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FOR OUR RETURNING FAMILIES:

The Montclair Cooperative School partners with the Tuition Aid Data Services (TADS.com) to assess each family's financial information and determine financial need. You may begin applying for financial aid for the 2017-2018 school year through TADS.com beginning on October 7, 2016.

Your online financial aid application and all required supporting documents must be received by **December 15, 2016**. Review of all financial aid applications and TADS summary reports begins in January and late requests for aid will only be considered if funds are still available. ***Please be advised that in order to be eligible for consideration of an award, your student billing account must be in good standing.***

HOW TO APPLY FOR FINANCIAL AID:

1. Complete the online application:

- On or after October 7, 2016 go to www.tads.com and create a new account or log in with your existing account.
- Click on the prompt to begin your Parents' Financial Statement (PFS). You only need to complete one application for all children applying to our school. Our School code is **30032**.
- **Please be sure that you select the 2017 - 2018 school year when completing your application.**

2. Before you begin your online financial aid application, have the following information in front of you:

- Entire 1040 federal tax form & any corporation, partnership or trust papers (1120, 1120S or 1065)
- Business/Farm Statement (if applicable).
- Copy of your most recent pay stub or W-2 forms and 1099's if applicable.
- Actual gross income for each job during last year & estimated income for each job next year
- Monthly income including welfare, food stamps, social security, child support, alimony & other income.
- Yearly income including interest & dividends, workers compensation, unemployment & other income.
- Rent, renter's insurance, yearly energy expenses.
- Purchase price of home, additions, current market value of home, home loan amounts, mortgage payments, property tax, home insurance, rental income/expenses, if applicable.
- Assets & expenses for real estate other than house: assets for and debt for automobiles, recreational vehicles and boats.
- Checking, savings, cash, CD, stocks, securities, bonds, mutual funds, yearly retirement fund contributions and total current values.
- Medical expenses and debt, day care expense & charitable giving.
- Miscellaneous debt including credit cards, bank loans, education loan, loans from friends or relatives and any other debt.
- Dependent earnings and savings.
- ***Separated and divorced parents must both submit all paperwork & tax documentation.***
- ***The school reserves the right to ask for additional information.***

3. If necessary or desired, send additional documentation to TADS:

- **Upload:** Log in to the PFS online, go to the purple "Manage Documents" tab and upload.
- **Alternately, mail documents to:** TADS, 1201 Hawthorne Ave., Suite 100, Minneapolis, MN 55403.

Remember to keep a copy of all records and documentation before submitting them to TADS.

Award notifications will be included with re-enrollment contracts that are distributed in February. If you have any questions related to the financial aid process, please direct your questions to our business manager, Donna Ellwood, at 973.783.4955 ext. 416 or donnae@montclaircoop.org.