

If you don't hear from the CSS within one month after you have filed the FAF, you can call the following toll-free number: 800-772-3537 (Alaska and Hawaii 800-658-5885). If all lines are busy, you can call 215-750-8400 to reach the Princeton, NJ office or 415-653-4242 to reach the Berkeley/Oakland, CA office. The following telephone numbers have been designated Telephone Devices for the Deaf: 215-750-8000 (Princeton Office) and 415-420-1737 (Berkeley/Oakland Office). If you call the 215 or 415 area code numbers, there is a toll charge.

Normal business hours are 8:15 A.M.-4:00 P.M. for the Princeton Office (Eastern Time Zone) and the Berkeley/Oakland Office (Pacific Time Zone). The above numbers can be reached only during these periods.

### What if I later want to send my FAF to another college or program?

The Acknowledgment form has a section that you can send to CSS if you later want your FAF to go to another college or program. The section is called the Additional College Request (ACR) form. The fee for the ACR is \$8.25 for the first college or program you list and \$6.25 for each additional one.

TITLE 20. MISCELLANEOUS BOARDS, COMMISSIONS

Chapter

16. Educational Incentive Grant Program (20 AAC 16.010 - 20 AAC 16.900)

CHAPTER 16. EDUCATIONAL INCENTIVE GRANT PROGRAM

Section

- 10. Applicant eligibility
- 20. Applicant priority
- 30. Application procedure
- 40. Disbursement of grant awards
- 50. Appeals
- 100. Definitions

20 AAC 16.010. **APPLICANT ELIGIBILITY.** A student may apply for an educational incentive grant if the student

(1) is enrolled, or is eligible for admission, as a full-time undergraduate in a degree program or comparable certificate program at an accredited postsecondary educational institution;

(2) if enrolled, is maintaining satisfactory progress in a course of study, according to the standards and practices of the institution in which he or she is enrolled;

(3) does not owe a refund on a grant previously received under the Pell grant, Supplemental Education Opportunity Grant, or the state educational incentive grant program for attendance at the institution in which the student is or intends to be enrolled;

(4) is not in default on a loan made, insured, or guaranteed under the National Direct Student Loan Act or Guaranteed Student Loan Program for attendance at the institution in which the student is (or intends to be) enrolled; and

(5) establishes substantial financial need. (Eff. 6/13/80, Reg. 74; am 11/27/86, Reg. 100)

Authority: AS 14.43.405

AS 14.43.410

AS 14.43.415

20 AAC 16.020. **APPLICANT PRIORITY.** (a) To the extent not inconsistent with applicable federal regulations, in selecting from among the eligible applicants those who will be awarded grants, priority will be given to those who

(1) are considered low-income applicants;

(2) are not in default on an Alaska scholarship loan awarded under the provisions of AS 14.43.090 - 14.43.160 and 20 AAC 15; and

(3) apply by the priority deadline.

(b) Distribution of funds among applicants who meet all criteria under (a) of this section will be made in order of greatest demonstrated financial need.

(c) Funds remaining after awards under (a) of this section have been made will be distributed to applicants who are not in default on an Alaska state scholarship loan and who applied by the priority deadline, based upon the degree of financial need.

(d) Distribution of funds remaining after awards under (c) of this section have been made will be made in the order of receipt of applications. (Eff. 6/13/80, Reg. 74)

Authority: AS 14.43.405  
AS 14.43.415

20 AAC 16.030. APPLICATION PROCEDURE. (a) An Alaska resident attending, or planning to attend, an undergraduate program at either an in-state or out-of-state postsecondary institution, who wishes to apply for a state educational incentive grant, must

(1) obtain an SEIG Student Application Form and a current Financial Aid Form (FAF);

(2) complete and submit the FAF including the Pell Grant section, to the College Scholarship Service;

(3) indicate on the FAF that the FAF needs analysis report must be sent to the commission (CSS code #0276) so that it is received no later than the May 31 preceding the academic year for which a grant is requested;

(4) repeal;

(5) repeal;

(6) submit the SEIG Student Application Form to the commission no later than the May 31 preceding the academic year for which a grant is requested.

(b) The commission

(1) will receive and evaluate the SEIG student application forms and FAF needs-analysis reports, verify student eligibility, and establish applicant priority;

(2) will determine and approve grant awards which meet all required criteria; and

(3) will issue grant-award warrants and send them to the student in care of the appropriate institutional office of financial aid. (Eff. 6/13/80, Reg. 74; am 11/27/86, Reg. 100; am 5/8/88, Reg. 106)

Authority: AS 14.42.030(b)(4)  
AS 14.43.405

20 AAC 16.040. DISBURSEMENT OF GRANT AWARDS. (a) The grant will be disbursed in equal installments, not to exceed \$750, with each installment issued for the school term the recipient will attend. Money will be disbursed upon a regular academic year schedule and will not include a summer session disbursement.

(b) A warrant for the appropriate amount of the grant disbursement and a record of disbursement and receipt form will be mailed to the recipient in care of the financial aid officer of the institution which the recipient is attending.

(c) The financial aid officer must certify on the record of disbursement and receipt form that the recipient is a full-time student in good standing at the institution before delivering the warrant to the recipient.

(d) The recipient must certify receipt of the warrant on the record of disbursement and receipt form at the time it is delivered to the recipient.

(e) The recipient is responsible for the return of the record of disbursement and receipt form to the commission. Failure to return a completed form will result in no further warrants being issued to the recipient. (Eff. 6/13/80, Reg. 74; am 12/13/84, Reg. 92)

Authority: AS 14.43.405

20 AAC 16.050. APPEALS. (a) A decision or other determination of the commission under this chapter may be appealed in writing to the executive secretary of the student financial aid committee, Alaska Commission on Postsecondary Education, Pouch FP, Juneau, AK 99811. The appeal must be postmarked within 30 days after the date the decision or determination being appealed was mailed, must clearly state the objections to that decision or determination, and must set out justification for any alternate action sought.

(b) The executive secretary will acknowledge receipt of an appeal by certified mail, return receipt requested, within 30 days. The executive secretary will render a decision, in writing, as expeditiously as possible after receipt of the appeal and send it to the appellant by certified mail, return receipt requested.

(c) At the appellant's request, the executive secretary will afford the appellant or designated representative the opportunity to present the appeal in person to the executive secretary.

(d) A decision of the executive secretary may be appealed to the student financial aid commission. The appeal must be made within 30 days after the receipt of the executive secretary's decision, must clearly state the objections to that decision, and must set out justification for any alternative action sought.

(e) The chairman of the commission will place an appeal on the agenda for the commission's next regular meeting and notify the appellant of the time and location of the meeting and the right to present the appeal in person, through a representative, or in writing to the commission at that time.

(f) The commission's decision on an appeal is final. (Eff. 6/13/80, Reg. 74; am 11/27/86, Reg. 100)

Authority: AS 14.42.030(b)(4)  
AS 14.43.405

20 AAC 16.900. DEFINITIONS. As used in AS 14.43.400 - 14.43.500 and this chapter, unless the context requires otherwise

(1) "accredited institution" means an institution accredited by a regional accrediting association for the region in which the institution is located, and approved by the commission;

(2) repealed 11/27/86;

(3) "commission" means the Alaska Commission on Postsecondary Education;

(4) "executive secretary" means the executive director of the commission;

(5) "expected family contribution" means the sum of amounts which reasonably may be expected from the student and the student's spouse to meet the student's cost of education and, when relevant, the amount which reasonably may be expected to be made available to the student by the student's parents for this purpose as determined by the College Scholarship Service needs-analysis system;

(6) "Guaranteed Student Loan Program" means the Guaranteed Student Loan Program provided for in Part B of Title IV of the Higher Education Act of 1965, P. L. 89-329;

(7) "low income" means a demonstrated financial need of \$1500 or greater;

(8) "National Direct Student Loan Act" means the National Direct Student Loan Act provided for in Part E of Title IV of the Higher Education Act of 1965, P. L. 89-329;

(9) "substantial financial need" means

(A) the student's expected family contribution to the educational costs of the student is \$2800 a year or less; or

(B) the student's, or when relevant, the student's parent's net income is \$20,000 a year or less; or

(C) the difference between the student's cost of education is at least \$90 greater than the student's expected family contribution;

(10) "Supplemental Education Opportunity Grant Program" means the Supplemental Education Opportunity Grant Program provided for in Subpart 2, Part A of Title IV of the Higher Education Act of 1965, P. L. 89-329; and

(11) "undergraduate" means a student pursuing a course of study for which the degree or certificate will be the first such degree or certificate for the student, and

(A) a bachelor's degree is awarded; or

(B) an associate degree or comparable certificate is awarded.

(12) "Pell Grant Program" or "BEOG" means the federal Pell Grant Program provided for in Subpart 1, Part A of Title IV of the Higher Education Act of 1965, P. L. 89-329. (Eff. 6/13/80, Reg. 74; am 11/27/86, Reg. 100)

Authority: AS 14.42.030(b)(4)  
AS 14.43.405

home of a person from which the person has no present intention of moving and to which the person intends to return whenever the person is away:

(2) "undergraduate" means a student who has not completed a baccalaureate, graduate or professional degree. (§ 1 ch 51 SLA 1978)

Revisor's notes. — Formerly AS 14.40.960. Renumbered in 1982.

### Article 7. Teacher Scholarship Loan Program.

Section	Section
600. Findings and intent	630. Administration
610. Program established	640. Conditions of loans
620. Teacher scholarship revolving loan fund	650. Selection criteria
	700. Definition

**Sec. 14.43.600. Findings and intent.** (a) The legislature finds that there is a wide and unacceptable disparity between the distribution of Native teachers and Native students in rural elementary and secondary schools in the state. Many rural schools have virtually no Native teachers and no non-Native students. The undesirable effects of this disparity include the following:

(1) there is a serious weakness in the ability of teaching staffs in rural schools to foster a sense of Native traditions and cultures in the Native students;

(2) many rural students are forced to exist in two entirely separate situations: the essentially traditional atmosphere of many Native homes, and the essentially modern atmosphere of the classroom;

(3) almost no Native students return to rural schools to teach, continuing the imbalance and exacerbating its effects; and

(4) there is an annual turnover of 40 percent among teachers in rural educational attendance areas in the state.

(b) The legislature further finds that existing programs have failed to increase the proportion of Natives teaching in rural schools. Therefore, it is the intent of the legislature to establish the teacher scholarship loan program to encourage rural high school graduates to return to rural schools as teachers and relieve the conditions described in this section. (§ 1 ch 121 SLA 1984)

**Sec. 14.43.610. Program established.** There is established the teacher scholarship loan program to provide an incentive for rural high school graduates to pursue teaching careers in rural elementary and secondary schools in the state. (§ 1 ch 121 SLA 1984)

**Revisor's notes.** — Formerly AS 14.40.935. Renumbered in 1982.

**Sec. 14.43.410. Distribution of funds.** The funds appropriated for the educational incentive grant program shall be allocated to eligible students in accordance with the provisions of the federal state student incentive grant program and regulations adopted under AS 14.43.105 and 14.43.405. (§ 1 ch 51 SLA 1978)

**Revisor's notes.** — Formerly AS 14.40.940. Renumbered in 1982.

**Sec. 14.43.415. Eligibility; priority.** (a) A student may apply for an educational incentive grant if the student

- (1) is a resident of Alaska;
- (2) is either

(A) enrolled as a full-time undergraduate student in a degree program in an accredited postsecondary educational institution; or

(B) eligible to be admitted to an accredited postsecondary educational institution; and

(3) establishes financial need in accordance with standards for determining financial need adopted by the committee under 20 U.S.C. 1070c-2.

(b) The student financial aid committee shall, by regulation, establish a system of priority in the selection of recipients of grants under AS 14.43.400 — 14.43.500 under which students from "low income" families or whose incomes are considered "low income" shall be given preference in the award of the educational incentive grants. (§ 1 ch 51 SLA 1978)

**Revisor's notes.** — Formerly AS 14.40.945. Renumbered in 1982.

**Sec. 14.43.420. Limitation on grants.** (a) A grant made under AS 14.43.400 — 14.43.500 may not be in an amount less than \$100 nor more than \$1,500 for each academic year.

(b) A grant awarded under AS 14.43.400 — 14.43.500 may be used by a student only at an accredited postsecondary educational institution. (§ 1 ch 51 SLA 1978)

**Revisor's notes.** — Formerly AS 14.40.950. Renumbered in 1982.

**Sec. 14.43.500. Definitions.** In AS 14.43.400 — 14.43.500

(1) "resident" means a person who, except for brief intervals, military service, attendance at an educational or training institution, or for absences for good cause shown, has resided in Alaska and who has maintained a domicile in Alaska; domicile is the true and permanent

(b) The Department of Administration shall pay to the account of the memorial scholarship revolving loan fund established under AS 14.43.255 an amount equal to the value of the total number of days of annual leave contributed by state employees under (a) of this section.

(c) The administering authority may accept contributions from private sources for the memorial scholarship revolving loan fund created under AS 14.43.255. These contributions shall be deposited in the memorial scholarship revolving loan fund created under AS 14.43.255 to be credited to any one or more of the scholarship accounts listed in AS 14.43.250(b) at the discretion of the donor. For the purpose of this subsection, "private sources" means private individuals, corporations, foundations or other philanthropic or charitable organizations. (§ 21 ch 136 SLA 1974)

Revisor's notes. — Formerly AS 14.40.845. Renumbered in 1982.

**Article 6. Educational Incentive Grant Program.**

<b>Section</b>	<b>Section</b>
400. Purpose; creation	415. Eligibility; priority
405. Administration	420. Limitation on grants
410. Distribution of funds	500. Definitions

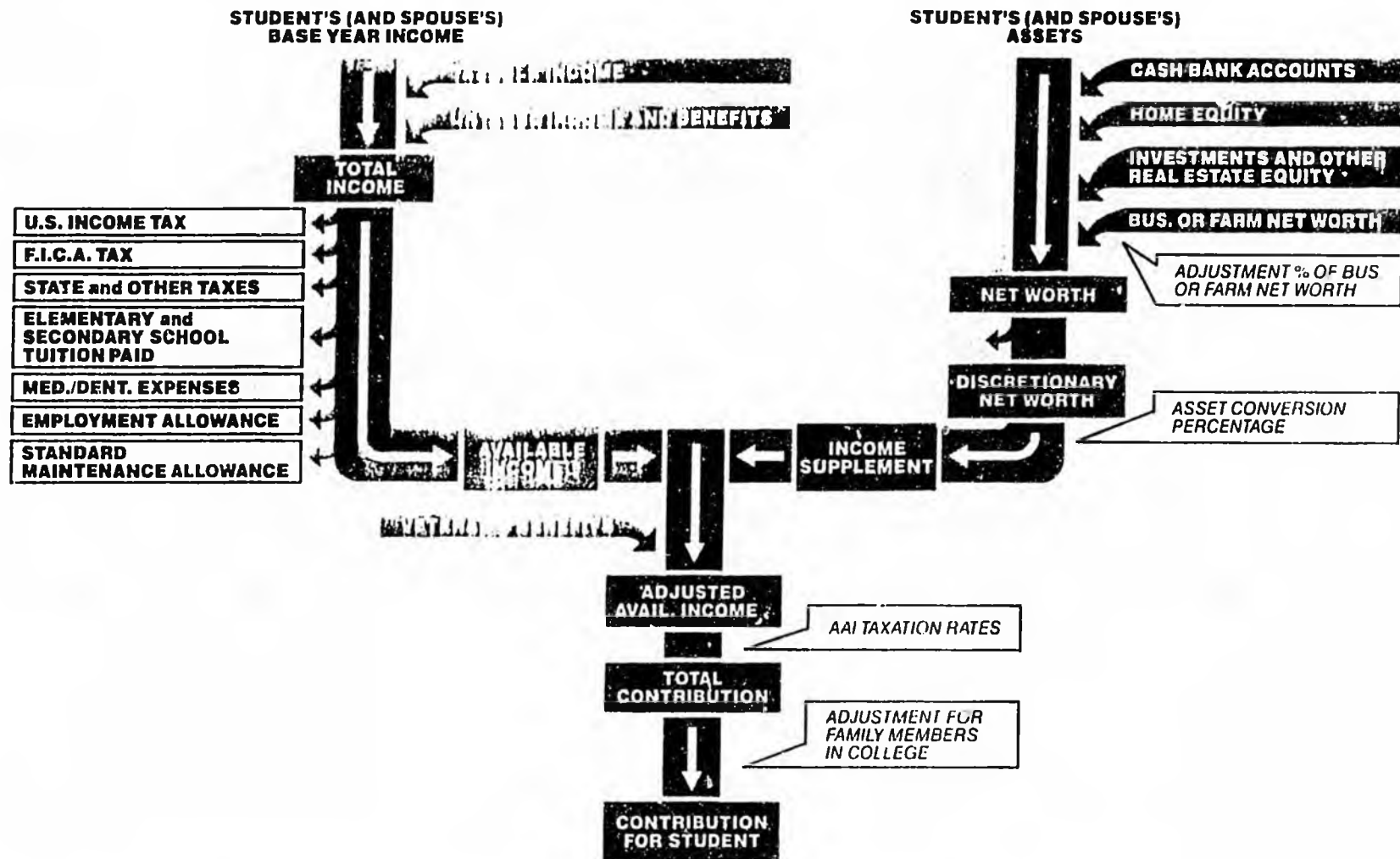
**Sec. 14.43.400. Purpose; creation.** There is established the Alaska state educational incentive grant program to provide financial assistance to eligible students to enable them to attend, or continue their attendance at, postsecondary educational institutions. Funds appropriated for this program shall be used as matching funds for the state's participation in the federal state student incentive grant program (P.L. 92-318; 20 U.S.C. 1070c — 1070c-3). (§ 1 ch 51 SLA 1978)

Revisor's notes. — Formerly AS 14.40.930. Renumbered in 1982.

**Sec. 14.43.405. Administration.** (a) The educational incentive grant program established under AS 14.43.400 — 14.43.500 shall be administered by the executive secretary of the student financial aid committee under AS 14.43.410, subject to review by the committee and to those regulations the committee may adopt to carry out the purposes of AS 14.43.400 — 14.43.500.

(b) To the extent that they do not conflict with the provisions of AS 14.43.400 — 14.43.405, the provisions of AS 14.43.090 — 14.43.160 relating to student financial aid are applicable to the grants made under AS 14.43.400 — 14.43.500. (§ 1 ch 51 SLA 1978)

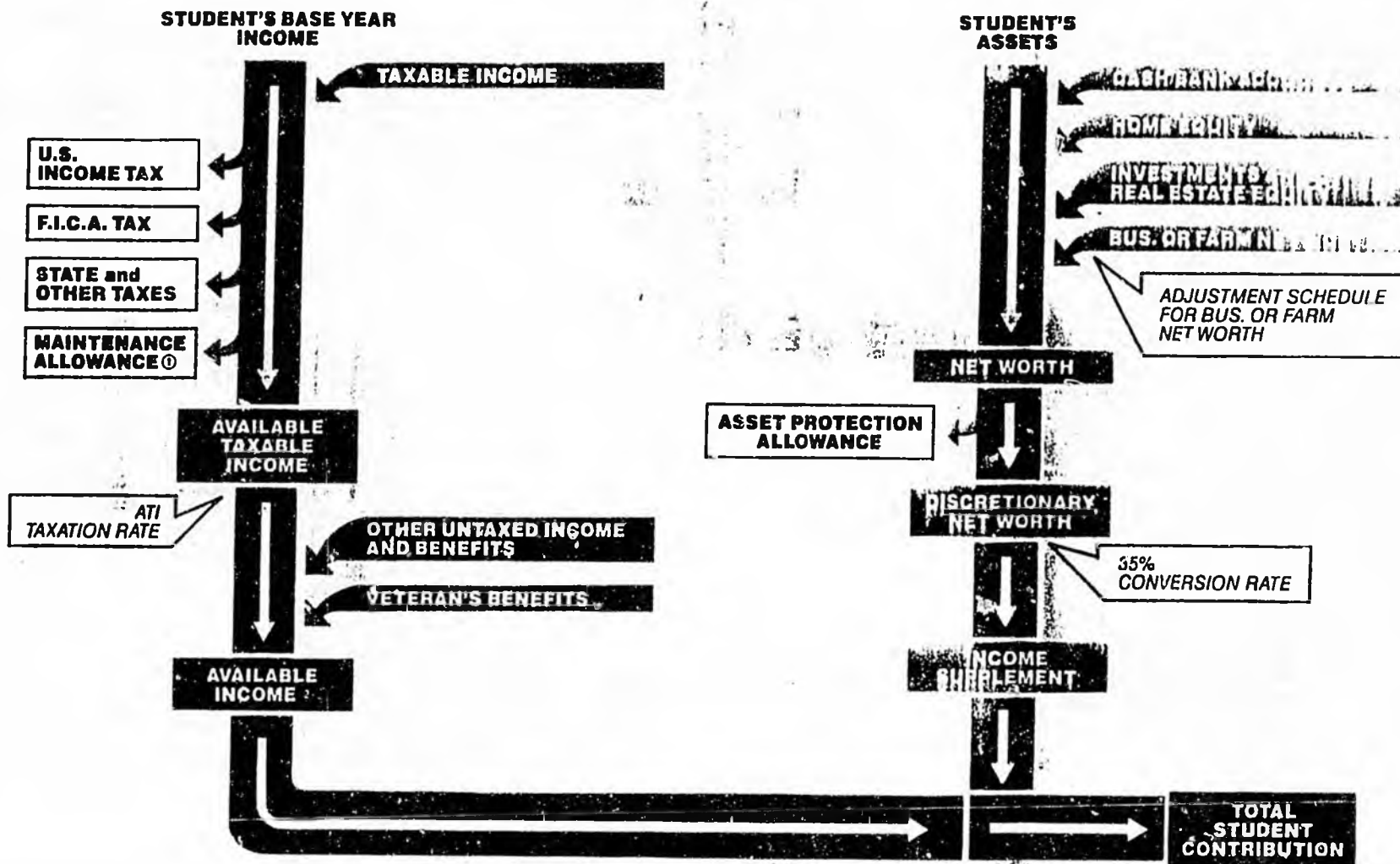
# Independent Students with dependents



① Or \$700 for first year undergraduates/\$900 for any other student, whichever is greater.

② Adjusted available income equals available income plus income supplement plus Veteran's (VA) benefits.

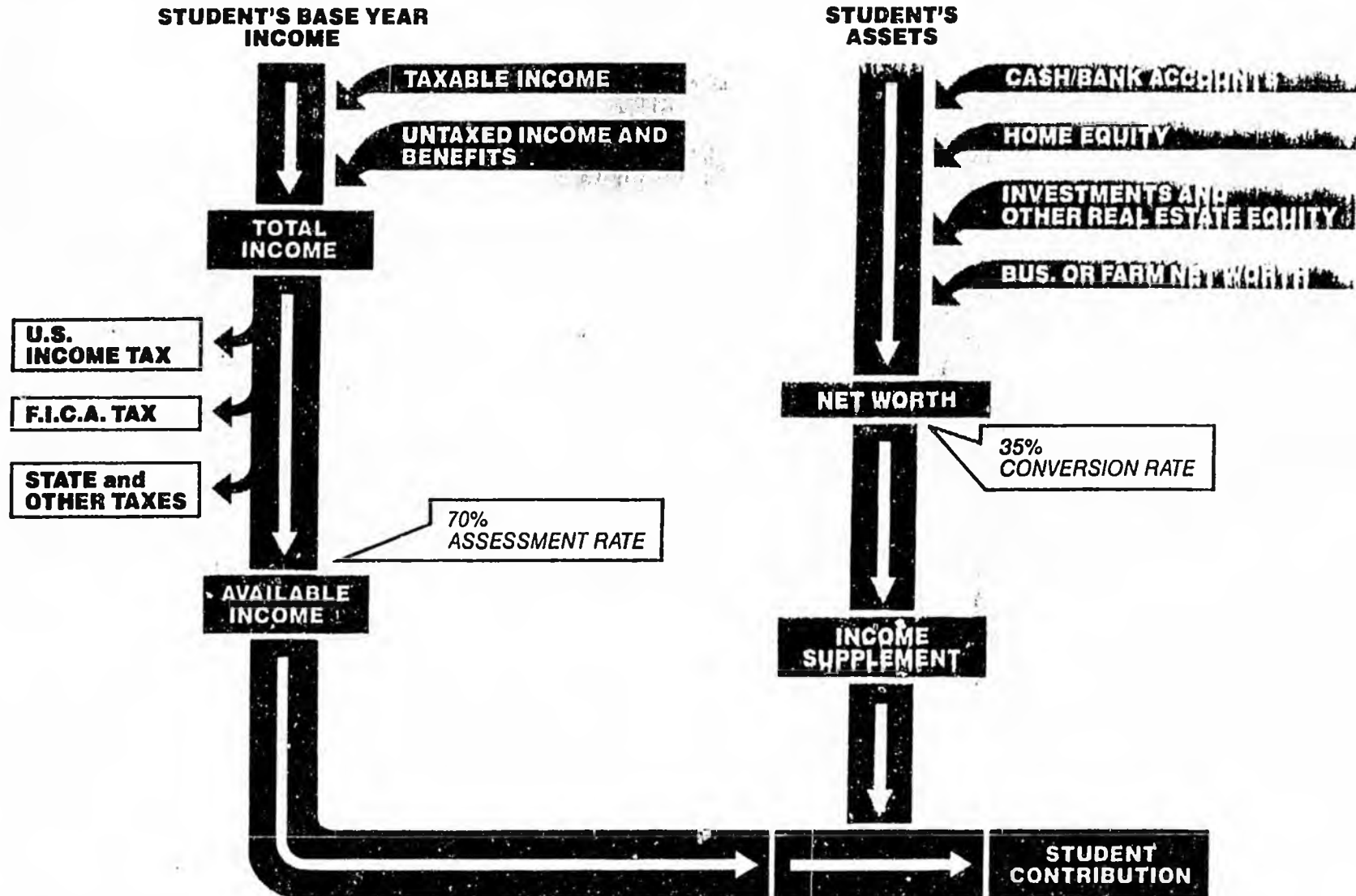
# Independent Students with no dependents



① Maintenance Allowance during period of nonenrollment not to exceed \$600 per month.

② Compare total to \$1200 and use the greater.

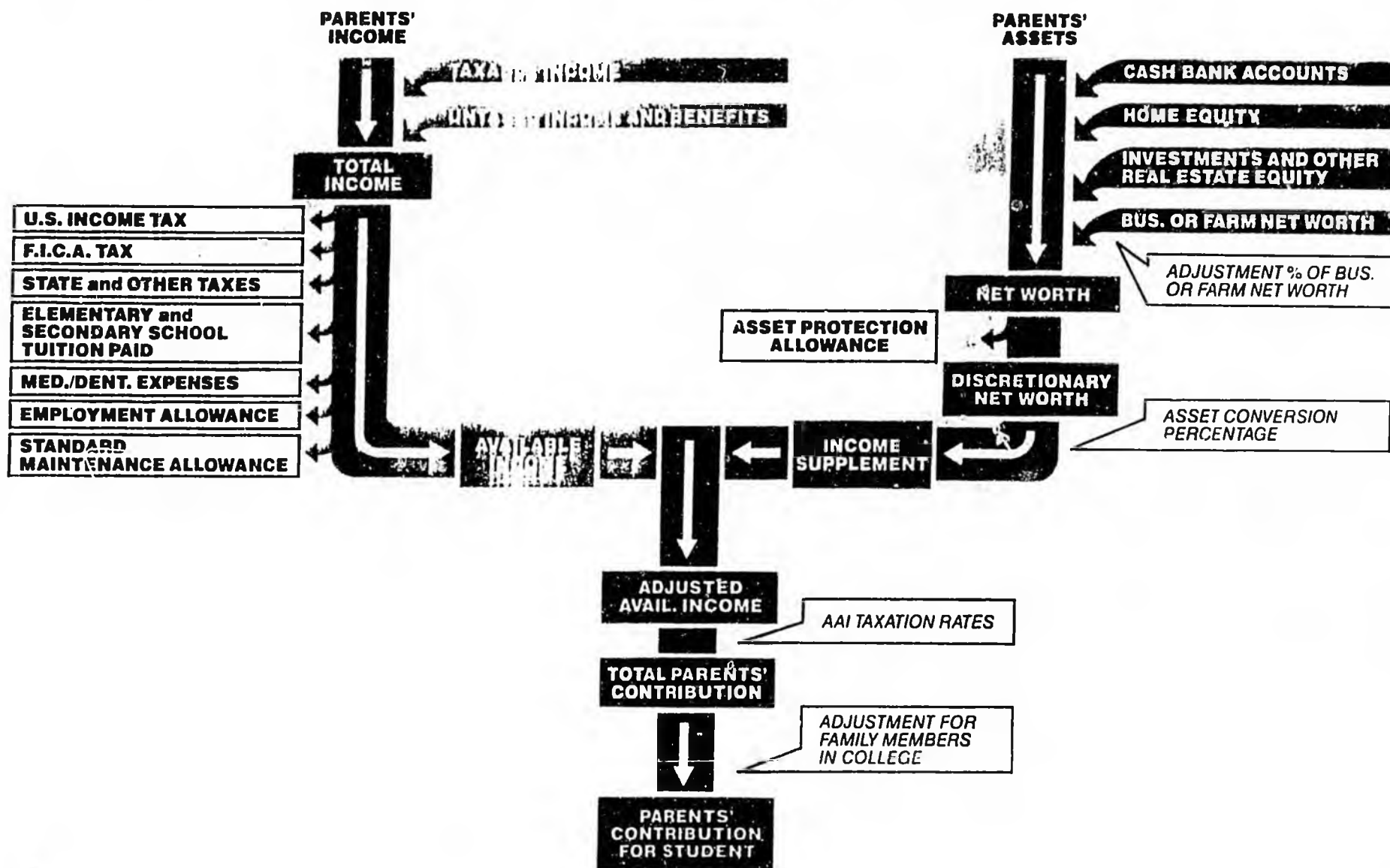
# Dependent Students



4.20

① OR \$700 for first year undergraduates/\$900 for all other students, whichever is greater.

# Parents of dependent students



## SPECIAL INSTRUCTIONS/DEFINITIONS

**Dislocated Workers**—To be considered a dislocated worker, you must be currently certified as one by a state agency such as your local employment service or job service. This certification is done in accordance with Title III of the Job Training Partnership Act. A dislocated worker generally means a person who

- has been terminated or laid off or has received a notice of termination or lay-off,
- has been terminated or received a notice of termination as a result of permanent closure of a plant or other facility, or
- was self-employed (including farmers) but is now unemployed because of poor economic conditions in the community or a natural disaster.

**Divorced or Separated Parents**—If you did not live with one parent more than with the other, answer the questions for the parent who provided the most financial support during the last 12 months. If neither parent provided greater financial support during the last 12 months, answer the questions for the parent who provided the greater support during the most recent calendar year. (Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, payment of college costs, etc.)

**Foreign Tax Return**—If you, your spouse, and/or your parents won't be filing a U.S. income tax return (e.g., Puerto Rican tax filers) in 1988, follow the instructions below:

- in questions 20 and/or 67, check the box: "from a completed IRS Form 1040" if a foreign tax return has been filed, or "estimated. Will file IRS Form 1040" if a foreign tax return will be filed.
- use the information from the tax return to fill out this form, and
- convert all figures to U.S. dollars, using the exchange rate in effect today.

**Legal Guardian**—A legal guardian is a person whom a court has:

- appointed to be your legal guardian, and this legal relationship will continue after June 30, 1990, and
- directed to support you with his or her own financial resources.

**Native Americans**—If you are a Native American, report the amount of income and assets over \$2,000 per individual payment that you, your spouse, and/or your parents received in 1988 from the Per Capita Act or the Distribution of Judgment Funds Act. If \$2,000 or less per individual payment was received from either of these Acts, don't report it. Don't report funds received as an award under the Alaska Native Claims Settlement Act or the Maine Indian Claims Settlement Act.

**Other Real Estate and Investments**—Other real estate includes rental property, land, and second or summer homes. Investments include trust funds, money market funds, mutual funds, certificates of deposit, bonds, other securities, installment and land sale contracts (including mortgages held), commodities, precious and strategic metals, etc.

**Student Financial Aid Recipients**—When figuring your, your spouse's, and/or your parents' income and taxes for questions 22, 23, 25-27, 38-42, and 43-46 (students) and questions 69, 70, 72-74, and 77-81 (parents), don't include income or taxes paid on income from any student financial aid. In the case of employment earnings, don't include earnings from the College Work-Study Program and earnings from any other work program that you, your spouse, and/or your parents received based on your, your spouse's, and/or your parents' financial aid administrator's determination of financial need. If you, your spouse, and/or your parents had a job under a cooperative education program, and you, your spouse, and/or your parents got it based on the school's determination of your, your spouse's, and/or your parents' financial need, don't include earnings from that job. If amounts that you copy from a U.S. income tax return include income or taxes paid on income from a need-based student financial aid program, subtract them from amounts on your, your spouse's, and/or your parents' tax return when figuring the income and taxes for these questions.

## ADDITIONAL INFORMATION ON FEDERAL STUDENT AID PROGRAMS

### Where can I get additional information?

Write to Federal Student Aid Programs, Department L-10, Pueblo, CO 81009, and ask for a copy of *The Student Guide: Five Federal Financial Aid Programs, 1989-90*.

### How do I get aid from these federal student financial aid programs?

Fill out the FAF, check "Yes" to question 99, and send it to the CSS with the correct fee. Your form must be received by May 1, 1990, but not before January 1, 1989. The sooner you send it in, the better. The CSS will send your information to the U.S. Department of Education (U.S.E.D.).

Within four to six weeks after you mail in this form, the U.S.E.D. will send you a *Student Aid Report* (SAR). On the SAR will be either a request for further information or a number called a *Student Aid Index* (SAI) and a Family Contribution (FC). A formula established by law is used to figure these numbers. The SAI helps decide whether you can get a Pell Grant and, if so, how much.

If you don't get a SAR within four to six weeks, or if you need another copy of your SAR, write to: Federal Student Aid Programs, P.O. Box 4108, Iowa City, IA 52244. Give your name, address, social security number, and date of birth, and ask for a copy of your 1989-90 SAR. If your address has changed since you sent in your FAF, be sure to give your old and new addresses. Be sure to sign your letter.

### What is my Family Contribution (FC)?

The FC is a number that helps your financial aid administrator determine if you are able to get one of the several available forms of assistance. These include GSL, SEOG, CWS, and Perkins Loan. Your school will use this number to determine the amount of your grant, loan, or work-study award.

### What if my situation changes?

Questions 53, 54-55 (purple area), and 56-58 (gray area) ask you to make projections for the coming year. If your answers to these questions change, wait until you receive your SAR and then see your financial aid administrator.

The income and expense information that you give must be accurate and must match what is or will be on your 1988 income tax forms. However, if your financial situation has recently changed, contact your financial aid administrator.

### Information on the Privacy Act and Use of Your Social Security Number

The Privacy Act of 1974 requires that each Federal agency that asks for your social security number or other information must tell you the following:

- its legal right to ask for the information and whether the law says you must give it
- what purpose the agency has in asking for it and how it will be used
- what could happen if you do not give it

You must give your social security number to apply for federal student aid.

The U.S. Department of Education's legal right under the Title IV programs to require that you provide us with your social security number is based on Section 484(a)(4) of the Higher Education Act of 1965 as amended. The social security number is used under the Pell Grant, Supplemental Educational Opportunity Grant, and College Work-Study programs in recording information about your college attendance and progress and in making sure you have received your money. The social security number is used under the Guaranteed Student Loan and Perkins Loan programs to identify the applicant, to determine program eligibility and benefits, and to permit servicing and collecting of the loan.

The authority to request all other information is based on Sections 411a, 411b, 411c, 411d, 411f, 474, 475, 476, 477, 479, and 480 of the Higher Education Act of 1965, as amended. This information is used to determine the amount of federal student aid for which you may be qualified.

The information you supplied may be disclosed to third parties that the Department has authorized to assist in administering federal student aid programs. This may be accomplished through computer matching programs.

We will provide your name, address, social security number, date of birth, student aid indices, student status, year in college, and state of legal residence to the first college that you list in question 97 (or its representative), even if you check "No" in question 100b. This information will also go to the state scholarship agency in your state of legal residence to help coordinate state financial aid programs with federal student aid programs. Also, we may send information to members of Congress if you ask them to help you with federal student aid questions. If your parents or your spouse provided information on the form they may also request to see all the information on the application. If the Department or an employee of the Department is involved in litigation, we may send information to the Department of Justice if disclosure is related to financial aid and certain other conditions are met. We may also use the information for any purpose that is a "routine use" listed in Appendix B Part 5b of Title 34 of the Code of Federal Regulations (CFR).

If you are applying for federal student aid under all five programs, you must fill in everything on the form except questions 5, 6, 7b, 10, 11, 13, 14, 16, 17, 24, 37, 43-46, 58-61, 71, 88-89, and 100. If you skip question 100, it will be counted as "No."

### Special note about the above statement:

The above information tells you that, in some cases, you can skip certain questions on the FAF. However, you should be aware that if you want colleges and programs to get information from your FAF, you must complete questions 97 and 98.

Although the information you give on the FAF is confidential, if a subpoena is received that requests your FAF information, the information will be provided.

"Campus housing" if you will live in housing controlled by the college you will attend. Answer "Off-campus housing" if you will not be living with your parents, in campus housing, or with relatives (other than a spouse or children) while attending college. Answer "With relatives" if you will live with relatives other than your parents, spouse or children.

- 98.** Check the box that tells how many colleges and programs are listed in question 97. Make out your check or money order for the correct fee to the College Scholarship Service. If you send a check that the bank won't accept, you will be charged an additional \$5.00 fee. Checks must not be written on foreign banks; students outside the U.S. (except for Canada and U.S. possessions) should use an international money order. Send the fee with your FAF to the CSS. (Don't staple your check or money order to your FAF.) The FAF will be returned to you if no fee is enclosed.
- 99.** Check "Yes" if you want the CSS to send information from your FAF to the U.S. Department of Education so that you can be considered for a Pell Grant and other federal student financial aid. Check "No" if you don't want to be considered for such aid. If you leave the answer to this question blank, it will be counted as "No."
- 100.** If you check "Yes" to a and/or b, the U.S. Department of Education may send information from this form to (a) the state financial aid agency in your state and/or (b) the first college (or its representative) in question 97. Check "No" if you don't want your information sent.

We will provide your name, address, social security number, date of birth, student aid indices, student status, year in college, and state of legal residence to the first college that you listed in question 97 (or its representative), even if you check "No" to question 100b. This information will also go to the state scholarship agency in your state of legal residence to help coordinate state financial aid programs with federal student aid programs, even if you check "No" to question 100a. However, no additional information such as income information will be sent if you check "No" to question 100a or 100b.

All state agencies and most colleges that use the FAF require that you have a CSS analysis of your information sent to them. Answering "Yes" to 100a and 100b will not, in most cases, meet agency and college application requirements. Normally, you must also ask that the CSS analysis be sent to the state agency and colleges.

- 101. Selective Service registration**
- In order to receive Federal student aid, you must be registered with Selective Service if you are a male who is at least 18 years old and born after December 31, 1959.
- Check the box only if you:
- are 18 through 25 years of age, and
  - have not yet registered with Selective Service, and
  - give Selective Service permission to register you.
- If you believe that you are not required to be registered, call the Selective Service at 1-800-621-5388 for information regarding exemptions.

**CERTIFICATION:** You must sign this form. If you are married, your spouse must sign this form. If you filled in the purple areas, at least one of your parents must also sign this form. Everyone signing this form is certifying that all the information on the form is correct and that everyone is willing to give documents (such documents may include U.S., state, or local income tax returns) to prove that the information is correct.

Don't complete, sign, or date the form before January 1, 1989.

Double-check your FAF to make sure it is complete and accurate. Make a copy of the completed FAF for your records. Send the original form to CSS. Don't send a photocopy. Photocopies can't be processed and will be returned. Keep this booklet handy. You will need it later.

**Where to Send the FAF**

Special state versions of the FAF have the mailing address on page 1. If there is no unique mailing address use the address given below:

If you live in:		If you live in:	
Alabama.....AL	New Hampshire...NH	Alaska.....AK	Missouri.....MO
Canada.....CN	New Jersey.....NJ	Amer. Samoa...AS	Montana.....MT
Connecticut...CT	New York.....NY	Arizona.....AZ	Nebraska.....NE
Delaware.....DE	North Carolina...NC	Arkansas.....AR	Nevada.....NV
District of Columbia...DC	Ohio.....OH	California.....CA	New Mexico.....NM
Florida.....FL	Pennsylvania...PA	Colorado.....CO	North Dakota...ND
Georgia.....GA	Puerto Rico.....PR	Federated States of Micronesia...FM	Northern Mariana Is....MP
Indiana.....IN	Rhode Island....RI	Guam.....GU	Oklahoma.....OK
Kentucky.....KY	South Carolina...SC	Hawaii.....HI	Oregon.....OR
Louisiana.....LA	Tennessee.....TN	Idaho.....ID	Palestine.....PW
Maine.....ME	Vermont.....VT	Illinois.....IL	South Dakota...SD
Maryland.....MD	Virgin Is.....VI	Iowa.....IA	Texas.....TX
Massachusetts...MA	Virginia.....VA	Kansas.....KS	Utah.....UT
Michigan.....MI	West Virginia...WV	Marshall Islands..MH	Washington.....WA
Mississippi.....MS	Wisconsin.....WI	Mexico.....MX	Wyoming.....WY
		Minnesota.....MN	

send your filled-out FAF to:  
College Scholarship Service  
P.O. Box 8200  
Princeton, NJ 08541

send your filled-out FAF to:  
College Scholarship Service  
Box 2437D  
Oakland, CA 94623

If you live somewhere other than the places listed above, send your filled-out FAF to the CSS office in Princeton, NJ.

**WORKSHEET I**

Worksheet for question 22

Wages, salaries, tips, etc.	\$	00
Interest income	-	00
Dividend income	-	00
Other taxable income (alimony received, business and farm income, capital gains—see instructions for question 22, pensions, annuities, rents, unemployment compensation, social security, railroad retirement, and all other taxable income)	-	00
<b>Add all the numbers in the column above.</b>	<b>=</b>	<b>00</b>
Subtract IRS allowable adjustments to income (payments to IRA and Keogh plans, interest penalty for early withdrawal of savings, alimony paid)	-	00
<b>This is your answer for question 22. TOTAL</b>	<b>\$</b>	<b>00</b>

**WORKSHEET II**

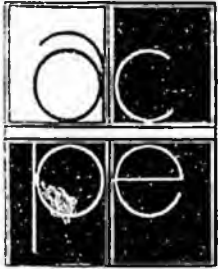
Untaxed Income and Benefits Worksheet

	Question 27d Student & Spouse	Question 74d Parents
<b>Amounts from IRS tax forms</b>		
Credit for federal tax on special fuels from Form 1040, line 59	\$ 00	\$ 00
Foreign income exclusion from Form 2555, line 39	+ 00	+ 00
Deductible IRA/Keogh payments from Form 1040, lines 25a, 25b, and 27 or from Form 1040A, line 12c	+ 00	+ 00
Earned income credits from Form 1040, line 56, or 1040A, line 23b	+ 00	+ 00
Untaxed portions of pensions from Form 1040, line 16a minus 16b, and line 17a minus 17b (excluding "rollovers")	+ 00	+ 00
Tax-exempt interest income from Form 1040, line 8b, or 1040A, line 8b	+ 00	+ 00
<b>Other Untaxed Income</b>		
Payments to tax-deferred pension and savings plans (paid directly or withheld from earnings) include 401(k) and 403(b) plans.	+ 00	+ 00
Other welfare benefits (except AFDC/ADC)	+ 00	+ 00
Veterans noneducational benefits such as Death Pension and Dependency and Indemnity Compensation (DIC).	+ 00	+ 00
Cash support or any money paid on your behalf	+ 00	XXXXXXXXXX
Housing, food, and other living allowances (excluding rent subsidies for low-income housing) paid to members of the military, clergy, and others. Include cash payments and cash value of benefits.	+ 00	+ 00
Workers Compensation	+ 00	+ 00
Any other untaxed income and benefits such as Black Lung Benefits, Refugee Assistance, untaxed portions of railroad retirement benefits, Job Training Partnership Act noneducational benefits, etc.	+ 00	+ 00
<b>This is your answer for question 27d or 74d. TOTAL</b>	<b>\$ 00</b>	<b>+ 00</b>

**Don't include:**

- Social security benefits
- Any income reported elsewhere on the form
- Money from student financial aid
- Veterans benefits for education (GI Bill, Dependents Educational Assistance Program, VA Contributory Benefits, or VA Vocational Rehabilitation Program benefits)
- Gifts and support, other than money, received from friends or relatives
- Food stamps
- Money paid into "rollover" pensions

# APPLICATION FOR AN ALASKA STATE EDUCATIONAL INCENTIVE GRANT 1989-90



ALASKA SEIG PROGRAM  
Box FP, 400 Willoughby Avenue  
Juneau, Alaska 99811  
(907) 465-2854

*PLEASE READ CAREFULLY BEFORE COMPLETING THE SEIG APPLICATION ON THE REVERSE SIDE.*

## GENERAL INFORMATION.

To be eligible for a State Educational Incentive Grant a student must:

1. be a resident of Alaska for at least two years prior to SEIG application (a resident being a person who, except for brief intervals, military service, attendance at an educational or training institution, or for absences for good cause shown, has resided in Alaska and who has maintained his/her domicile in Alaska for at least two years immediately prior to the date of submission of this application for a grant; domicile is the true and permanent home of a person from which he/she has no present intention of moving and to which he/she intends to return whenever he/she is away);
2. be enrolled, or eligible for admission, as a full-time student in a first undergraduate degree or comparable certificate program; (full-time means for a collegiate program the equivalent of a minimum of 12 semester hours or 12 quarter hours per academic term, and for a voc-tech program a minimum of 30 clock hours per week);
3. attend a school which is accredited by a national or regional accrediting association;
4. if enrolled, be maintaining satisfactory academic progress in a course of study, according to the standards or practices of the institution in which you are enrolled;
5. not owe a refund on a grant previously received under the Pell Grant, Supplemental Educational Opportunity Grant, or the State Educational Incentive Grant Program;
6. not be in default on a loan made, insured, or guaranteed under the National Direct Student Loan Act or Guaranteed Student Loan Program for attendance at the institution in which you are or will be enrolled;
7. be able to establish substantial financial need; and
8. have submitted or plan to submit a 1989-90 Financial Aid Form (FAF) to the College Scholarship Service and request a copy of the results be sent to the Commission. (See Item No. 31 on the application.)

A 1989-90 Financial Aid Form (FAF) must be submitted to the College Scholarship Service with a request for a copy of the FAF Needs Analysis Report (Item No. 97) to be sent to the Alaska Commission on Postsecondary Education (Code No. 0276). Place Code No. 0276 on Item 97 of the FAF form. If an FAF has already been filed, request that a copy of the FAF Needs Analysis Report be sent to the Commission (Code No. 0276). Completion of the 1989-90 FAF Supplementals is not required for the SEIG Program. The College Scholarship Service will take from 4 to 6 weeks to process your FAF. No grant application will be processed until a 1989-90 FAF Needs Analysis Report has been received by the Alaska Commission on Postsecondary Education. The report must be received by the deadline specified below.

Grant awards will range from a minimum of \$100 to a maximum of \$1,500, depending upon financial need. The disbursement schedule will be determined by the school calendar and terms attended. Disbursements will not be made for the summer term.

The grant office must be notified in writing if there is:

1. a change in the school attended for all or any portion of the period for which the grant is awarded;
2. a change in the period of attendance for which the borrower originally applied and/or was awarded a grant; or
3. a change in the expenses or funds from other sources.

## APPLICATION DEADLINE

The application deadline is May 31. The SEIG application and the FAF Needs Analysis Report must be postmarked by May 31. Applications received after May 31 will not be processed.

All items on the SEIG application must be completed (except item 14) or the application will be returned. No priority will be assigned until a complete application is received.

Mail the completed application to SEIG Program, Alaska Commission on Postsecondary Education, Box FP, Juneau, Alaska 99811

**1989-90  
ALASKA STATE EDUCATIONAL INCENTIVE GRANT PROGRAM**

Application is for attendance between September 1, 1988 and August 31, 1990 or in the case of vocational students, for attendance between July 1, 1989 and June 30, 1990.

**SEIG applications and FAF Needs Analysis Reports must be postmarked by May 31, 1989.**

Last Name		First Name		Middle Name		2. Sex <input type="checkbox"/> Female <input type="checkbox"/> Male		3. Social Security Number			
Permanent Mailing Address (if not in Alaska, attach an explanation.)					City or Town		State		Zip Code		
Current Mailing Address					City or Town		State		Zip Code		
Can be reached at current address until:											
5. Permanent Home Telephone			Current Home Telephone			7. Date of Birth Mo. ___ Day ___ Year ___		8. Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married		9. Permanent Resident of Alaska since Mo. ___ Year ___	
10. Enter the total number and ages of your dependents: (Do not count yourself) Number ___ Ages: _____					11. Are you a U.S. citizen or National? <input type="checkbox"/> Yes <input type="checkbox"/> No Registered Alien No. _____			12. Are you: <input type="checkbox"/> Dependent <input type="checkbox"/> Independent			
13. Name of Educational Institution for Grant Period						14. Commission Use Only FICE _____ School Type: 1, 2, 3, 4, 5					
Address of Educational Institution					City or Town		State		Zip Code		
15. Type of tuition you will pay for grant period: <input type="checkbox"/> Resident <input type="checkbox"/> Non-Resident <input type="checkbox"/> No Differential					16. Dates of attendance for which grant is requested: From: Mo. ___ Day ___ Yr. ___ To: Mo. ___ Day ___ Yr. ___						
17. Check each term you will attend during period for which grant applies: Quarters: <input type="checkbox"/> Fall 89 <input type="checkbox"/> Winter 90 <input type="checkbox"/> Spring 90 <input type="checkbox"/> Summer 90 Semesters: <input type="checkbox"/> Fall 89 <input type="checkbox"/> Spring 90 <input type="checkbox"/> Summer 90 <input type="checkbox"/> OR Vocational					18. Specify number of each credit hours you will be enrolled for during each term: ___ Fall ___ Winter ___ Spring ___ Summer Voc-Tech Students specify # of clock hours per week: _____						
19. Expected Degree: <input type="checkbox"/> Associate <input type="checkbox"/> Bachelor's  <input type="checkbox"/> Diploma <input type="checkbox"/> Certificate			20. Specify Class Standing: <input type="checkbox"/> Freshman <input type="checkbox"/> Junior  <input type="checkbox"/> Sophomore <input type="checkbox"/> Senior			21. Major Course of Study. Specify: _____					
23. Are you in default on an Alaska State Student Loan? <input type="checkbox"/> Yes <input type="checkbox"/> No			24. Do you owe a refund on a grant previously received under the Pell Grant, Supplemental Educational Opportunity Grant, or the State Educational Incentive Grant Program? <input type="checkbox"/> Yes <input type="checkbox"/> No			25. Are you in default on a loan made, insured or guaranteed under the National Direct Student Loan Act or Guaranteed Student Loan Program for attendance at the institution in which you are or will be enrolled? <input type="checkbox"/> Yes <input type="checkbox"/> No					
26. List any prior degrees, certificates, or licenses and dates received: (if none, enter 'none.')											

27. College Expenses:		Com. Use	28. Financial aid & other sources for period:		Com. Use	29. While in school, will you live (check one):	
Tuition Fees	\$		PELL Grant	\$		<input type="checkbox"/> With Relatives	
Room & Board	\$		Alaska Student Loan	\$		<input type="checkbox"/> On Campus	
Books & Supplies	\$		WICHE	\$		<input type="checkbox"/> Off Campus	
Transportation	\$		Other Educ. Loans	\$		30. Do you have a 1988-89 grant under this program? <input type="checkbox"/> Yes <input type="checkbox"/> No.	
Personal	\$		Other Scholar. & Grants	\$		31. Did you submit the Financial Aid Form (FAF) to CSS? <input type="checkbox"/> Yes Date _____	
Miscellaneous	\$		VA Benefits	\$		<input type="checkbox"/> No. See shaded box and #8 on reverse side.	
			Other (Specify):	\$			
Total:	\$		Total:	\$			
32. Have you applied for a 1988-89 Alaska Student Loan? <input type="checkbox"/> Yes Date: _____ <input type="checkbox"/> No							
33. Are you attending school under the Western Undergraduate Exchange (WUE) Program? <input type="checkbox"/> Yes <input type="checkbox"/> No							
34. Will you be enrolled as a full-time student in good standing during the period for which this grant is requested? <input type="checkbox"/> Yes <input type="checkbox"/> No							

**Warning: The assistance applied for herein may be provided in part by the United States and the State of Alaska. Any person who knowingly makes a false or misleading statement on this form shall be subject to prosecution under provision of U.S. Criminal Code and Alaska Statute.**

I certify that each of the foregoing statements is true and complete to the best of my knowledge and belief. I further certify that any funds received under the Alaska State Educational Incentive Grant Program will be used solely for expenses related to my attendance at the educational institution listed on this application.

I authorize the educational institution to release that information contained in my educational records that may be required by the Alaska Commission on Postsecondary Education in determining my eligibility for an Alaska State Educational Incentive Grant.

35. Signed: Signature of Student Borrower (in ink):		Date
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**FOR SEIG OFFICE USE ONLY**

Application Incomplete: (Items)	Application Denied. Reasons:	Processed:
		Expenses _____ Expenses _____
		Sources _____ Sources _____
		Date _____ Date _____

Mail the completed application to SEIG Program, Alaska Commission on Postsecondary Education, Box FP, Juneau, Alaska 99811.

Table 8b lists the awards for in-state and out-of-state attendance and an institutional listing of the in-state awards. The percentage of students receiving grants to attend in-state rose to 64 percent in 1988-89 versus 61 percent the previous year.

Table 8b

DISTRIBUTION OF STUDENTS RECEIVING STATE EDUCATIONAL INCENTIVE GRANTS 1981-82 through 1988-89								
Institution	Award Totals							
	81-82	82-83	83-84	84-85	85-86	86-87	87-88	88-89
U of Alaska Anchorage	\$55,750	\$41,500	\$25,500	\$39,750	\$39,750	\$19,500	\$25,500	\$57,875
U of Alaska Fairbanks	38,250	27,000	25,500	24,750	42,750	58,500	49,750	41,300
U of Alaska Southeast	3,000	7,500	3,000	3,000	3,750	3,000	12,000	10,500
Anchorage Com. College	22,744	34,000	25,500	21,750	15,000	33,000	14,250	0
Islands Campus	0	0	4,500	0	4,500	0	0	0
Kenai Peninsula College	6,000	14,250	1,500	8,250	7,500	12,000	3,000	1,500
Ketchikan Campus	0	0	3,000	3,000	2,250	7,500	0	1,500
Kuskokwim Campus	0	1,500	0	0	0	0	0	750
Matanuska-Susitna College	1,500	4,500	3,000	1,500	0	3,000	9,000	13,500
Prince William Sound Community College	0	0	1,500	3,000	1,500	0	0	0
Tok Rural Center/ Interior Campus	0	0	0	0	0	1,500	0	0
Alaska Pacific University	0	750	0	7,500	7,500	10,500	15,750	10,500
Sheldon Jackson College	9,750	14,250	6,000	25,500	12,000	7,500	16,500	11,250
Alaska Business College	0	1,500	1,500	3,000	4,500	3,000	0	1,500
<b>Total In-State</b>	<b>\$136,994</b>	<b>\$146,750</b>	<b>\$102,000</b>	<b>\$141,000</b>	<b>\$141,000</b>	<b>\$159,000</b>	<b>\$145,750</b>	<b>\$150,175</b>
<b>Total Out-of-State</b>	<b>\$102,030</b>	<b>\$70,500</b>	<b>\$87,000</b>	<b>\$99,500</b>	<b>\$98,750</b>	<b>\$70,500</b>	<b>\$94,250</b>	<b>\$83,750</b>
<b>TOTAL</b>	<b>\$239,024</b>	<b>\$217,250</b>	<b>\$189,000</b>	<b>\$240,500</b>	<b>\$239,750</b>	<b>\$229,500</b>	<b>\$240,000</b>	<b>\$233,925</b>

About one-third of all SEIG recipients come from home communities other than Anchorage or Fairbanks. Recipient income levels average about \$2,000 per year. Because federal dollars are expected to decline, an increase in state appropriations to a greater than dollar for dollar match would be necessary to more adequately respond to applicant demand for Alaska's only need-based grant program.

Student Financial Aid Programs  
1988 - 89 Annual Report

State Educational  
Incentive Grant  
(SEIG) Program

The State Educational Incentive Grant (SEIG) Program provides need-based grants to eligible Alaskans enrolled in undergraduate programs. Grant awards range from a minimum of \$100 to a maximum of \$1,500 each, depending upon demonstrated need. One-half of each grant is federally funded and one-half is provided by the State. Grants are awarded to eligible applicants in order of greatest financial need as measured by a standard needs analysis.

Participation Rates

1988-89 was the eleventh year of operation of the SEIG Program in Alaska. Approximately 700 Alaskans submitted complete applications for grant funds in 1988-89, but because of fund limitations, only 167 grants were awarded, as shown in Table 8a.

Table 8a

DISTRIBUTION OF STUDENTS RECEIVING STATE EDUCATIONAL INCENTIVE GRANTS 1981-82 through 1988-89								
Institution	Number of Grants							
	81-82	82-83	83-84	84-85	85-86	86-87	87-88	88-89
U of Alaska Anchorage	43	29	17	28	31	13	18	42
U of Alaska Fairbanks	26	20	17	17	33	39	37	30
U of Alaska Southeast	2	6	2	2	3	2	8	7
Anchorage Com. College	18	23	17	17	13	22	12	0
Islands Campus	0	0	3	0	3	0	0	0
Kenai Peninsula College	5	10	1	6	6	8	2	1
Ketchikan Campus	0	0	2	2	2	5	0	1
Kuskokwim Campus	0	1	0	0	0	0	0	1
Matanuska-Susitna College	1	3	2	1	0	2	6	10
Prince William Sound Community College	0	0	1	2	1	0	0	0
Tok Rural Center/ Interior Campus	0	0	0	0	0	1	0	0
Alaska Pacific University	0	1	0	5	6	7	11	7
Sheldon Jackson College	6	11	4	18	8	5	13	8
Alaska Business College	0	1	1	2	3	2	0	1
<b>Total In-State</b>	<b>101</b>	<b>105</b>	<b>68</b>	<b>100</b>	<b>109</b>	<b>106</b>	<b>107</b>	<b>108</b>
<b>Total Out-of-State</b>	<b>73</b>	<b>51</b>	<b>58</b>	<b>68</b>	<b>67</b>	<b>47</b>	<b>69</b>	<b>59</b>
<b>TOTAL</b>	<b>174</b>	<b>156</b>	<b>126</b>	<b>168</b>	<b>176</b>	<b>153</b>	<b>176</b>	<b>167</b>

## 1989-90 GRANT APPLICANT PROFILES

This year's grant awards could be described most typically as providing non-loan aid to members of low income Alaskan families to whom the high cost of education might otherwise prove insurmountable.

As noted in Table 1A, 154 awards have been made, 118 of which were to independent students. All 118 are heads of households and nearly half (53) are single parents. They average 3.2 dependents each. Similarly, the 36 dependent students receiving grant aid are from families ranging from 3 to 8 members with an average size of 4.

Family size is an important consideration when looking at the annual family income levels in Table 2. What could be an adequate income for a couple or single parent with one dependent would be subsistence income for a single parent with four dependents.

The geographic distribution of grant applicants this year was approximately 60% from home communities other than Anchorage, Fairbanks, or Juneau. The breakdown of rural to urban was about 50/50 in actual awarding.

As in past years, the great majority (64.3%) of grant funds are being used for in-state attendance. Attached is a breakdown, by major field, of the degrees being sought.

Tables 1A and 1B also contain a statistical breakdown of information about those students who, although completing the application and submitting the Financial Aid Form (FAF) by the May 31 deadline, were not awarded grants due to limited funding. This data is separated into two sets; non-grant recipients who have received Fall 1989 Alaska Student Loan disbursements (this data is further broken down into "dependent" and "independent" subsets) and non-grant recipients without loans who are presumed to have not enrolled in school.

Looking first at those attending with the loan, the most striking statistic is the higher average income of these students and/or their families. Since this average income is still only \$12,361, however, it is doubtful that these students are meeting their educational costs without some degree of difficulty given the average cost of education at \$10,331.

Also worth noting is that an even higher percentage of these students are attending in-state (72.6%), perhaps as a cost containment measure. This is born out in the "independent" in-state attendance rate of 89.6%. It is the dependent

students, over half of which are freshman, who venture out of Alaska with the student loan, family support, and perhaps a limited awareness of the additional financial burden of out-of-state attendance.

Table 2 provides data which suggests another means for independent students to afford full-time attendance. Nearly 60% have an annual family income of less than \$10,000, keeping them in the running for other need-based aid programs. Fifty-three percent of the dependents, on the other hand, have family incomes of \$10,000 or more while almost another 30% have an income of less than \$2,000 per year. This swing from one side of the financial spectrum to the other is consistent with the premise that low end applicants have recourse to other aid programs while high end students can combine some personal income with one or more loan sources.

When considering student attendance rates it is prudent to note that their personal resources, while adequate to fund the initial year of study, may rapidly diminish with continued full-time attendance.

The last group identified in Tables 1A and 1B are those whom we can only assume did not attend. Their average income level is the lowest and yet they had not received Alaska Student Loan funds as late as mid-October and were not awarded SEIG funds. Without tracking these applicants further it can only be speculated as to why 45% of the remaining applicant pool seems to have discarded full-time education as a viable option. No doubt there are a number of contributing factors.

Nearly 45% of these applicants identified themselves as freshmen. With the average annual cost of education at \$10,331, the need to finance two to four years of study with a combination of loans could be imposing. Nearly 40% are heads of households with an average of 2 dependents per family. This must also be a factor when deciding what constitutes a manageable student financial aid debt. Simply put, they may feel that they cannot afford a loan debt that could easily exceed \$22,000 at the end of four years in addition to the ongoing cost of maintaining their families.

SEIG RECIPIENT MAJOR FIELDS

BUSINESS/ECONOMICS (40)

Accounting  
 Business Administration  
 Economics  
 Organizational Administration  
 Political Communication  
 Political Science  
 Tourism/Travel

SCIENCE/MATHEMATICS (15)

Biology  
 Chemistry  
 Computer Science  
 Electronics  
 Mathematics  
 Natural Sciences  
 Telecommunications

EDUCATION/HUMANITIES (39)

Elementary Education  
 Languages  
 Liberal Arts  
 Secondary Education

ENGINEERING (7)

Aerospace Engineering  
 Chemical Engineering  
 Civil Engineering  
 Electrical Engineering

HEALTH PROFESSIONS (22)

Health/Nutrition  
 Nursing  
 Occupational Therapy  
 Physician's Assistant  
 Pre-Dental  
 Pre-Medical  
 Pre-Physical Therapy

AGRICULTURE/NATURAL RESOURCES (6)

Agriculture  
 Environmental Studies  
 Horticulture  
 Natural Resources  
 Rural Development  
 Water/Waste Technology

SOCIAL SCIENCE/PSYCHOLOGY (17)

Early Childhood Development  
 Human Resource Development  
 Psychology  
 Religion  
 Social Work

ARCHITECTURE (1)

MISCELLANEOUS (7)

Air Traffic Control  
 Airframe and Powerplant  
 Auto Mechanics  
 Diesel Technology

DEGREE SOUGHT	#	%
Bachelor's	122	79.2
Associate	25	16.2
Certificate	<u>7</u>	<u>4.6</u>
TOTAL	154	100.0

STUDENT LEVEL	#	%
Freshman	51	33.1
Sophomore	44	28.6
Junior	34	22.1
Senior	<u>25</u>	<u>16.2</u>
TOTAL	154	100.0

TABLE 1A

	Total #	Average Age	Average Income	Marital Status			Females/Males		Dep./Indep.	
				Single	Married	Separated				
All Applicants (%)	670	27.5	10,862	492 (73.0)	147 (22.0)	31 (5.0)	424 (63.3)	246 (36.7)	202 (30.2)	468 (69.8)
SEIG Recipients (%)	154 (23.0)	28	10,628	81 (52.6)	65 (47.2)	8 (5.2)	101 (65.6)	53 (34.4)	36 (23.4)	118 (76.6)
Total Apps. Pending w/o Grants (%)	516 (77.0)	27.5	11,096	411 (80.0)	82 (16.0)	23 (4.0)	323 (62.6)	193 (37.4)	166 (32.2)	350 (67.8)
Pending Apps. w/ASL Monies w/o Grants (%)	281 (54.0)	28	12,361	223 (79.4)	47 (16.7)	11 (3.9)	169 (60.1)	112 (39.9)	89 (31.7)	192 (68.3)
Independents w/ASL (%)	192 (68.0)	32	11,799	134	47	11	109 (56.8)	83 (43.2)	--	--
Dependents w/ASL (%)	89 (32.0)	20	12,828	89 (100.0)	--	--	60 (67.4)	29 (32.6)	--	--
Pending Apps. w/o ASL Monies Presumed Not Attending (%)	235 (46.0)	27	9,831	188 (80.0)	35 (14.9)	12 (5.1)	153 (65.1)	82 (34.9)	77 (32.8)	158 (67.2)

	Attending In-State	Attending Out-of-State	Degree Sought			Student Level*				School Type**				
			Assoc.	Bach.	Cert.	(1)	(2)	(3)	(4)	(1)	(2)	(3)	(4)	(5)
All Applicants (%)	486 (72.5)	184 (27.5)	127 (19.0)	521 (78.0)	22 (3.0)	250 (39.0)	181 (27.0)	140 (21.0)	93 (14.0)	54 (8.0)	481 (72.0)	2 (0)	115 (17.0)	18 (3.0)
SEIG Recipients (%)	99 (64.3)	55 (35.7)	25 (16.2)	122 (79.2)	7 (4.6)	51 (33.1)	44 (28.6)	34 (22.1)	25 (16.2)	13 (8.0)	86 (56.0)	--	49 (32.0)	6 (4.0)
Total Apps. Pending w/o Grants (%)	387 (75.0)	129 (25.0)	102 (20.0)	399 (77.0)	15 (3.0)	205 (40.0)	137 (27.0)	106 (21.0)	68 (13.0)	41 (7.9)	395 (76.6)	2 (.4)	66 (12.8)	12 (23)
Pending Apps. w/ASL Monies w/o Grants (%)	204 (72.6)	77 (27.4)	49 (17.4)	226 (80.4)	6 (2.2)	100 (35.6)	75 (26.7)	66 (23.5)	40 (14.2)	19 (6.8)	222 (79.0)	--	31 (11.0)	9 (3.2)
Independents w/ASL (%)	172 (89.6)	20 (10.4)	42 (21.9)	146 (76.0)	4 (2.1)	45 (23.4)	55 (28.6)	54 (28.2)	38 (19.8)	14 (7.3)	162 (84.4)	--	10 (5.2)	6 (3.1)
Dependents w/ASL (%)	32 (36.0)	57 (64.0)	7 (7.9)	80 (89.9)	2 (2.2)	55 (61.8)	20 (22.5)	12 (13.5)	2 (2.2)	5 (5.6)	60 (67.4)	--	21 (23.6)	3 (3.4)
Pending Apps. w/o ASL Monies Presumed Not Attending (%)	182 (77.4)	53 (22.6)	53 (22.6)	173 (73.6)	9 (3.8)	105 (44.7)	62 (26.4)	40 (17.0)	28 (11.9)	22 (9.4)	173 (73.6)	2 (.9)	35 (14.9)	3 (1.2)

\* (1) Freshman  
 (2) Sophomore  
 (3) Junior  
 (4) Senior

\*\* (1) 2 year Public Institution  
 (2) 4 year Public Institution  
 (3) 2 year Private Institution  
 (4) 4 year Private Institution  
 (5) Vocational Institution

TABLE 2

<u>Annual Family Income</u>	<u>1989-90 SEIG Recipients</u>		<u>Non-Recipient Independent Students w/ASL</u>		<u>Non-Recipient Dependent Students w/ASL</u>		<u>Non-Recipient Presumed Not Attending</u>		<u>Total Applicant</u>	<u>Group</u>
	<u>#</u>	<u>%</u>	<u>#</u>	<u>%</u>	<u>#</u>	<u>%</u>	<u>#</u>	<u>%</u>	<u>#</u>	<u>%</u>
Less than \$ 2,000	27	17.5	43	22.4	26	29.2	75	31.9	171	25.5
\$ 2,001 - \$ 4,000	16	10.4	13	6.8	7	7.8	12	5.1	48	7.2
\$ 4,001 - \$10,000	33	21.4	56	29.2	8	9.0	57	24.6	154	23.0
\$10,001 - \$20,000	40	26.0	45	23.4	20	22.5	47	20.0	152	22.7
Over \$20,000	<u>38</u>	<u>24.7</u>	<u>35</u>	<u>18.2</u>	<u>28</u>	<u>31.5</u>	<u>44</u>	<u>18.4</u>	<u>145</u>	<u>21.6</u>
TOTAL	154	100.0	192	100.0	89	100.0	235	100.00	670	100.0