



FINANCIAL AID PROGRAM

IPA is committed to creating an inclusive student body and broadening socioeconomic diversity by providing need-based financial aid to qualified students.

IPA collaborates with School and Student Services for Financial Aid (SSS by NAIS) to help determine demonstrated economic need. IPA's Financial Aid Committee considers many factors when assessing a family's ability to pay for educational expenses, including total income, assets, expenses, family size, and standard cost of living.

Parents requesting financial aid must re-apply each year by February 14. The school's policy requires that students receiving aid must maintain an acceptable record of academic achievement and attendance and that both parents and students contribute positively to the school's community. All information submitted with the financial aid application is strictly confidential. All applicants for admission are evaluated without regard to a request for financial aid. The Financial Aid Committee distributes individual awards only after a student has been accepted for admission.

How to Apply

- **Create and submit the Parents Financial Statement online:**
Visit SSSbyNAIS.com
IPA School Code: 3467

Items Needed

- **Two most recent pay stubs**
- **2020 W2 Forms**
- **Signed 2020, preferred but 2019 accepted, Federal Income Tax Return 1040** (including all schedules and attachments as filed)
- **Copy of most current Leave and Earnings Statement** (military families)
- **Mortgage or rental agreement**
- **Financial Aid award letter from dependents in tuition charging schools**
- **Signed Form 4506-T (IRS Form Request for Tax Transcript)**
- **<https://www.irs.gov/forms-pubs/about-form-4506-1>**

Other supporting documents: business taxes, student's tax return, court documents, benefit statements for Social Security, retirement, welfare, veteran's benefits, workers compensation, unemployment compensation, COLA, disability insurance, and any other income or benefits.

***Divorced or Separated Families:** When parents are divorced, separated, or never married, the assets and incomes of both natural parents are considered. Both natural parents should complete the PFS online and submit the required supporting documents. **Non-working Parents:** The school's policy requires that every financial aid applicant provide a statement to IPA's Financial Aid Committee explaining why there is a non-working spouse in the family. **Special Circumstances:** The completed financial aid application should reflect a clear picture of your family's overall financial profile. Please submit a letter with your IPA Financial Aid application to explain any unusual or special circumstances.

For further information with your application, please contact:

Eileen Novak
Director of Admission
enovak@ipahawaii.org
808-674-3563





DETAILED INSTRUCTIONS FOR (PFS)

IPA partners with School and Student Services (SSS) by NAIS in our financial aid process. To begin your financial aid application, complete the SSS's Parents' Financial Statement (PFS) at SSSbyNAIS.com.

The PFS is a comprehensive application that will take some time to complete. Give yourself the time you need by not waiting until the deadline to begin. You will need your most recent tax return before beginning the PFS. We also recommend that you review the wide range of materials that SSS has available online to help families with the financial process. They can be found at sssbynais.com/parents.

Financial aid decisions are communicated by email. Decisions are made using the information from the PFS as well as school policy, practices and available budget.

Parents' Financial Statement (PFS) Online

- Beginning November 2, go to sssbynais.com/parents
- Create your PFS Online account with your email address and a password. If you applied for financial aid last year, simply login to the PFS Online as a Returning Family, using the email address and password you set up last year.
- Begin a PFS for upcoming Academic Year. You can log out of the PFS Online at any time, then return later to complete it.
- After you have pressed submit, you will be brought to a payment screen. The fee of \$48 is nonrefundable. Once your PFS is submitted, it cannot be withdrawn from the SSS system.
- After you pay for and submit your PFS, you will have access in the PFS Online to a section called "My Documents." You can upload the additional required documents there.

Required Documents Online

- Prepare your documents to be uploaded. Make sure the documents are on your computer, each saved as a separate file. Remove any security or password protection from your document files.
- Return to the PFS Online and login.
- Select the upcoming Academic year
- From PFS Online, click on the "My Documents" tab.
- On the "My Documents" page, you will see an upload button or a hyperlink next to a specific document name in the "Required Documents" section of the PFS. Clicking either the upload button or a hyperlink, it will lead you through a series of steps allowing you to name, locate and save the file.
- Within minutes of your upload, the date will appear in the "Date Uploaded" Column. Some tax documents go through a verification process, which can take up to 48 hours.

Information needed to complete PFS:

School Name: Island Pacific Academy

School Code: 3467

Contact Information: Eileen Novak, Director of Admission, (808)674-3563

If you wish to submit required documents by mail, send to School and Student Services, PO Box 449, Randolph, MA 02368-0449. For overnight service, SSS by NAIS, Application Processing Center, 15 Dan Road, Suite 102, Canton MA 02021. If you need help completed the PFS, contact SSS customer service at (800)344-8328.



FINANCIAL AID APPLICATION

OFFICE USE ONLY		
Received by	Date Received	Parent/Guardian Signature

Please complete this application and submit all of the required documents by the deadline of February 14.

IPA will not be held responsible for incomplete or late applications. Incomplete and/or late applications will result in a regular enrollment contract to be issued to your child(ren).

STUDENT/APPLICANT INFORMATION

1. Student's First Name	Last Name	School & Grade in 2020-21	Financial Aid and/or Scholarship Award
2. Student's First Name	Last Name	School & Grade in 2020-21	Financial Aid and/or Scholarship Award
3. Student's First Name	Last Name	School & Grade in 2020-21	Financial Aid and/or Scholarship Award
4. Student's First Name	Last Name	School & Grade in 2020-21	Financial Aid and/or Scholarship Award

PARENT/GUARDIAN INFORMATION

Full Name of Legal Parent/Guardian 1 (Please circle one)

Mailing Address (Street/City/State/Zip)

Home Phone Cell Phone Email

Occupation Employer Title/Position Business Phone

Full Name of Legal Parent/Guardian 2 (Please circle one)

Mailing Address (Street/City/State/Zip)

Home Phone Cell Phone Email

Occupation Employer Title/Position Business Phone



PARENT/GUARDIAN INFORMATION, CONTINUED:

Full Name of Step Father/Guardian (Please circle one)

Mailing Address (Street/City/State/Zip)

Home Phone

Cell Phone

Email

Occupation

Employer

Title/Position

Business Phone

Full Name of Step Mother/Guardian (Please circle one)

Mailing Address (Street/City/State/Zip)

Home Phone

Cell Phone

Email

Occupation

Employer

Title/Position

Business Phone

PARENT/GUARDIAN STATUS

Married

Widowed

Never Married

Separated, since _____

Divorced If divorced, final decree on _____

Is Father remarried? Yes No

If yes, Spouse's full name _____

Is Mother remarried? Yes No

If yes, Spouse's full name _____

With whom does child reside? _____

Is custodial parent single, remarried, or living with someone? _____

FINANCIAL AID AND/OR SCHOLARSHIPS

Has financial aid and/or scholarships been requested or awarded to your child(ren) for a private school in 2020-21?

___yes ___ no If yes, at what school(s)? _____

Has financial aid and/or scholarships been requested or awarded to your child(ren) for a private school in 2021-22?

___yes ___ no If yes, at what school(s)? _____

Has financial aid and/or scholarships been requested or awarded to your child(ren) for a college in 2020-21?

___yes ___ no If yes, at what school(s)? _____

Has financial aid and/or scholarships been requested or awarded to your child(ren) for a college in 2021-22?

___yes ___ no If yes, at what school(s)? _____

Attach copies of financial aid and/or scholarship letters and/or awards received for the 2019-20 school year from all private schools and/or colleges



Only completed applications will be considered and/or reviewed, once all required documents have been submitted to ISLAND PACIFIC ACADEMY and uploaded to SSS.org by the deadline of February 15.

IPA is committed to creating an inclusive body and broadening socioeconomic diversity by providing need-based financial aid to qualified students who could not otherwise attend IPA. Each year, approximately 25% of the student body receives need-based tuition assistance, with individual awards up to \$5000. IPA does not make financial aid awards covering 100% of the tuition.

IPA uses the School and Student Services for Financial Aid (SSS by NAIS), a nationally recognized methodology and documentation review, in the financial aid process to help determine demonstrated need. IPA's Financial Aid Committee considers many factors when assessing a family's ability to pay for educational expenses, including total income, assets, family size, standard cost of living, and number of children attending tuition charging schools. In making financial aid award decisions, IPA's Financial Aid Committee also takes into consideration the school's policies and priorities, the needs of our entire applicant pool, and IPA's limited financial aid budget. While paying for private school education is primarily the responsibility of the family, the school attempts to assist as many qualified students as possible when making financial aid awards.

Parents/guardians requesting financial aid must re-apply each year. The school's policy requires that students receiving aid must maintain an acceptable record of academic achievement and citizenship, and that both parents and students contribute positively to the school's community. In addition, the student's account must be in good financial standing and current on all payments. All information submitted with the financial aid application is strictly confidential.

For applicants applying to the school: All applicants for admission are evaluated without regard to a request for financial aid. The Financial Aid Committee will send notification of financial aid decisions only after new students have been accepted for admission.

Divorced and/or Separated Families: When parents are separated, divorced, or never married, the assets and incomes of both natural parents are considered. Both natural parents are required to complete and submit all of the applications and documents by the deadline.

Non-Working Parents: The school's policy requires that every financial aid applicant provide a statement to IPA's Financial Aid Committee explaining why there is a non-working spouse in the family. The school expects that all parents make every attempt to contribute to the education of their child. If unemployed, updates must be submitted to the Committee regarding new employment and/or opportunities.

Special Circumstances: The completed financial aid application should reflect a clear picture of your family's overall financial profile. Please submit a typed or written letter with your documents to IPA's Admission Office, explaining any unusual or special circumstances.

All financial aid applications, tax returns and other documents are held in the strictest confidence and become the property of ISLAND PACIFIC ACADEMY and cannot be returned.

I declare that the information given in this application has been examined by me/us and to the best of my/our knowledge and belief is true and correct. ISLAND PACIFIC ACADEMY has my/our permission to verify all information reported, and I agree to provide additional information to ISLAND PACIFIC ACADEMY if the school deems it necessary.

Parent/Guardian's Full Name	Signature	Relationship to Applicant	Date
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Parent/Guardian's Full Name	Signature	Relationship to Applicant	Date
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ISLAND PACIFIC ACADEMY admits students of any race, color, religion, or national or ethnic origin to all the rights, privileges, programs, and activities generally accorded or made available to students at this school. It does not discriminate on the basis of race, color, national or ethnic origin in the administration of this educational policies, admissions policies, financial aid and scholarship and loan programs, and athletic or other school-administered program.

