
NMH SUMMER SESSION

FINANCIAL AID

Northfield Mount Hermon 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.

Who may apply for financial aid?

Anyone may apply, although the majority of the aid is reserved for US citizens. Financial aid is 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, which must be received at NMH Summer Session (not postmarked) by March 1st:

- Application for Admission (Form A)
- Two teachers' recommendations (Forms B and C)
- Report card or transcript of grades (must include grades for the 2009-2010 school year)
- Application for Financial Aid
- Copies of parents' most recent IRS 1040 forms (*not* W-2 forms) and all supporting documentation

If your child also is applying to Northfield Mount Hermon School's admission office for the academic year and submits all materials to that office prior to NMH Summer Session's March 1st deadline, it is not necessary to complete another set of recommendations and aid forms for our Summer Session. Simply check the box on page 2 of NMH Summer Session's Application for Admission (Form A), indicating that your child is applying to NMH School; the Summer Session office will then obtain copies of your child's recommendations, grades, and 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 March 1st deadline, an admission/financial aid decision will be mailed to your child on March 15th.

After the March 1st 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 #7.

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.

**If you have any questions about financial aid,
please contact the NMH Summer Session office.**

One Lamplighter Way
 Mount Hermon, Massachusetts
 01354-9638



Telephone: 413-498-3290
 Fax: 413-498-3112
 summer_school@nmhschool.org
 www.nmhschool.org

NMH SUMMER SESSION

APPLICATION FOR FINANCIAL AID

PLEASE PRINT

APPLICANT'S NAME _____

TO PARENTS OR GUARDIANS:

To apply for financial aid, applicants must submit all application forms and financial aid material, which must be received at NMH Summer Session (not postmarked) by March 1st. If all materials meet that deadline, an admission/financial aid decision will be mailed on March 15th.

GENERAL

1. Please provide the personal information requested.

	Father (or guardian)	Mother (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 he/she is at private school or college, cost actually paid by family per year
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____

3. List any others dependent on your family for financial support this next year.

Name	Relationship	Amount of support
_____	_____	\$ _____

PARENTS' INCOME AND EXPENSES

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

	Last year	Estimated current year
a. Taxable income before deductions:		
Salaries and wages – father, stepfather, male guardian	_____	_____
Salaries and wages – mother, stepmother, female guardian	_____	_____
Dividend and/or interest income	_____	_____
Alimony received	_____	_____
Net profit/loss for business and/or farm (if loss, use parentheses)	_____	_____
Other taxable income (if loss, use 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 #7* _____

PARENTS' ASSETS AND LIABILITIES

5. 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 #7*)

RESOURCES AVAILABLE

- 6. List the total resources available to the applicant to offset NMH Summer Session tuition and fees (not including travel expenses or personal funds) – from parents' income and assets, friends or relatives, student's assets and earnings, and all other sources.
 - \$ _____ (*DO NOT LEAVE BLANK*)

MISCELLANEOUS

- 7. Use this space to explain #4.j. and #5.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

A COPY OF YOUR MOST RECENT 1040 FORM (NOT W-2 FORMS) AND ALL SCHEDULES MUST BE ATTACHED.