

## APPLICATION FOR FINANCIAL AID 2012-2013

### STATEMENT OF SCHOOL POLICY

Ramaz deeply believes that financial aid is an essential expression of our values and critical for our families whose circumstances require such assistance. The monies used for financial aid come from the Ramaz Scholarship Fund, solicited from parents, alumni, and other friends of the school. Ramaz has an obligation to provide careful stewardship of the Fund so as to maximize the amount of assistance it can offer. Scholarships are assigned to qualified applicants whose families are not able to meet the full cost of tuition. Scholarships are granted for a period of one year only. It is the obligation of each financial aid applicant/recipient to inform the Office of Financial Aid immediately of any change in circumstances that might justify reconsideration of the amount of the grant.

#### Due Date and Additional Information

**Please remember that the Ramaz Financial Aid Application should be submitted by March 30, 2012.** If you have any questions concerning the Ramaz Financial Aid Application or the financial aid process, please feel free to contact Benjamin Brown at Ramaz at 212-774-8035.

Kindly Print or Type

\_\_\_\_\_ Date

\_\_\_\_\_  
Student's Name Student ID Grade as of September 2012

\_\_\_\_\_  
Student's Name Student ID Grade as of September 2012

\_\_\_\_\_  
Student's Name Student ID Grade as of September 2012

**THIS APPLICATION CANNOT BE REVIEWED UNTIL ALL PREVIOUS FINANCIAL OBLIGATIONS HAVE BEEN MET.**

**In the event of a divorced family, both parents are required to apply for financial aid in order for the application to be considered.**

For Office Use Only:

Student ID	Student Name	Recd RZ	Recd FACTS	Verified FACTS	to Comm	Prior Yr Tuition Pd	Current yr Reductions	To pay Current Yr	Posting

**A. EMPLOYMENT** (ANSWER ALL QUESTIONS. IF NOT APPLICABLE, ENTER "N/A". DO NOT LEAVE BLANK.)

**FATHER:**

Name and Title \_\_\_\_\_ Social Security Number \_\_\_\_\_

Home Address \_\_\_\_\_  
Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Telephone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Email Address \_\_\_\_\_

Firm Name \_\_\_\_\_ Occupation \_\_\_\_\_

Business Address \_\_\_\_\_  
Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Business Phone \_\_\_\_\_ Business Fax \_\_\_\_\_

Business Email \_\_\_\_\_

Is the business entity a corporation or partnership? \_\_\_\_\_

Who are the owners and what is your relationship to the owners, if any? \_\_\_\_\_

For any corporate entity or partnership that you control or in which you own a majority interest or if you are self-employed, indicate net worth and profit or loss for your business(es) for most recent year: \_\_\_\_\_

Benefits provided by your company and estimated annual cost/value:

Health \_\_\_\_\_ Auto \_\_\_\_\_

Tuition Reimbursements \_\_\_\_\_ Other \_\_\_\_\_

**MOTHER:**

Name and Title \_\_\_\_\_ Social Security Number \_\_\_\_\_

Home Address (if different) \_\_\_\_\_  
Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Telephone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Email Address \_\_\_\_\_

Firm Name \_\_\_\_\_ Occupation \_\_\_\_\_

Business Address \_\_\_\_\_  
Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Business Phone \_\_\_\_\_ Business Fax \_\_\_\_\_

Business Email \_\_\_\_\_

Is the business entity a corporation or partnership? \_\_\_\_\_

Who are the owners and what is your relationship to the owners, if any? \_\_\_\_\_

For any corporate entity or partnership that you control or in which you own a majority interest or if you are self-employed, indicate net worth and profit or loss for your business(es) for most recent year: \_\_\_\_\_

Benefits provided by your company and estimated annual cost/value:

Health \_\_\_\_\_ Auto \_\_\_\_\_

Tuition Reimbursements \_\_\_\_\_ Other \_\_\_\_\_

*If father and/or mother hold more than one job, please photocopy this page and fill out above information in relation to each job.*

Parent(s) is/are now (check all that apply)

- Married       Separated       Single Parent       Divorced  
 Father Deceased       Mother Deceased       Mother Remarried       Father Remarried

Student lives with:

- Both Parents       Mother       Father       Other\*

\*Other's name and relationship to student \_\_\_\_\_

Name(s) of step-parent(s) (if applicable) \_\_\_\_\_

Name and address to which school billing is to be sent \_\_\_\_\_

**B. GENERAL** (ANSWER ALL QUESTIONS. IF NOT APPLICABLE, ENTER "N/A." DO NOT LEAVE BLANK.)

*Please use a separate piece of paper, if needed:*

1. Please explain in detail the nature and cost of all extra-curricular, college prep, tutoring or weekend activities in which your child/ren participate(s) \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

2. Please list schools (other than Ramaz) that your children attend and any financial aid awarded in the last three years. PLEASE SUBMIT COPIES OF TUITION BILLS, LOANS & SCHOLARSHIP DECISIONS.

Child's Name	Grade	School	Full Tuition '09-'10	Actual Paid '09-'10	Full Tuition '10-'11	Actual Paid '10-'11	Full Tuition '11-'12	Actual Paid '11-'12

3. Please list the name(s) of your child/ren and all summer camp (day or sleep-away) and other summer programs or activities attended for the summer of 2011 and to be attended in 2012. PLEASE SUBMIT COPIES OF ALL BILLS.

Child	Camp/Program/Activity	Cost	Source of Funds: Parent, Financial Aid, Loan, Other

4. Please list any trips or vacations that you or your family have taken in 2010 or 2011 or plan to take in 2012. Please include the cost and length of the trip and the means by which it was paid.

<b>Thanksgiving</b>	<b>Length of Stay</b>	<b>Cost</b>	<b>Source of Funds: Parent, Financial Aid, Loan, Other</b>
2010			
2011			
2012			

**Winter**

2010			
2011			
2012			

**Pesach**

2010			
2011			
2012			

**Summer**

2010			
2011			
2012			

**Other**

2010			
2011			
2012			

5. Please list any purchases or expenditures of \$10,000 or more that you or your immediate family have made in 2010 or 2011 or plan to make in 2012, other than those already separately detailed on this Application. Do not include auto purchases or leases, tuitions, or other expenses that are separately detailed in Sections B or C.3.

<b>Year</b>	<b>Description of Purchase(s)</b>	<b>Cost</b>	<b>Source of Funds: Parent, Financial Aid, Loan, Other</b>
2010			
2011			
2012			

6. Funding:

a. Do you receive any of the following funding subsidies?

Unemployment     Severance     Disability     Food Stamps     WIC     Welfare     Other \_\_\_\_\_

If any boxes are checked, please provide amount: \_\_\_\_\_

b. For 2010, 2011 or 2012, did you (or do you expect to) receive funding towards any of your family's expenses (including tuition) or any gifts in excess of \$1,000 per year from any source (parents, grandparents, extended families, etc.)?  Yes  No If yes, please detail by year.

Year	Funding/Gifts (including amounts and description/explanation)
2010	
2011	
2012	

7. Miscellaneous:

a. Please indicate any synagogue or other community affiliations you may have: \_\_\_\_\_

b. Do you have household help?  Yes  No

If yes, please indicate how many days and hours per week and weekly cost: \_\_\_\_\_

c. Have you made a Bar/Bat Mitzvah and/or wedding this past year?  Yes  No If yes, please approximate cost: \_\_\_\_\_

d. Are you planning a Bar/Bat Mitzvah and/or wedding this year?  Yes  No If yes, please approximate cost: \_\_\_\_\_

e. Have you made any major home improvements this past year?  Yes  No If yes, please approximate cost: \_\_\_\_\_

f. Are you planning any home improvements this year?  Yes  No If yes, please approximate cost: \_\_\_\_\_

g. Have you purchased, rented or moved to a new primary or secondary residence this past year?  Yes  No If yes, please approximate cost: \_\_\_\_\_

h. Are you planning on purchasing, renting or moving to a new primary or secondary residence this year?  Yes  No If yes, please approximate cost: \_\_\_\_\_

**C. PERSONAL ASSETS (FILL IN ALL BOXES. IF NOT APPLICABLE, ENTER "N/A." DO NOT LEAVE BLANK.)**

**Please supply the latest bank, brokerage and retirement statements. Please make sure to include all assets whether located in or out of the United States.**

**Parents & Children**

**1. Cash and Securities**

**2011**

Cash (total bank/checking accts, C/Ds, money market, etc.)	
Marketable Securities (stocks, bonds, mutual funds, etc.)	
<b>Total Cash and Marketable Securities</b>	

**2. Real Estate\***

**Primary Residence**

**Secondary Residence**

Current value	Current value
Purchase price	Purchase price
Year purchased	Year purchased
Down payment amount	Down payment amount
Current interest rate	Current interest rate
Amount remaining on mortgage	Amount remaining on mortgage
Years remaining on mortgage	Years remaining on mortgage

All other Real Estate (current value)	
All other investments, including investments in private securities, companies, partnerships, corporations, LLCs, etc. (higher of purchase price or current value)	

\* Please include the information requested in this section with regard to all real estate directly or indirectly owned or leased by you or by any corporate entity, partnership, or other structure in which you own an interest. Please attach additional sheets as needed.

**3. Transportation**

Please provide information about all automobiles, boats and all other means of transportation owned or leased by you or provided to you or your family by any corporate entity or partnership:

Make	Make	Make
Model & Yr.	Model & Yr.	Model & Yr.
Yr. Purchased/Leased	Yr. Purchased/Leased	Yr. Purchased/Leased
Purchase Price	Purchase Price	Purchase Price
Monthly Lease Payment	Monthly Lease Payment	Monthly Lease Payment
Lease Expiration Date	Lease Expiration Date	Lease Expiration Date
Monthly Garage Costs	Monthly Garage Costs	Monthly Garage Costs

**4. Other Assets – PLEASE PROVIDE ALL RELEVANT ACCOUNT STATEMENTS**

Please provide the total current value of all other assets (include any trusts/accounts for which a child is the beneficiary without regard to who the grantor is):

401K/403B/Pension/IRA	
Trusts	
Other Partnership Interests	
529/UGMA/UTMA	
Insurance Policies	

Amount Contributed/Paid to these Plans/Trusts/Accounts in: 2011 \_\_\_\_\_ 2010 \_\_\_\_\_ 2009 \_\_\_\_\_

Please provide identifying information and documentation for any asset with a value in excess of \$5,000 that is directly or indirectly owned by you or by any corporate entity, partnership or other structure in which you own an interest. Please exclude assets that have already been disclosed in this application.


**D. LIABILITIES** (FILL IN ALL BOXES. IF NOT APPLICABLE, ENTER "N/A." DO NOT LEAVE BLANK.)

(List current outstanding amounts from each category)

	Monthly	Annual
Primary Residence mortgage		
Other mortgages		
Home equity loans		
Car loans (See Section C.3 above)		
Other bank loans		
Other non-bank loans		
Overdue credit cards (total all cards)		
Others		
<b>Totals:</b>		

**E. ANNUAL INCOME** (FILL IN ALL BOXES. IF NOT APPLICABLE, ENTER "N/A." DO NOT LEAVE BLANK.)

2011 (estimate, if necessary)

2010 (actual)

Father's salary & bonuses (include all W-2 income)		
Mother's salary & bonuses (include all W-2 income)		
Dividend/Interest (total all sources)		
Capital gain/loss		
All other investment income/losses (specify nature of investment)		
All business income/loss		
All non-taxable income (municipal bonds, etc.)		
Tax refunds (Federal, state, city)		
Pension/Disability/Unemployment Income		
Alimony/Child Support		
Untaxed income & benefits: deductible IRA and/or Keogh		
Tax deferred pensions & savings plans		
Earned Income Credit		
Housing, food, other allowances		
Gifts and/or assistance from family (See Section B.6.b above)		
Rental income		
K-1 Income (please submit all K-1's)		
Other sources of income		
<b>Totals:</b>		

**F. MAJOR EXPENSES** (FILL IN ALL BOXES. IF NOT APPLICABLE, ENTER "N/A." DO NOT LEAVE BLANK.)

(List total yearly expenses for each item)

2011 (estimate, if necessary)

2010 (actual)

Rent		
Mortgage (principal and interest) (See Section D above)		
Real Estate Taxes		
Alimony/Child Support		
Car Loans/Lease Payments (total all cars) (See Section C.3)		
Garage Costs		
Child Care/Domestic Help (See Section B.7.b)		
Non-Ramaz Tuitions (See Section B.2)		
Summer Camp Tuitions (See Section B.3)		
<b>Totals:</b>		

**G. SAVINGS**

Contributions to Retirement Accounts		
Contributions to 529 Plans		
Contributions to Savings Account		
<b>Totals:</b>		

**H. DELIVERABLES**

The following information MUST be supplied with the financial aid application:

1. Please provide the contact information of your tax preparer. Upon signing this application, you authorize Ramaz to contact your tax preparer with regard to information provided in this application.
2. Copy of your 2011 year-end mortgage statement and most recent mortgage statement for all properties you own, including for your primary residence, secondary residence, time-share or business property.
3. Copy of all leases and the most recent rent receipt or cancelled check for all properties you rent, including your primary residence and business property.
4. Copy of both parents' valid driver's licenses.
5. Copy of your most recent auto insurance declaration, statement, bill, and registration for all vehicles owned or leased.
6. Copy of any and all (a) mortgage applications and (b) personal loan applications within the past three years.
7. Copy of your 2011 real property tax bill(s).
8. Copy of camp bills for all children and summer rental receipts or lease agreements. (See Section B.3)
9. Copy of school bills (including college and graduate school) and scholarship decisions for all children for 2009-10, 2010-11, and 2011-12. (See Section B.2)
10. Copy of bank statements for the months of January 2011 through February 2012. (See Section C)
11. Copy of active credit card statements and points/mileage statements for the months of January 2011 through February 2012.
12. If separated or divorced, submit a complete copy of the divorce decree, separation agreement, or court order of support, verifying the party responsible for payment of tuition.
13. Signed IRS Form 4506T (enclosed tax information authorization) for parents and children.
14. Copy of all completed K-1's for 2010. (See Section E)

**I. ASSISTANCE REQUESTED**

State the maximum amount of tuition you can afford to pay per child for each child attending Ramaz, inclusive of registration and fees in the coming year. \$ \_\_\_\_\_/child. (Please note that this does not include transportation.)

Please use the space below to provide any additional information that might help the Committee understand your application request and specifically how the amount of tuition that you can afford stated above was derived. (You may attach additional sheets.)

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## J. SIGNATURES

By your signature below, you authorize Ramaz to procure a consumer report, including an "investigative consumer report" containing information as to your character, general reputation, personal characteristics, and/or lifestyle, to investigate all statements made in connection with this scholarship application, and to obtain any transcripts, records or documents pertaining to your credit worthiness, background or education.

Should an investigative consumer report be requested, you have the right, upon written request, to be informed that such a report was requested, furnished with the name and address of the consumer reporting agency to whom such request was made, and provided with a complete and accurate disclosure of the nature and scope of the report requested. You hereby release, to the maximum extent permitted by law, Ramaz, and its officers, trustees, administrators, employees, and agents from any and all liability in connection with such reports and/or investigations.

By your signature below, you agree, upon request, to provide information that will verify the accuracy of any information included in your completed application. This information may include U.S. or state income tax forms that you filed or are required to file. Also, you hereby authorize Ramaz to verify any information reported on this application and on your tax returns with your accountant.

**It is agreed that the grant of tuition assistance is conditioned on full payment, in a timely manner, of the reduced balance due under the enrollment contract. Ramaz will have the right to reverse tuition assistance in the event of payment default.**

**I/we hereby affirm, acknowledge and agree that (1) UNDER THE PENALTY OF PERJURY all answers given and all information provided on and in connection with this application (including on and in connection with all exhibits and attachments hereto and all other documents required hereunder) are true, accurate, complete and correct and that nothing has been omitted that makes any of the foregoing misleading or incomplete; (2) I/we are obligated to notify Ramaz, within 15 days, of any material change in my/our financial circumstances, which, for the avoidance of doubt, shall in all events include, but not be limited to (i) an increase in income or in net worth in each case greater than \$10,000 (excluding changes by virtue of value fluctuation of real estate or publicly traded securities already owned at the time of this application and listed hereon), (ii) any purchase of any primary or secondary residence, (iii) any change in employment status of either parent or (iv) the receipt of any gift, inheritance, bequest, damages award, judgment or other winnings in excess of \$10,000; and (3) that wherever "you," "your," "I," "we," "my" or "our" is used herein with respect to the Applicants, such terms shall, in each and every place in which they appear, also be deemed to include all trusts, corporate, and partnership entities in which either mother or father (or mother and father together) own a majority of the shares or interests, or have the power or authority, directly or indirectly, otherwise to control.**

**I/we further acknowledge and agree that I/we will complete the attached Mid-Year Certification and deliver it to Ramaz on any business day between October 1, 2012-October 15, 2012 and that failure to deliver such completed Mid-Year Certification may result in (1) the cancellation and required reimbursement (in the sole discretion of Ramaz) of any financial aid granted under this application and/or (2) the withholding of student transcripts, recommendation letters and/or other college application materials.**

**I/we further acknowledge and agree that if any of the foregoing representations are not true, complete, and correct, or are materially misleading, I/we shall (1) promptly return all grants and other forms of financial aid previously provided at any time (including for all prior years and to any of our children) by Ramaz, together with 12% interest from the date each such grant or other form of financial aid was awarded; (2) promptly reimburse Ramaz for any and all costs, fees, and expenses incurred in connection with this application, the enforcement of the rights of Ramaz hereunder and the return of funds in clause (1) above, including without limitation, the costs, fees, and expenses in connection with all attorneys (whether or not originally acting on a pro bono publico basis), accountants, investigators, and courts; and (3) be precluded and disqualified from applying for any future financial assistance from Ramaz.**

**Any false statement or omission made in connection with this application may result in referral for criminal prosecution.**

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Mother

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Father

Decision of Financial Aid Committee: \_\_\_\_\_

\_\_\_\_\_

**Mid-Year Certification**

Date: \_\_\_\_\_

To: Ramaz Financial Aid Committee

In connection with the financial aid application (including all exhibits, attachments, and all other documents required thereunder) I/we submitted to you for the 2012-2013 school year, I/we hereby certify by initialing next to each of the categories listed below that there has been no material change or changes in my/our financial position with respect to such categories since the date of my aforementioned application, other than as I/we have described in the space provided below. For the avoidance of doubt, a material change includes but is not limited to (i) an increase in income or in net worth in each case greater than \$10,000 (excluding changes by virtue of value fluctuation of real estate or publicly traded securities already owned at the time of my aforementioned application and listed thereon), (ii) any purchase of any primary or secondary residence, (iii) any change in employment status of either parent or (iv) the receipt of any gift, inheritance, bequest, damages award, judgment or other winnings in excess of \$10,000. Please refer to your application for a more detailed description of what constitutes the categories listed below.

1. Annual Income \_\_\_\_\_
2. Net worth and profit or loss for any corporate entity or partnership that you control or in which you own a majority interest, or, if you are self-employed, net worth and profit or loss for your business(es) \_\_\_\_\_
3. Major Expenses \_\_\_\_\_
4. Cash and Marketable Securities \_\_\_\_\_
5. Purchase, lease or move to a new primary or secondary residence or major home improvements \_\_\_\_\_
6. Motor Vehicles \_\_\_\_\_
7. Other Assets \_\_\_\_\_
8. Purchases of \$10,000 or more \_\_\_\_\_
9. Mortgages \_\_\_\_\_
10. Other Loans or Liabilities \_\_\_\_\_
11. Receipt of any funding in excess of \$1,000 per year \_\_\_\_\_

In the space provided below, please describe any categories above for which there has been a material change since the date of your financial aid application or any other information that the Committee should be aware of in evaluating your continued financial aid.

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**I/we further acknowledge and agree that if any of the foregoing representations are not true, complete, and correct, or are materially misleading, I/we shall (1) promptly return all grants and other forms of financial aid previously provided at any time (including for all prior years and to any of our children) by Ramaz, together with 12% interest from the date each such grant or other form of financial aid was awarded; (2) promptly reimburse Ramaz for any and all costs, fees, and expenses incurred in connection with this application, the enforcement of the rights of Ramaz hereunder and the return of funds in clause (1) above, including without limitation, the costs, fees, and expenses in connection with all attorneys (whether or not originally acting on a pro bono publico basis), accountants, investigators and courts; and (3) be precluded and disqualified from applying for any future financial assistance from Ramaz.**

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Mother

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Father