

FINANCIAL AID APPLICATION INSTRUCTIONS FOR EARLY DECISION APPLICANTS

If you wish to be considered for Swarthmore College scholarships, federal or state grants, loans, or campus work opportunities for the 2014-15 academic year, you and your parents (and stepparents, if any) must complete our financial aid application. Tentative financial aid decisions will be included with admission letters.

Our tentative financial aid decision will consider your family's best estimates of their 2013 financial facts. Once we review parents' actual 2013 income and tax documents in February, we will correct and finalize our tentative decision.

REQUIRED DOCUMENTS

HOW TO APPLY and WHERE TO SUBMIT

CSS/**PROFILE** form

Complete and submit your 2014-15 CSS/**PROFILE** on-line at www.collegeboard.org

SWARTHMORE FINANCIAL AID REQUEST form

Download the 2014-15 version of this form at www.swarthmore.edu/apply-for-financial-aid.xml
Complete the form and submit directly to our financial aid office.

2013 most recent PAYCHECK STUB

This document details parents' (stepparent's) gross income and deductions for all of 2013 to date.
Submit photocopies directly to our financial aid office.
Document may also be labeled "pay advice" or "pay statement", and may often be accessed on employer's payroll website.

2012 FEDERAL INCOME TAX RETURN

Submit a photocopy of parents' (stepparent's) 2012 federal tax return directly to our financial aid office.
Include all pages and schedules of federal tax form only.

2012 year-end, final PAYCHECK STUB

This details parents' (stepparent's) gross incomes and deductions for all of 2012.
Submit photocopies directly to our financial aid office.
Document may also be labeled "pay advice" or "pay statement" and may often be accessed on employer's payroll website.

2012 W-2 WAGE STATEMENTS

Submit parents' (stepparent's) photocopies directly to our financial aid office.

2012 Form 1099 STATEMENTS

Submit parents' (stepparent's) photocopies directly to our financial aid office.
Include those for contract earnings, retirement, pension, annuity, Social Security benefits (for all household members), or disability income.
(Do not submit any for interest or dividend income.)

[CSS/**BUSINESS/FARM SUPPLEMENT** form](#)

If a parent (stepparent) is self-employed or has any interest or any involvement in a partnership or corporation, this form must be completed.
Download the 2014-15 version of this form from our website.
Submit the completed copy directly to our financial aid office.

**2012 PARTNERSHIP OR CORPORATION
FEDERAL INCOME TAX RETURN**

If a parent (stepparent) has any interest or any involvement in a partnership or a corporation, a photocopy of that business' 2012 federal income tax return must be submitted directly to our financial aid office.
All pages and schedules of the business tax return are required.

When parents are not together—whether because they were never married or are separated or are divorced—we consider their financial situations separately. The parent (and stepparent, if any) with whom you do not live will complete the Non-Custodial Parent's CSS/ **PROFILE** on-line but then will submit photocopies of 2012 and 2013 income and tax documents--detailed above—directly to our financial aid office. Be sure you provide our mailing address to your non-custodial parent.

[**NON-CUSTODIAL PARENT'S CSS/**PROFILE** form**](#)

If your parents do not live together, this 2014-15 form must be completed by the parent (and stepparent, if any) with whom you do not live.
You will find instructions about how to forward this form to your non-custodial parent as you complete your own CSS/**PROFILE** form on-line.
Your non-custodial parent will complete and submit this form on-line.

DEADLINES for EARLY DECISION AID APPLICANTS:

For **FALL EARLY DECISION** applicants: Submit all documents by **mid-November**.

For **WINTER EARLY DECISION** applicants: Submit all aid application documents by **mid-January**.

ADDITIONAL DOCUMENTS that must be submitted by EARLY DECISION aided students:

~If you are admitted and offered a tentative early award, your parents must provide us their actual 2013 income and tax documents by **mid-February** so that we may correct and finalize your first year aid award. Required documents will be detailed with our award letter.

~Your federal FAFSA form is to be completed on-line at www.fafsa.gov after your parents complete their 2013 federal income tax return. If parents are not together, the federal FAFSA is completed by you and your custodial parent.

MAILING ADDRESS for documents to be submitted directly to our office:

Financial Aid Office
Swarthmore College
500 College Avenue
Swarthmore, PA 19081

~ Use regular mail only to submit documents to us—do NOT fax, email, or scan any documents to us.

~ Since documents you submit cannot be returned, be sure to keep copies.

~ Your name must be written at the top right of each document you submit to our financial aid office.

QUESTIONS AND ANSWERS ABOUT THE EARLY DECISION AID APPLICATION PROCESS:

Q. Is there an advantage or a disadvantage in the financial aid process for students who apply early decision?

A. No, there is no advantage or disadvantage. The College reads early decision and regular decision financial aid applications in the very same manner, and awards aid in the very same way for both applicant groups. The amount awarded is not affected by the admission cycle you choose.

Q. Will I receive a financial aid decision by the time I must enroll at Swarthmore?

A. If you meet the financial aid application deadlines stated above, you will receive our best estimate of your first year aid eligibility in the same envelope with the admission decision.

Q. I understand that if I am admitted in the early decision process, I am committed to enrolling. What if I cannot afford to enroll?

A. If you cannot afford to enroll then you may request formal release from your enrollment commitment so you can be free to instead apply to other schools. In doing so, you give up your place at Swarthmore. Given our strong financial aid program, however, it is rare that an admitted early decision student cannot afford to enroll.

Q. Is there a way for me to be certain about the precise amount of financial aid I will receive from Swarthmore even before I apply for admission to the College?

A. There is not. Our early, tentative aid decision cannot be corrected and finalized until we receive an admitted and aided student's parents' actual 2013 income and tax documents.

As stated on our net price calculator site, that calculator is not a useful planning tool for some students since it cannot handle many of families' financial complications.

Q. What is the average aid award Swarthmore has granted this year?

A. Our average aid award to students enrolled this year is \$41,800 but you are not average. Not until our seasoned professionals carefully review your family's financial details can we decide the actual amount of support you may need. [View Sample Awards](#)

Q. Will my interests, successes, grades, or activities affect the amount of financial aid I might receive?

A. Everything interesting and wonderful about you will be considered in the admission decision. Our financial aid decision, however, will consider only your family's financial situation.