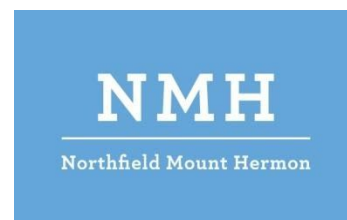


# FINANCIAL AID

*Northfield Mount Hermon School has a century-old tradition of offering educational opportunities to students of varying financial resources. Continuing that commitment is a high priority at NMH Summer Session.*



NMH Summer Session  
summer\_session@nmhschool.org

## Who may apply for financial aid?

Anyone may apply, although the majority of the aid is reserved for US citizens. Financial aid is granted based on demonstrated need as well as a student's academic qualifications.

## How and when do I apply for financial aid?

Applicants must submit all of the following, no later than February 15:

- NMH Summer Session online application
- Two teachers' recommendations (Forms A and B)
- Report card or transcript of grades—must include first-term grades for the 2018-2019 school year
- Application for Financial Aid
- U.S. families: a copy of parents' most recent IRS 1040 forms and W-2 forms and all supporting documentation; if 2018 1040 forms are not yet available, copies of 2017 1040 forms may be submitted—in this case, W-2 forms for both 2017 and 2018 must also be submitted
- International families: a notarized copy of parents' most recent income tax report and an earnings statement from employer

If your child is also applying to Northfield Mount Hermon School's admission office for the academic year and submits all materials to that office by February 15, it is not necessary to complete another set of recommendations, transcripts, and aid forms for our Summer Session. Check the box on page 1 of NMH Summer Session's online application, indicating that your child is also applying to NMH School; the Summer Session office will then obtain copies of your child's teacher recommendations, transcripts, and financial aid information from the academic-year admission office.

If your child's application forms and financial aid materials are correctly and fully completed and meet the February 15 deadline, an admission/financial aid decision will be emailed to you and your child by March 15.

After the February 15 financial aid deadline, the availability of aid cannot be guaranteed, and applications will be considered on the basis of remaining funding.

## How can I avoid errors?

- Be sure to complete all items—**IMPORTANT: DO NOT LEAVE ANY LINES BLANK**—and submit all of the required supporting documentation. If information is not complete, our financial aid committee may be unable to consider your child for aid or may determine an aid grant that does not reflect your family's financial situation.
- If actual current-year figures are not available, give your best estimate. Enter a zero (0) if no other figure applies.
- Explain all unusual circumstances and itemizations in #6.

## How is the family's contribution calculated?

The family's share of the tuition cost is determined through careful consideration of the household's income, expenses, assets, and debts; the number of family members; and the number of children in private schools and colleges.

## How is the financial aid package determined?

The cost of tuition, minus the family's contribution, represents the family's need. NMH Summer Session attempts to meet as much of a family's need as possible. However, our financial aid budget typically does not allow us to meet 100 percent of need for all families.

# APPLICATION FOR FINANCIAL AID



**NMH Summer Session**  
summer\_session@nmhschool.org

**APPLICANT'S NAME** \_\_\_\_\_

**TO PARENTS OR GUARDIANS**

To apply for financial aid, applicants must submit all application forms and financial aid material by February 15. If all materials meet that deadline, an admission/financial aid decision will be emailed by March 15.

**GENERAL**

1. Provide the personal information requested.

	Parent 1 (or guardian)	Parent 2 (or guardian)
Name	_____	_____
Age	_____	_____
Occupation	_____	_____
Employer	_____	_____
Years with company	_____	_____

2. List all dependent children—applicant first—and provide the information for each.

Name	Age	Name of school or college	If child is at private school or college, cost actually paid by family per year
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____

**PARENTS' INCOME AND EXPENSES**

3. List in the appropriate spaces your annual income and expenses.

	Last year	Estimated current year
a. Taxable income before deductions:		
Salaries and wages – parent 1, stepparent 1, guardian 1	_____	_____
Salaries and wages – parent 2, stepparent 2, guardian 2	_____	_____
Dividend and/or interest income	_____	_____
Alimony received	_____	_____
Net profit/loss for business and/or farm (if loss, use parentheses)	_____	_____
Other taxable income (if loss, us parentheses)	_____	_____
b. Untaxed portion of payments to IRA		
_____	_____	_____
c. Keogh plan payments and self-employed SEP deduction		
_____	_____	_____
d. Other IRS-allowable adjustments to taxable income		
_____	_____	_____
e. Nontaxable income:		
Child support received	_____	_____
Social Security benefits	_____	_____
Welfare benefits	_____	_____
Other nontaxable income	_____	_____

- f. Total itemized deductions, from IRS Schedule A \_\_\_\_\_ N/A\_\_\_\_\_
- g. Total federal income tax paid \_\_\_\_\_ N/A\_\_\_\_\_
  - Self-employment tax paid \_\_\_\_\_ N/A\_\_\_\_\_
- h. Total state and other taxes paid (such as income, sales, property, etc.) \_\_\_\_\_ N/A\_\_\_\_\_
- i. Total medical and dental expenses not covered by insurance \_\_\_\_\_
- j. Unusual expenses (child support, nursing home care, legal fees, unreimbursed tuition for parents' education, uninsured natural disaster expenses) – *MUST BE ITEMIZED IN #6* \_\_\_\_\_

**PARENTS' ASSETS AND LIABILITIES**

4. Provide the following information.
- a. HOME: *If owned*: year of purchase \_\_\_\_\_ purchase price \$ \_\_\_\_\_
    - Unpaid mortgage \$ \_\_\_\_\_ present sale value \$ \_\_\_\_\_ total annual payments \$ \_\_\_\_\_
    - If not owned*: total amount of rent you paid last year \$ \_\_\_\_\_ estimated rent for this year \$ \_\_\_\_\_
  - b. OTHER REAL ESTATE: present sale value \$ \_\_\_\_\_ unpaid mortgage \$ \_\_\_\_\_
    - Total annual payments \$ \_\_\_\_\_
  - c. INVESTMENTS: total market value of all securities \$ \_\_\_\_\_
  - d. MOTOR VEHICLES: year and make of each \_\_\_\_\_
  - e. BANK ACCOUNTS: total personal savings and checking \$ \_\_\_\_\_
  - f. BUSINESS OWNER: assets \$ \_\_\_\_\_ liabilities \$ \_\_\_\_\_ annual net income \$ \_\_\_\_\_
  - g. INDEBTEDNESS: do not include mortgages, business, farm, car, credit card, or other consumer indebtedness:
    - \$ \_\_\_\_\_ (*MUST BE ITEMIZED IN #6*)

**RESOURCES AVAILABLE**

5. List the total funds available to the student to pay his/her **NMH Summer Session tuition and fees**, from parents' income and assets, friends or relatives, student's assets and earnings, and all other sources. Do not include travel expenses or money for student's personal spending account in the available funds.
- \$ \_\_\_\_\_ (***DO NOT LEAVE BLANK***)

**MISCELLANEOUS**

6. Use this space to explain #3.j. and #4.g., any unusual circumstances, or any information pertinent to this application for financial aid that has not been requested or otherwise included above.

**PARENTS'/GUARDIANS' SIGNATURES**

We have checked this form for omissions and errors. To the best of our knowledge, the information reported is complete and correct.

Parent or guardian	Parent or guardian
Date	Date

**THE FOLLOWING MUST BE SENT WITH THIS FORM—for security of personal information, it is recommended that any sensitive information be faxed or mailed. If mailing documents, please do not fax or email them first.**

***U.S. families:*** a copy of parents' most recent IRS 1040 forms and W-2 forms and all supporting documentation; if 2018 1040 forms are not yet available, copies of 2017 1040 forms may be submitted—in this case, W-2 forms for both 2017 and 2018 must also be submitted.  
***International families:*** a notarized copy of parents' most recent income tax report and an earnings statement from employer.