

# SWARTHMORE COLLEGE

## FINANCIAL AID APPLICATION AND INSTRUCTIONS

--for academic year 2008-2009

If you wish to be considered for our need-based financial support, please read this section and the instructions very carefully. Questions? Take a look at our website at [www.swarthmore.edu/financialaid](http://www.swarthmore.edu/financialaid).

### A BIT ABOUT OUR FINANCIAL AID PROGRAM . . .

In order to make a Swarthmore education available to all qualified students, Swarthmore offers financial assistance to families on the basis of demonstrated financial need. All who need our support are offered aid to meet 100% of their demonstrated need. More than 50% of our student body is receiving our need-based assistance in the form of scholarships, loans, and work opportunities. While we believe that the primary responsibility for financing education lies with you and your family, we stand ready to help when family resources are not sufficient to meet your educational expenses.

### WHAT DOES A SWARTHMORE COLLEGE EDUCATION COST?

During the 2007-08 academic year, students and their families face the following expenses: \$34,564 tuition, \$320 fee, \$5,544 room, \$5,272 board, \$2,332 books and personal expenses = \$47,832. Our Board of Managers will set the 2008-09 charges in March 2008.

### WHO IS OFFERED FINANCIAL ASSISTANCE FROM SWARTHMORE COLLEGE?

If you and your parents are not able to pay the \$47,832 (and somewhat more for 2008-2009) for your educational expenses, you should apply for Swarthmore College financial aid. If, after reviewing your family's financial statements, we find that there is a gap between what we cost and what you and your parents should be able to pay, we will make up the difference with an aid award including scholarship and self-help (loans and campus work opportunities). The average aid award to students in our Class of 2011 was \$32,913 to meet the average need of \$32,913, but we won't know how much you need until we review your financial aid application materials.

Although your family's financial situation will guide us in our decision, family income is not the only determining factor when eligibility for College support is assessed. Thus, there is no income ceiling above which aid is denied. Asset strength, family size, standard family living expenses (housing, food, transportation, medical, etc.), undergraduate expenses for your siblings, and other financial circumstances all influence your family's ability to meet Swarthmore's costs.

### DOES SWARTHMORE COLLEGE OFFER ANY MERIT-BASED SCHOLARSHIPS?

We have only **one merit-based** scholarship program, and that is available **only** to a few students from Chester, Delaware, and Montgomery Counties in Pennsylvania and a few students from the Delmarva Peninsula.

Most of our scholarship funds—99%—are offered **on the basis of demonstrated financial need only**. Your academic credentials, personal accomplishments, and all that is wonderful about you will be considered in our admission decision, but cannot influence our assessment of your need for our financial support.

### HOW DO I APPLY FOR SWARTHMORE COLLEGE NEED-BASED FINANCIAL AID?

Read on...The following pages will guide you through the Swarthmore College financial aid application process. Be sure to read the instructions carefully and share them with your parents. They will need to complete much of the application.

**Regular Decision Candidates**—(If your family lives outside the U.S., please see “Families Living Abroad” on the next page of these instructions.)

To allow for a fair assessment of your aid eligibility, it is essential that you provide all required information. No financial aid decision can be reached until the following documents are submitted. Regular Decision candidates should submit aid application materials by **mid-February**.

- PROFILE:** The CSS/PROFILE form collects the details of your family’s income and assets, and, along with other documents, provides us the basis for our financial aid decisions. You should register for the 2008–2009 PROFILE at [www.collegeboard.com](http://www.collegeboard.com) in **early February** (or in the fall, if you are an Early Decision candidate). Swarthmore’s CSS/PROFILE code number is **2821**.

Once you file the CSS/PROFILE, you will receive a letter and cover sheet from The College Board on behalf of Swarthmore describing the CSS Institutional Documentation (IDOC) service. We use IDOC to collect all personal, corporate, and partnership federal income tax returns, W-2 wage statements and Form 1099 income statements, and Business/Farm or Noncustodial PROFILE supplements from Regular Decision aid applicants. The IDOC service mails these letters starting late in January, two to three business days after you submit your PROFILE form. **All the information you send to the College Board’s IDOC service should be sent together in a single application packet with the IDOC cover sheet.** (Divorced or separated parents, see below.) Materials received by The College Board without a coversheet will not reach us. (Details about IDOC service can be found on the web at <https://idoc.collegeboard.com/idohelp.faq.jsp>) You are welcome to mail your family’s income and tax documents directly to our office instead of using IDOC.

- Parents’ and Student’s 2007 Federal Income Tax Returns:** Send the following to The College Board’s IDOC service **or** directly to our office.
- signed photocopies of 2007 federal tax returns (all pages and schedules) from you and your parents (and stepparents, if any). Do not send 2006 tax information and do not send state tax returns.
  - photocopies of parents’ (and stepparents’, if any) 2007 W-2 wage statements (and Form 1099 income statements, if any, except those from interest and dividend income).
  - 2007 federal income tax returns for any business (all pages and schedules), if a parent (or stepparent) is involved in any way in a partnership or corporation.
- Business/Farm Supplement:** If either parent (or stepparent) is self-employed or has ANY interest or involvement in any corporation or partnership or working farm, parent must submit a Business/Farm Supplement to The College Board’s IDOC service or directly to our office. This form is available from The College Board website and from our website.
- Noncustodial PROFILE form and 2007 Federal Income Tax Returns:** If your parents were never married or are separated or are divorced, the parent (and stepparent, if any) with whom you do not live must complete the Noncustodial PROFILE form. Required materials from your noncustodial parent may either be submitted in the same packet with the custodial parent’s information or may be submitted in a separate packet to The College Board’s IDOC service with a copy of your original IDOC cover sheet. (See IDOC instructions above).

In addition to the Noncustodial PROFILE form, your noncustodial parent (and stepparent, if any) will need to submit through IDOC or to us directly:

- signed photocopies of 2007 federal income tax returns (all pages and schedules). Do not send 2006 tax information and do not send state tax returns.
  - photocopies of 2007 W-2 wage statements (and Form 1099 income statements, if any, except those from interest and dividend income).
  - photocopies of year-end, final 2007 paycheck stubs.
  - 2007 federal income tax returns for any business (all pages and schedules), if a parent (or stepparent) is involved in any way in a partnership or corporation.
- Swarthmore Financial Aid Request:** Complete and return this form directly to our Financial Aid Office. This form, attached here, is also available on our website. Note that there are two versions of this form: one if your family lives in the U.S. but another if your family lives outside the U.S.
- Final, year-end 2007 paycheck stubs:** Final year-end paycheck stubs for 2007 from both parents (and stepparents, if any) are required and should be attached to your Swarthmore Financial Aid Request form before sending it to our office. (Non-custodial parents should also send final 2007 paycheck stubs, with students’s name and Social Security number, directly to our office). Make certain you are providing the year-end stubs showing cumulative income and deduction details for the full 2007 year.
- Free Application for Federal Student Aid (FAFSA):** All aid applicants must complete and submit this form for federal processing after January 1, 2008. The 2008–2009 federal FAFSA form is available from your high school guidance office in the late fall or online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Swarthmore’s FAFSA code number is **003370**.

Soon after you submit your FAFSA form, the federal government will send you a Student Aid Report (SAR). Check all pages for accuracy and follow the instructions to resubmit corrections, if necessary. Do not send the SAR to us. Questions about your FAFSA application should be addressed to the federal FAFSA hotline: **1-800-4FEDAID**.

**Early Decision Candidates**—Early Decision admission candidates will need to submit the same documents required of Regular Decision candidates, but **late in November** for Fall Early Decision and in **early January** for Winter Early Decision.

Since your family’s year-end 2007 tax documents will not be ready, please ask both parents (and stepparents, if any) to provide us photocopies of their:

- 2006 federal income tax return (all pages and schedules: personal and business)
- 2006 W-2 wage statements and 1099 income statements (except those for interest or dividends)
- 2006 final year-end paycheck stubs
- 2007 most recent pay check stub

The final 2007 income and tax documents should be submitted to us in early February 2008, so that we may correct and finalize our early, tentative decision.

- 2007 federal income tax return (all pages and schedules: personal and business)
- 2007 W2 wage statements and 1099 income statements (except those for interest or dividends)
- 2007 final year-end paycheck stubs

**Early Decision candidates should submit all 2006, and the subsequent 2007, tax information and all supplements (including the Business/Farm Supplement and Noncustodial PROFILE form) directly to our Financial Aid Office (Not via the IDOC service).**

Complete the PROFILE on-line in the fall, and complete the FAFSA on-line after January 1, 2008.

## WHEN TO APPLY

You should apply for financial aid consideration while you are working on your admission application so that you can learn of our aid decision at the same time you learn of our admission decision.

**Fall Early Decision** candidates should submit their financial aid applications **late in November**.

**Winter Early Decision** candidates should submit their financial aid applications **early in January**.

**Regular Decision** candidates should submit their financial aid application in **mid-February**. Note: do not send us 2006 income and tax documents, for we can use only 2007 information.

**Transfer Admission** applicants for Fall 2008 entrance should follow the instructions for Regular Decision Candidates and submit their aid applications **early in April**.

## FAMILIES LIVING ABROAD

**Applicants whose parents do not live in the United States or Canada (this includes U.S. students living abroad)** should not complete the attached *Swarthmore Financial Aid Request* form or the PROFILE form. Instead, complete the College's *Financial Aid Request For All Families Living Outside the U.S.* and return it directly to our Financial Aid Office, along with a letter from each parent's employer stating (in English) the parent's *gross* income (that is, *before* taxes or other deductions) as well as the value of other benefits, subsidies, or perquisites for the period January 1, 2007, through December 31, 2007. This form, available from our Admissions Office and on our website, should be submitted no later than **mid November** for Fall Early Decision candidates, **early January** for Winter Early Decision candidates, and during **January** for Regular Decision candidates.

U.S. citizens abroad must also complete the Free Application for Federal Student Aid—the FAFSA—and submit it to the U.S. Department of Education for federal processing and must provide us photocopies of the U.S. federal tax return for 2007. No PROFILE form is required for families living outside the U.S..

## OUTSIDE RESOURCES

**State Scholarship:** A separate state scholarship application (available in your high school guidance office) may need to be completed if you are a resident of Connecticut, Vermont, or Washington, D.C. The FAFSA form (see above) serves as a state scholarship application for students from Delaware, Maryland, Massachusetts, Maine, Ohio, Pennsylvania, or West Virginia. Other states will not allow their scholarship funds to be used in Pennsylvania.

**Outside Merit-Based Scholarships:** Most of our students qualify for scholarships available from outside scholarship sources. Be sure to check with your high school's college counseling office for information about local community civic or club scholarships. Some employers offer scholarships to children of their employees, so check with parents' employers. Some churches offer scholarships to their members, so ask there as well.

Use the Internet to search for scholarships provided by foundations or corporations or national organizations. Since these search opportunities are free and their data bases are quite large, we suggest that you try the following sites to search for outside resources: [www.fastweb.com](http://www.fastweb.com) or [www.collegeboard.com](http://www.collegeboard.com).

## DEADLINES

You will note that we do not state precise deadline dates. If you keep to the guidelines above, your financial aid application materials should arrive in time for us to review your aid file and to send you an aid decision letter along with our admission letter. You will need both pieces of information in order to make your enrollment decision. We understand that many families have difficulty getting income and tax information organized early, but please encourage your parents to keep in mind that you cannot afford to wait. Please do not fax, scan or overnight any documents to us. Use regular mail only.

## QUESTIONS

Many questions are answered on our website at [www.swarthmore.edu/financialaid](http://www.swarthmore.edu/financialaid) but, if you have any questions about how to proceed with your financial aid application—after you carefully read the instructions we have provided, please contact our Financial Aid Office:

by telephone: call (610) 328-8358 between 8:30 a.m. and 4:30 p.m. EST., Monday through Friday

by email: write us at [finaid@swarthmore.edu](mailto:finaid@swarthmore.edu)

19. Please complete the following chart listing *all members of your household including the applicant*.  
If a sibling is in a graduate program please mark that with an asterisk (\*).

FULL NAME OF FAMILY MEMBER	AGE	RELATION TO YOU	IF IN SCHOOL, EDUCATIONAL INFORMATION 2007-2008						EDUCATIONAL INFORMATION 2008-2009						
			NAME OF SCHOOL OR COLLEGE 2007-2008	YEAR IN SCHOOL OR COLLEGE	FULL-TIME		LIVE AT SCHOOL/ COLLEGE		AMOUNT OF SCHOLARSHIPS AND GIFT AID	PARENTS' CONTRIBUTION	NAME OF SCHOOL OR COLLEGE 2008-2009	FULL-TIME		LIVE AT SCHOOL/ COLLEGE	
					YES	NO	YES	NO				YES	NO		
		<i>self</i>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$	\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Note: Will any student listed above be enrolled less than half-time during the 2008-09 academic year? \_\_\_\_\_

20. What amounts did your parents pay in medical expenses during 2007? Include all amounts your parents paid for health insurance premiums (even if through payroll deductions) for hospitalization, for medicine, and for doctor/dentist visits. Include in the total only those amounts actually paid between 1/1/07 and 12/31/07. Do not include payments later reimbursed by insurance or paid by a family's business: \$ \_\_\_\_\_
21. Use this space for any additional information or explanation you wish to provide. If more space is necessary, please attach a separate piece of paper.

Please detach along perforation

**REQUIRED SIGNATURES**

We certify that all information presented in this financial aid application is correct at this time. We will send immediate word to the financial aid office of any significant change in resources or family situation (including a change in sibling's enrollment) or the receipt of other scholarships or grants not listed in #6.

**A PARENT'S SIGNATURE:** \_\_\_\_\_ date \_\_\_\_\_

**STUDENT'S SIGNATURE:** \_\_\_\_\_ date \_\_\_\_\_

Please complete the following:

- The date we submitted my federal 2008-09 FAFSA form on-line for federal processing: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
month day year
- The date we submitted my completed 2008-09 PROFILE form on-line for College Board processing: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
month day year

# SWARTHMORE COLLEGE

## FINANCIAL AID REQUEST FOR INCOMING APPLICANTS

for families living in the United States

--for academic year 2008-2009

If you wish to be considered for our need-based financial support, please read this section very carefully.

- Please attach photocopies of parents' (and stepparents', if any) final, year-end 2007 paycheck stubs to this form before returning it to us. The final paycheck stub should detail all income and all deductions for the full 2007 year.
- Early Decision applicants should pay careful attention to special documents needed from them.
- Other documents needed to complete your financial aid application are detailed in our instructions so please read the instruction section carefully.

### STUDENT INFORMATION -- PLEASE PRINT CLEARLY

LAST NAME	FIRST NAME	MIDDLE NAME	
STREET ADDRESS	CITY	STATE	ZIP CODE
EMAIL ADDRESS	HOME TELEPHONE NUMBER		
XXX-XX-			
THE LAST 4 DIGITS OF YOUR SOCIAL SECURITY NUMBER			

1. Are you a citizen of the United States?  yes  no

If no, what is your country of citizenship? \_\_\_\_\_ Your visa status? \_\_\_\_\_

If you are not a U.S. citizen, are you now a permanent resident of the U.S.? If so please attach a photocopy (both sides) of your Alien Registration Card to this form. Your alien registration number: A- \_\_\_\_\_

2. Provide details of **YOUR** assets here:

	TOTAL AMOUNT	SOURCE (e.g., inheritance, your earnings, parents' savings, grandparents' gift)
cash and savings	\$ _____	_____
investments	\$ _____	_____
Uniform Gift to Minors, 529 Plan, or similar investments	\$ _____	_____
other (describe)	\$ _____	_____

Please tell us what portion of your assets was provided to you by your parents.

3. Other student assets (car, real estate, etc.). Tell us what portion, if any, was provided to you by your parents:

KIND OF ASSET	PURCHASE PRICE	PURCHASE DATE	CURRENT VALUE	DEBT
_____	\$ _____	_____	\$ _____	\$ _____

4. Complete this if there are trusts in your name. Also send a copy of most recent federal tax form for the trust. Use Form-1041 (or 5227):

Established by Whom _____	Type of Trust _____
Relationship to You _____	Total Value \$ _____
Date Established _____	Terms of Distribution _____

(what amount will be available to you, when?)

5. Will you file a federal tax return for 2007?  yes  no

Check here if your 2007 income was not high enough for you to be required to file a federal income tax return.

If you checked "no" above, please list your 2007 income here, detailing both the name of each of your employers as well as the amount you earned from each employer between 1/1/07 and 12/31/07 \_\_\_\_\_

6. If you will receive financial assistance from any outside source during the 2008-09 year, please list the amount and name the source here (include community, church, parents' employers, etc.) Report only amounts you are certain about: \_\_\_\_\_

Please contact the Financial Aid Office directly when you are certain about outside aid resources not reported here.

STUDENT'S NAME: LAST FIRST MIDDLE

PARENT INFORMATION

7. About your MOTHER (if stepmother, check here )

About your FATHER (if stepfather, check here )

NAME \_\_\_\_\_ AGE \_\_\_\_\_
ADDRESS \_\_\_\_\_
CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_
OCCUPATION \_\_\_\_\_
TITLE \_\_\_\_\_
EMPLOYER \_\_\_\_\_ NO. OF YEARS WITH THIS EMPLOYER \_\_\_\_\_

NAME \_\_\_\_\_ AGE \_\_\_\_\_
ADDRESS \_\_\_\_\_
CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_
OCCUPATION \_\_\_\_\_
TITLE \_\_\_\_\_
EMPLOYER \_\_\_\_\_ NO. OF YEARS WITH THIS EMPLOYER \_\_\_\_\_

Covered by this employer's retirement/pension plan?  yes  no

8. If your biological parents are not together, please check one of the following and answer the other questions

- My parents live separately. Date of their separation:
My parents are divorced. Date of their divorce: ; Has either parent remarried?
If either parent has remarried: Date my mother remarried: Date my father remarried
My parents were never married: Date they last lived together:

Amount the parent with whom you live received in child support for all children during 2007?: \$

How much of the total support in 2007 was for you?: \$

If no child support was received in 2007, please tell us the amount that was supposed to be paid monthly to the parent with whom you live: \$

~ If parents were never married, or are separated or divorced, the parent with whom you do not live must submit the NONCUSTODIAL PROFILE. This form is available from www.collegeboard.com.
~ If yours is a special situation, please write us a brief, but detailed, separate letter of explanation, and attach it to this form.
~ Only the parent with whom you now live (and his/her spouse or partner) should complete the remainder of this form.

9. Does either parent (or stepparent) have ANY interest or involvement in ANY business or working farm?  no  yes

Is either parent self-employed?  no  yes

~ If a parent (or stepparent) is self-employed or has any interest or involvement in a corporation or partnership, a completed Business/Farm Supplement form is required. This form is available from www.collegeboard.com or on our website.
If these are corporations or partnerships, copies of the 2007 federal income tax returns for the business (i.e. forms 1065, 1120, 1120S, K-1) must be provided—full corporation or partnership tax returns (all pages and schedules) are needed. Submit these documents to the College Board's IDOC service or directly to our Financial Aid Office.

Amount family received during 2007 as untaxed income from business: \$

Value of subsidies of normal living expenses business provided to the family during 2007: \$

10. Check here if your household included anyone who was not claimed as your parents' dependent during 2007.

If so please tell about this person—name, age, and relationship to you:

How much did this person contribute to your parents for your family's living expenses during 2007? \$

If your parents provided any support to this person during 2007 and please detail amounts and purposes of that support:

Check here if your parents provided more than 50% of this person's 2007 living expenses.

11. If parents own real estate other than their home, what is the current market value? \$

What was the purchase price? \$ When was it purchased?

If there is debt on this property, what repayment of principal (not interest) was made during 2007? \$

If current market value is less than purchase price or has not appreciated at least 3% per year since purchase, please explain:

12. Does a parent receive a housing allowance or free housing?  no  yes

What was the value of free housing during 2007? \$ What was the housing allowance? \$

13. What is the total amount your family (ALL members of the household) received between 1/1/07 and 12/31/07 from:

Social Security benefits? \$ \_\_\_\_\_ other untaxed benefits? \$ \_\_\_\_\_

Please attach the year-end 2007 income statement—a Form 1099 income statement—with this form to document this income if a family member received any Social Security benefits or a parent received retirement or disability income.

14. Have your parents saved their money in your siblings' names?  no  yes If yes, complete the following

TOTAL VALUE	HOLDER'S NAME	RELATIONSHIP TO YOU
\$ _____	_____	_____
\$ _____	_____	_____

15. Is any family member (other than student applicant) the beneficiary of a trust?  yes  no

a. established for whom \_\_\_\_\_ type of trust \_\_\_\_\_  
 established by whom \_\_\_\_\_ total value \$ \_\_\_\_\_  
 relationship to you \_\_\_\_\_ terms of distribution \_\_\_\_\_  
 date established \_\_\_\_\_ (what amount will be available, when?)

b. established for whom \_\_\_\_\_ type of trust \_\_\_\_\_  
 established by whom \_\_\_\_\_ total value \$ \_\_\_\_\_  
 relationship to you \_\_\_\_\_ terms of distribution \_\_\_\_\_  
 date established \_\_\_\_\_ (what amount will be available, when?)

Send us a copy of the most recent federal tax Form 1041 (or 5227) for each trust.

16. If there is family debt, other than normal consumer debts, real estate, or current business obligations, give amounts, reason for debt, and payments made in 2007 and to be made in 2008. Be complete and precise.

\_\_\_\_\_

\_\_\_\_\_

17. Describe any unusual expenses your family faced in 2007. (Do not include debts listed in #16). They may include unavoidable, nondiscretionary expenses such as support to elderly grandparents (if contribution is for basic maintenance), home repair (structural repair that was unavoidable, not cosmetic), etc. Be precise about amounts, reason for the expense, and how you met the expense (from income, savings, loan?).

REASON	EXPENSE	HOW EXPENSE WAS MET
_____	\$ _____	_____
_____	\$ _____	_____

18. Which resources will be available for parents' retirement? Please note that pension/retirement accounts listed here are not expected to be available for student's educational expenses, but this information will help us understand what protection your parents will have for retirement.

Check all pension/retirement programs below that apply to your parents/stepparents. Then enter M for mother, F for father, SM for stepmother, or SF for stepfather.

- |   |  |
|---|--|
| <input type="checkbox"/> _____ Social Security                  | <input type="checkbox"/> _____ company pension/retirement plan   |
| <input type="checkbox"/> _____ civil service                    | <input type="checkbox"/> _____ teachers' pension/retirement plan |
| <input type="checkbox"/> _____ military pension/retirement plan | <input type="checkbox"/> _____ TIAA-CREF                         |
| <input type="checkbox"/> _____ union pension/retirement plan    | <input type="checkbox"/> _____ other (please describe) _____     |
| <input type="checkbox"/> _____ state pension/retirement plan    | _____  |

Is any plan named above matched by parents' employer or provided without parents' contribution? \_\_\_\_\_

GIVE 12/31/06 VALUE OF:

- \$ \_\_\_\_\_ IRA/Keogh Plans
- \$ \_\_\_\_\_ supplemental tax-deferred annuities (401k, SRA, TDA, TSA, 403b, etc.)
- \$ \_\_\_\_\_ single premium deferred annuities
- \$ \_\_\_\_\_ universal life insurance, etc. (investment portion only)
- \$ \_\_\_\_\_ any other retirement or savings/investment vehicle (please describe): \_\_\_\_\_