

ADEA-AADSAS Fee Reduction Program (FRP) Instructions

2009 Entering Class Cycle

It is strongly recommended that you print, read and understand the following instructions before applying to the Fee Reduction Program (FRP). All FRP applicants will be held accountable for following the instructions and meeting the requirements and deadlines set forth in this document.

The ADEA-AADSAS Fee Reduction Program (FRP) was created for dental school applicants who demonstrate an **extreme** need for financial assistance. Eligibility for FRP is determined by reviewing the financial resources of both the applicant and the applicant's family. All FRP applicants are required to meet minimum qualifications before applying. The program is not affiliated with any government, colleges or universities, scholarship, grant or fellowship programs. This is an independent program offered by ADEA.

The FRP **is not** a fee waiver program. All FRP applicants are required to complete an AADSAS application and pay their AADSAS application fees in full. If approved, an applicant will receive a partial refund of their paid AADSAS application fees.

It is important to read all FRP policies and instructions carefully before completing an FRP Application Form. Failing to thoroughly read policies and instructions may result in a delay in processing requests, and result in missed deadlines and disqualification for a fee reduction.

The deadline for FRP applications is **November 1, 2008**. Any applications received after the deadline date will not be considered. Fax and email copies **are not** accepted. Do not send FRP applications with any other materials being sent to AADSAS.

FRP Qualifications

The program is designed for those with extreme need for financial assistance, and eligibility for the FRP is determined by reviewing the financial resources of both the applicant and the applicant's family (where applicable).

As a general guide, you may wish to apply for a fee reduction if your annual income level is within the U.S. Bureau of Census' low-income threshold for your family's size. The number of fee reductions is limited, however, and financial need does not guarantee a fee reduction. In addition, not everyone who submits a fee reduction application will qualify financially for one. The fee reduction is applied to your AADSAS application fees only. This does not include any supplemental application fees payable to the dental schools.

To be considered for an ADEA-AADSAS fee reduction, you must submit a copy of the Student Aid Report (SAR) for the current year you received back from the Department of Education if you filed the FAFSA form.

The SAR must include your estimated family contribution (EFC) which is usually located in the upper right corner of the first page of the SAR. If you were selected for verification (usually noted by an asterisk next to the EFC), you must also submit either your recalculated EFC obtained from your financial aid officer or attach supporting documents plus a letter of explanation. Additional verification may be required from AADSAS.

All of the following qualifications must be met to apply for a fee reduction. If you do not meet all qualifications, you are **not** eligible to apply.

- 1) Applicants and their family (spouse, parent(s)/guardian(s) and their spouse) must be U.S. Citizens or U.S. Permanent Residents.
 - a. If you are 25 or older, you (and your spouse, if applicable) must be U.S. Citizens or U.S. Permanent Residents.
 - b. If you are under the age of 25, you and your family (as described above) must be U.S. Citizens or U.S. Permanent Residents.
- 2) Applicants must have completed an AADSAS application and paid their AADSAS application fees for the current application cycle. (Subject to verification.)
- 3) An applicant is eligible to receive a fee reduction through AADSAS no more than two application cycles.
- 4) If you are under the age of 25 (born on or after January 1, 1983) you must complete a Parent/Guardian Application Form.

FRP Application Deadline

FRP applications must be received on or before November 1, 2008. If the deadline falls on Saturday, Sunday, or a Holiday, the FRP application and all required documents must be received by the next business day (no exceptions). It is suggested that if you plan to apply to the FRP, mail your application immediately after you e-submit your AADSAS application and pay your processing fee for proper delivery.

It is strongly recommended that you frequently check the status of your FRP application by logging into your AADSAS application for important information. You will be responsible for meeting all deadline dates. Deadline dates will not be extended for any reason.

Student Dependent or Independent Status

Any applicant under the age of 25 (born on or after January 1, 1983) must submit a Parent/Guardian Information Form, in addition to the Applicant Information Form, to be considered for the program.

Any applicant 25 or over (born before January 1, 1983) must submit the Applicant Information Form only.

Completing an FRP Application

Complete your AADSAS application and pay the AADSAS application fee. If you made a check payment and are approved for the FRP, you will receive your fee reduction refund after AADSAS has verified your payment.

Read all FRP policies and instructions in full. Failure to read and understand all policies and instructions may result in a delay of processing your application and possible missed deadlines.

Gather the following documentation to complete your FRP application:

- 1) **Tax Filer:** Federal income tax forms for each party completing the FRP application (applicant, spouse and parents, where applicable), and filing taxes for the 2006 tax year.
- 2) **Non-Tax Filers:** W-2 Forms for any individual who is not filing a tax return but has earned income from work for the 2007 tax year.
- 3) **Financial Aid Award Letters:** Applicants must include their Financial Aid Award Letters for the applicable academic year if their primary source of income is educational aid/scholarships.

Unemployed: You must report a means of support for the applicable tax year. This means that if you did not receive income from work, you have non-taxable income to report. List all financial means provided on your

behalf or received from all sources in the year 2007. If non-taxable income is your only source of income for 2006, then include the entire amount received to support yourself throughout the year.

- 4) Complete the **FRP Application**. Ensure that the information you report on your FRP Application is correct. Additional supporting documentation may be required after the application has been received and reviewed. FRP applications and all supporting and required documents must be received on or before November 1.
- 5) The FRP Application is not complete without the signature of all parties providing financial information. Ensure that all portions of the application are signed accordingly. Please print legibly, sign and date the application. The application will be returned without signature and will not be considered as received until it has been returned with a signature.

***All means of financial support for the 2007tax year must be reported by all parties on the FRP application.**

Required Documentation

The following documentation is required when you submit your FRP application:

1. Applicant Information Form.
2. Parent/Guardian Information Form (for applicants born on or after January 1, 1983).
3. Applicant and spouse (if applicable) Federal Tax Forms (1040) and W-2 Forms for the 2007 tax year.
4. Applicant 2007-2008 Student Aid Report (SAR) from the Department of Education. Do not send the summary sheet. For questions regarding the SAR contact the Department of Education.
5. Financial Aid Award Letters (if applicable).
6. Parent(s)/Guardian(s) and their spouse federal tax forms (1040) and W-2 forms for the 2007 tax year (for applicants who are submitting a Parent/Guardian Information Form).

FRP applications submitted without the above required documentation **will not** be processed or considered. Do not submit additional supporting documents unless requested by the FRP Manager.

Additional Supporting Documentation

If additional supporting documentation has been requested, ensure that you forward all required information by the posted deadline date to the address listed under **FRP Application Address**. Be sure to include your personal AADSAS Identification Number on all documentation for easy reference.

It will be the responsibility of the applicant to check the status of their application for additional information and possible deadline dates.

FRP Application Address

**ADEA-AADSAS
Fee Reduction Program
1400 K Street NW, Suite 1100
Washington, DC 20005**

Do not mail your FRP Application with any other AADSAS materials. AADSAS **will not** be responsible for location of any additional information sent with the FRP application.

FRP Application Status and Decisions

Log into your **AADSAS application** to check the status of your FRP application, determine if your request has been approved or denied, or if you are required to submit additional supporting documentation to complete your application.

You will receive an email notification instructing you that a decision has been made and to check the decision in your online AADSAS application. This is the **only time** you will receive an email notification regarding your FRP application. It will be the responsibility of the applicant to check the status of their application for additional information and possible deadline dates.

FRP decisions are considered final. However, if you have any questions regarding your FRP application, contact Customer Service at (800) 353-2237.

The standard processing time for an FRP application is **4 – 6 weeks** after all required documentation has been received. However, this time may be extended if supporting documentation is required after the initial review of the application.

Process for Determining FRP Decisions

FRP decisions are based on a thorough review of all financial data submitted and a measurement of the poverty guidelines set by the U.S. Department of Health and Human Services.

Applicants are not automatically eligible for a Fee Reduction because you have received financial aid, scholarships, or grants. Approval to the Fee Reduction Program is at the sole discretion of AADSAS.

**Fee Reduction Program (FRP)
Frequently Asked Questions
2009 Entering Class**

Q. When can I apply to the FRP?

A. You can apply after you have completed an AADSAS application, paid your application fees and e-submitted your AADSAS application. Your FRP application must be received on or before November 1, 2008.

Q. How do I qualify to apply to the FRP?

A. Before you can apply to the FRP, the following minimum requirements must be met:

1. E-submit a complete AADSAS application.
2. Pay all AADSAS application fees in full.
3. You and your family (including spouse and parents/guardians) must be U.S. Citizens or U.S. Permanent Residents.
 - a. If you are 25 or older, you (and your spouse, if applicable) must be U.S. Citizens or U.S. Permanent Residents.
 - b. If you are under the age of 25, you and your family (including spouse, and parents/guardians) must be U.S. Citizens or U.S. Permanent Residents.

Q. What are some examples of Non-Taxable Income?

A. Some examples of non-taxable income are:

- Aid to Families with Dependent Children
- Cash support or money paid on your behalf
- Estimated value of goods or services (such as free room and board provided by a relative or through financial aid)
- Housing, food, and other living allowances, such as those provided to military or clergy (including cash payments and cash value of goods and services)
- Medical expenses paid by third parties
- Social Security benefits (untaxed portions)
- Unemployment compensation (untaxed portions)
- Veteran's benefits
- Welfare benefits (federal, state or local)
- Workers' compensation
- Any other income or benefits not entered or included somewhere

Q. How do I submit documentation if my parents only receive Social Security benefits and did not file taxes for the applicable tax year?

A. Social Security and Disability benefits should be recorded as Non-Taxable Income on the Parent/Guardian Information Form.

Q. How do I record unemployment benefits for my parents and/or me on my application?

A. Unemployment benefits are taxable and should be recorded on the Federal Tax Form as Adjusted Gross Income. Therefore, on either information form for you or your parents, all unemployment benefits should be included as "Income."

Q. How many times am I eligible to receive a fee reduction?

A. You are eligible to receive a fee reduction no more than two application cycles to allow other AADSAS applicants an opportunity to benefit from the program.

Q. How many times can I apply to the FRP?

A. You can only apply once per application cycle. You are eligible to receive a fee reduction for no more than two application cycles.

Q. Can I submit my FRP application before I have made payment of my AADSAS application fees?

A. No. All fees must be paid prior to applying. If you have made a payment by check, AADSAS must confirm receipt of your check payment prior to processing your application. Check payments may cause a delay in processing your application if payment is not received in a timely fashion and may result in possible disqualification from the program.

Q. What if I am unable to provide the “Required Documentation”?

A. All required documentation (see **Required Documentation**) must be sent with your FRP Application and is the first step in having your application reviewed and considered. Required documentation supports the information you have reported on your application. If you are unable to provide a specific item, you must include a letter with your application explaining why you are unable to provide the item(s). If additional supporting documentation is needed, it will be requested. Inability to provide documentation may prevent AADSAS from approving your application.

It is strongly recommended that you consistently check the status of your FRP application by logging into your AADSAS application for important information. You will be responsible for meeting all deadline dates. Deadline dates will not be extended for any reason.

Q. What if I am unable to provide “Additional Supporting Documentation”?

A. If you are unable to provide additional supporting documentation to substantiate your need for financial assistance through the fee reduction program, it may result in a denial. Inability to provide documentation prevents AADSAS from approving your application.

It is strongly recommended that you consistently check the status of your FRP application by logging into your AADSAS application for important information. You will be responsible for meeting all deadline dates. Deadline dates will not be extended for any reason.

Q. If I apply to additional schools after my initial application, will those schools also be eligible for a fee reduction?

A. No. Only your original designated dental schools are eligible for the fee reduction program. If you apply to additional designations after you have e-submit your application, they will not be considered for FRP.

Q. If I have been approved when can I expect my refund?

A. All applicants who are approved for a fee reduction refund will receive a refund check within 4 – 6 weeks after the date they have been approved. You can check the status of your refund by logging into your AADSAS application.

Q. How much will I be refunded?

A. If approved for a fee reduction, you will receive \$95 for the first designation and \$30 for each additional designation. The FRP is only applicable to original designations. Additional designations will not be considered for FRP.

Q. If I have any additional questions during the process, whom do I contact?

A. For questions regarding the FRP contact ADEA Customer Service at (800) 353-2237, Monday through Friday from 9:00am – 4:30pm (Eastern Time).



2009 AADSAS Fee Reduction Application Applicant Information Form

Use blue or black ink only. Print or type clearly. Complete all sections. Do not leave any spaces blank.
An incomplete form will not be considered.

AADSAS Applicant ID number _____ Email address _____

Last name _____ First name _____ Middle initial _____

Permanent address (no P.O. box, please) _____

City _____ State or province _____ ZIP or Postal Code _____

**You must be a U.S. citizen or permanent resident
to qualify for fee reduction.**

U.S. citizen U.S. permanent resident

Not a U.S. citizen or U.S. permanent resident

Have you previously applied and been approved for a fee reduction? Yes No If yes, which application cycle _____

Marital status Married Single/widowed Divorced/separated

Number of original AADSAS schools you have applied to, not including the additional dental schools designations _____ Total fee paid _____

Are you enrolled in a college or university for the 2007-08 school year? Yes No

Did you complete a Free Application for Federal Student Aid (FAFSA) for the 2007-08 school year? Yes No
If yes, you must submit your SAR Transaction Form. See instructions.

Are you enrolled or will you be enrolled in a college or university for the 2008-09 school year? Yes No

Did you complete a Free Application for Federal Student Aid (FAFSA) for the 2008-09 school year? Yes No
If yes, you must submit your SAR Transaction Form. See instructions.

Total number of dependents living in your household.
(This should equal the number reported on your 1040 form.) _____

2007 Applicant's Income Information

Your gross income _____ Spouse gross income _____

Your nontaxable income _____ Spouse nontaxable income _____
(Proof of nontaxable income will be needed)

Total of cash, checking, and savings _____

Did you receive public assistance in 2007? Yes No If yes, total amount received _____

Were you born on or after January 1, 1983? Yes No Birthdate Mo _____ D _____ Y _____
If yes, you must complete and submit a Parent/Guardian Information Form.

I certify the information I have supplied is complete and accurate to the best of my knowledge. I understand that failure to disclose all required information or falsification of my information will result in disqualification for the program and I will be required to return all reimbursements if approved for the program. I authorize AADSAS to use the information reported on this application for research purposes. My signature indicates that I have read and understand all instructions and requirements and agree with these conditions.

Applicant signature _____ Date _____



2009 AADSAS Fee Reduction Application Parent/Guardian Information Form

Use blue or black ink only. Print or type clearly. Complete all sections. Do not leave any spaces blank.
An incomplete form will not be considered.

AADSAS Applicant ID number _____

Applicant last name _____

Parent/guardian's last name _____

Parent/guardian's first name _____

Middle initial _____

Permanent address (no P.O. box, please) _____

City _____

State or province _____

ZIP or postal code _____

**Parents and spouses must be U.S. citizens
or permanent residents to qualify for fee reduction.**

U.S. citizen

U.S. permanent resident

Not a U.S. citizen or U.S. permanent resident

Relationship of parent/guardian to the applicant

Mother

Father

Legal guardian

Step-parent

Your marital status

Married

Single/widowed

Divorced/separated

Total number of dependents living in your household.

(This should equal the number reported on your 1040 form.) _____

Age of older parent _____

Total number of dependents enrolled in college at least half-time, _____
not including additional dental school designations.

2007 Parent/Guardian Income Information

Did you earn income in 2007?

Yes

No

Your gross income _____

Your nontaxable income _____

Your spouse's gross income _____

Your spouse's nontaxable income _____

Net equity in your home _____

Net worth of business or farm, if applicable _____

Total of cash, checking, and savings _____

Did you receive public assistance in 2007?

Yes

No

If yes, total amount received _____

I certify the information I have supplied is complete and accurate to the best of my knowledge. I understand that if I fail to disclose all required information or if I falsify my information will result in disqualification for the program and the applicant will be required to return all reimbursements if approved for the program. I authorize AADSAS to use the information reported on this application for research purposes. My signature indicates that I have read and understand all instructions and requirements and agree with these conditions.

Parent/guardian's signature _____

Date _____