



SCHOOL & STUDENT SERVICES BY NAIS

# Parents' Financial Statement (PFS) Online Workbook

A guide to completing your application for  
financial aid, from start to finish

*Print out this workbook  
or keep it open on your screen.*

# Before You Begin

Here are a few notes before you begin your Parents' Financial Statement Online:

- **Ensure that you're applying for the correct academic year.** While the vast majority of applications we receive from this point forward are for the 2012-13 academic year, some schools still may be accepting applications for 2011-12. Refunds are not available for incorrect submissions so double checking is highly recommended.
- **You should only complete the Parents' Financial Statement (PFS) if you have been instructed by a school to do so.**  
Over 2,100 schools use the PFS as their financial aid application. To confirm that the school to which you are applying uses the PFS, check the list of SSS Subscriber Schools at [sss.nais.org/go/ssscodes](http://sss.nais.org/go/ssscodes).
- **You should complete one PFS for your household.**  
If there is more than one adult in your household, you will fill out the information for both "Parent A" and "Parent B." The PFS will also ask you if the student applicant has another living biological parent living *in a different household*. If so, that other parent should also complete *a separate PFS*.

If you have more than one child applying for financial aid, you should submit just one PFS to apply for all your children. (In the PFS, you will complete the information for "Student Applicant A," "Student Applicant B," etc.) The fee for submitting the PFS is the same whether you are applying for one child or for several children. The fee is also the same whether those children are applying to one school or several schools.

- **Submitting your PFS Online will cost \$37, and the fee is nonrefundable.**  
You can pay the \$37 fee by debit card, credit card, or PayPal. More information is provided on the Submit and Pay section of the application.

The fee to submit a PFS using the paper form is \$49.

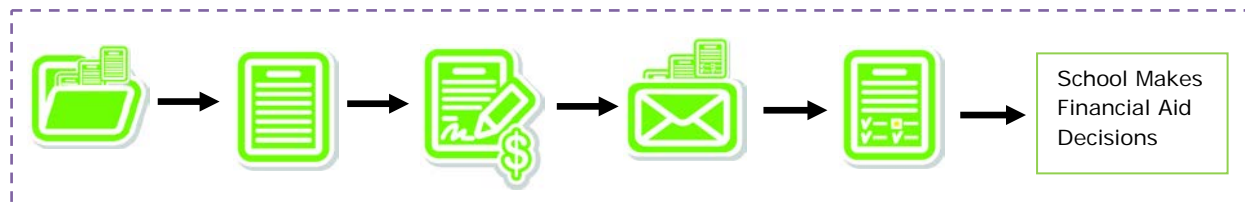
- **Your information is safe.**  
The process we use at SSS to protect the information you enter on the PFS (or on other documents you send to us) meets the highest standards in information security. Go to [sss.nais.org/go/security](http://sss.nais.org/go/security) to read about the steps we take to keep your information safe. Schools are also encouraged to keep your information private and to allow access to as few people as possible.

You can help us safeguard your information by following these few steps: (1) Do not share your PFS Online password with anyone else. (2) If you -submit additional documents to SSS as instructed by a school, black out any Social Security Numbers.

- **We're here to help.**  
We understand that the PFS is a comprehensive application and takes time to complete. We offer on-screen tips and examples that we hope will help answer your questions. Our toll-free Customer Service Center is available to help as well at (800) 344-8328 (see page 12 for hours of operation). If you have a question specific to a school, contact that school's financial aid office directly.

# Overview of the Application Process

Schools use School and Student Services By NAIS (SSS) to help them make fair and accurate financial aid decisions. Here's how the application process works.



## Step 1: Prepare to apply.

Find out from each school its application deadlines and requirements. Then gather any materials you will need to reference as you answer the questions in the PFS. Read more on page 4.



## Step 2: Complete your online PFS.

From your PFS Online Dashboard, choose to begin a new PFS for the academic year for which you are applying. As you work, you can stop and save your work at any time then log in again using your email address and PFS Online password. Read more on page 5.



## Step 3: Pay for and submit your PFS.

Once you have completed all the fields of the PFS, on the Pay and Submit screen you will choose your method of secure payment (\$37). Once you submit your PFS, your information is sent immediately to schools. It cannot be withdrawn from the PFS system and your money cannot be refunded. Read more on page 8.



## Step 4: "Manage" any additional documents you must submit.

On the Manage Documents screen, you can see what additional documents you should submit to SSS as part of your application, track the receipt of documents you submitted, and upload documents from your computer. Read more on page 9.



## Step 5: View your Family Report to understand SSS's estimate of your family contribution

After you have paid for and submitted your PFS, SSS processes your information immediately and sends your PFS and Estimated Family Contribution to all of the schools you selected. *Each school makes its own financial aid decisions, but uses SSS's estimate as a starting point.* You can log back in to PFS Online and View Your Family Report to read about how SSS calculated your Estimated Family Contribution. Read more on page 10.

**After submission, you can make updates if necessary.** Read more on page 11.



# Step 1: Prepare to Apply

## Know your school deadlines

Find out what is required, and by when for each school you're applying to. Use this list to keep track of those dates.

School Name	SSS Code <i>Ask the school or go to <a href="http://sss.nais.org/go/ssscodes">sss.nais.org/go/ssscodes</a></i>	Deadline to submit the PFS	Deadline to submit additional required documents

**By Mail or Online:** You have the option of submitting additional required documents to SSS by mail or by uploading them online. Once uploaded, please allow 48 hours before they become available in the school's system. If you mail items to SSS, mail them *at least 10 days* before the school deadlines to leave time for mail delivery as well as SSS processing time.

## Be ready to answer the questions in the PFS

Types of Questions You'll Answer in the PFS	Information to have handy to answer these questions
<p><b>Questions about your family's income ("what you earn and receive")</b> You will answer questions about income that is taxed and income that is not taxed. Questions about "taxable income" cover salaries/wages earned by parents <i>and</i> children; alimony; and taxable dividends or interest income. Questions about "non-taxable" income cover child support, social security benefits, etc.</p>	<ul style="list-style-type: none"> <li>• W-2 and/or 1099 form(s)</li> <li>• IRS Form(s) 1040 or 1040a</li> <li>• Social Security statements (SSA-1099 forms)</li> <li>• A sum of the child support you actually received</li> </ul>
<p><b>Questions about the value of your assets ("what you own")</b> Be ready to answer questions about the value of your home and what you pay. The PFS will also ask you about the vehicles you own and about investments and retirement plan accounts.</p>	<ul style="list-style-type: none"> <li>• Mortgage principal balance statements for your home(s)</li> <li>• Lease or finance statements showing the amount owed on vehicles</li> <li>• Bank, investment, and/or mutual fund account statements</li> <li>• Retirement Plan account statements</li> </ul>
<p><b>Questions about your debts ("what you owe")</b> These include questions about the amount you owe on your credit cards, as well as other debt you have incurred.</p>	<ul style="list-style-type: none"> <li>• Credit card statements</li> <li>• Bills/account statements showing major debt outstanding (for past educational expenses, past legal or funeral expenses, damage from natural disasters, etc.)</li> </ul>
<p><b>Questions about how much you pay for educational expenses for <i>all</i> your children</b> (not just the children for whom you are applying for financial aid). The PFS also asks HOW you pay for these expenses – that is from what sources (your own funds, loan, friends/family, etc.).</p>	<ul style="list-style-type: none"> <li>• A sum of the expenses you pay for school, college, and childcare for EACH of your children.</li> </ul>
<p><b>Questions about other family expenses</b> These will include questions about medical and dental care expenses that weren't covered by insurance; and questions about cost of camps, lessons/tutors, and vacations.</p>	<ul style="list-style-type: none"> <li>• A sum of the expenses you paid for medical/dental premiums, as well as non-reimbursed amounts</li> <li>• A sum of expenses for camps/lessons/tutors</li> <li>• A sum of the expenses for vacations taken by all members of the family.</li> </ul>



## Step 2: Complete Your Online PFS

### Technical Considerations

- **Your Internet Browser:** The following browsers are recommended to successfully view and work within Parents' Financial Statement Online:

#### Windows

Internet Explorer 7 or 8, Google Chrome or Mozilla Firefox.

#### Mac OS

Internet Explorer 7 or 8, Mozilla Firefox or Apple Safari.

- **Choose the academic year for which you'd like to apply for financial aid:** At some points during the year, SSS may have applications open for two academic years. Remember to choose the application for the academic year in which you are applying for financial aid. It's important to note that refunds are not available for applications submitted for the incorrect calendar year.
- **How to Return to Your Application at a Later Date:** You do not have to finish your PFS in one sitting. To return to it, from the SSS Website for Families ([sss.nais.org/parents](http://sss.nais.org/parents)), enter the PFS Online then login. If you have forgotten your password, click on "Forgot My Password."
- **"Save and Continue" vs. "Save and Finish Later" Buttons:** At the bottom of every screen in the PFS Online, you'll see two "save" buttons. If you press "Save and Finish Later," you will leave the PFS Online. You should press this if you are finishing your session and wish to log out. If you have completed the page and wish to move on to the next, press "Save and Continue." Note that if you haven't finished answering all the questions on that page, you will be prompted to do so. If an answer doesn't apply to you, fill in a zero. Don't leave it blank.
- **The Back Button:** Do NOT use the Back button on your Internet Browser. Instead, use the *Back* button at the bottom of the page. Data may be lost if you use the browser back button.

## Help Along the Way

Throughout the PFS, you'll see Help Tips on the right side of your screen. For example, if you need to refer to a particular tax form to answer the question, we'll tell you which one to view.

The screenshot shows the 'PFS for 2010-2011' interface. The main content area is titled 'E. Additional Family Information (1 of 5)'. It includes a table with columns for '2009' and 'Estimated 2010' for questions 19, 19A, and 20. Question 19 asks for 'Total medical/dental expenses not reimbursed by insurance companies.' A red box highlights a 'HELP TIPS' section on the right, which states: 'Question 19: Enter total amount paid in 2009 and estimated to be paid in 2010 for uninsured medical and dental expenses. Do not include amounts covered by insurance or the cost of insurance premiums. In the space provided, itemize and explain each type of expense incurred, such as hospital bills, copays for appointments or prescriptions, etc.'

## Tips to Avoid Common Errors

1. **If you must go backward in the application, use the "back" button at the bottom of the screen.** If you use your Internet browser "back" button at the top of your screen, you may lose information.
2. **Zero counts!** Enter a zero if a question does not apply to you. Do not leave the answer blank.
3. **Whole numbers only.** When entering numbers please use only whole numbers: no decimals or cents. Rounding to the nearest whole number is acceptable.
4. **Tell us more.** Offer explanation when requested, so a school can better understand your answer or situation.
5. **Applicants vs. Dependents.** Questions about "student applicants" refer to your children who are applying for financial aid using the PFS you're completing. Questions about "other dependents" refer to the children (or adults) for whom you provide support who ARE NOT applying for financial aid.
6. **Choose the right school.** In the Select Subscriber School section, choose the exact school you wish to apply to, in the correct city and state. Many schools have similar names.
7. **Salary vs. profit.** In the Family Income section, if you are a business owner or farm owner, in the questions about "salary," enter only the amount you draw as salary. You will provide information about profit/loss elsewhere in the PFS.
8. **Rent.** In the Family Assets and Debts section, if you rent your residence, enter the total rent you pay for the whole year, not the amount you pay each month.
9. **Paying by waiver?** Enter a fee waiver code exactly as it was provided to you by a school. It should have eight (8) characters. An incorrect code will delay processing your PFS.
10. **Use the cover sheet.** If you opt to mail in additional required documents to SSS, use a required documents cover sheet, which you can print from the PFS Online. This allows us to match your documents to your application.
11. **Mail early.** If you opt to mail in additional required documents to SSS, do so at least 10 days before the school deadlines to allow for mail delivery and SSS processing time.

## FAQS

### **Where do I include parents' educational loans?**

Report these as part of your answer to Question 17, "Debts." Specify in the Notes section for this question how much of the debt you're including in your answer is specifically for parents' educational loans.

### **What is Consumer Debt and how is it used in the calculation?**

In Question 18, you are asked to report your credit card debt. Given the variety of types of spending that credit cards can be used for, SSS does not factor this into the calculation of your family contribution. However, schools may use this information in different ways. Enter your total outstanding balances then and use the Notes section to specify the main types of purchases that these cards were used for.

### **What should I include as "Unusual Expenses"?**

In Question 24, you are asked to total your "unusual expenses." Below the question, click the link to see a list of the types of expenses that should and should not be included. In the Notes section for this question, write an explanation so that a school can make the decision about whether to consider these expenses.

### **How do I complete the income section without my tax forms being available yet?**

Schools realize that most tax forms are not available until late January, and usually set their requirements accordingly. Be aware of each school's requirements. Some may ask you to submit a 2010 tax document and then later to submit the 2011 one. Using your best estimates on the PFS is acceptable if your 2011 tax information is not yet finalized.

### **How do I compress files that are too large to upload?**

Some scanners create very large PDF files that may be difficult to upload. Fortunately, there are a number of free software tools available to compress these into smaller files. Just Google "compress PDF" for a variety of options. And as always, you can bypass uploading altogether by simply printing a cover sheet and mailing your documentation. Just make sure your materials are sent 10 days prior to the application deadline.



## Step 3: Pay for & Submit Your PFS

Once you complete all sections of the PFS, you will have access to the Pay and Submit section. The fee to submit a PFS online is U.S. \$37 and this fee is nonrefundable. This is a flat fee, whether you are applying for aid for one child or several children, and whether your children are applying to one school or several schools. Your PFS and the application results will not be processed and sent to schools until we receive full payment.

### Payment Options

In the Pay and Submit section, you may make your secure payment using the following methods:

- **Credit or debit card.** A charge will appear on your credit card as “SSS PFS Online.”
- **Direct debit** from your checking or savings account
- **PayPal account.** This is the preferred method for international families.
- Application Fee Waiver Code provided to you by a school. Be sure to enter the 8-character code exactly as it was provided to you.

My Dashboard	Complete Your PFS	Pay and Submit	Manage Documents	View Family Report	Support
<h3>Pay for Your PFS</h3> <p>It costs \$35 U.S. Dollars to submit your PFS and have the results sent to as many schools as you choose. This fee is nonrefundable. Your PFS cannot be processed and sent to schools until we receive full payment. There are several options for making a secure payment. (PayPal is the preferred method for international families. <a href="#">Learn more about setting up a free PayPal account.</a>)</p> <p>Below, select your method of payment, fill in the appropriate information, then click “Submit Payment.” (*Required field.)</p> <p><b>Total Amount Due: \$35</b></p> <p>Please select your method of payment:*</p> <p><input type="radio"/> I would like to pay using my Credit Card or Debit Card.</p> <p><input type="radio"/> I would like to make an online payment using my checking or savings account.</p> <p><input type="radio"/> I would like to use my PayPal account.</p> <p><input type="radio"/> I will use an Application Fee Waiver Code provided to me by a school.</p>					

Once you have successfully submitted and paid for your PFS, you will receive email confirmation from SSS. Your information will be immediately available to schools. **Once submitted, your PFS cannot be withdrawn and your fee cannot be refunded.**



## Step 4: Manage Documents

Many schools require that families submit documents in addition to the PFS. After your PFS has been processed, on the "Manage Documents" screen of the PFS Online, you can see which documents have been received and processed by SSS and which are still outstanding. From that same page, you can upload your documents online. *After you submit and pay for your PFS, it will take up to 24 hours for it to process. Once it has been processed, you will be able to access the Manage Documents page. If your PFS has not yet been processed, you will receive a popup window message when you click on the purple "Manage Documents" page in the PFS Online.*

### Uploading Documents

Following the step-by-step instructions on the Manage Documents screen, you will:

1. **Save each document that you intend to upload as a separate file.**  
Each file may be up to 1.5MB in size. The files may be in any of the following formats: Adobe Acrobat PDF files; .jpg, .gif, or .tiff image files; or Microsoft Word or Excel files.
2. **On the Manage Documents screen, click on "Browse."**  
A menu will appear that shows your computer's folders. Locate the document to upload.
3. **Click on "Upload Documents."**  
Once you have uploaded a document, it may not appear immediately in the "Received Documents" list on the Manage Documents page. It could take up to 24 hours for it to have been processed and appear as "Received."

**Document Management for Your 2011-2012 PFS** Print Cover Sheet

In addition to the completed PFS, many schools require that families submit additional documents. Find out from each school which documents it requires, where you should send them, and by when. If a school you are applying to has asked SSS to collect documents on its behalf, those documents are listed below. You can mail them to SSS or upload them.

Received	Document	Year	Type
06/21/2010	W-2 form	2009	File Upload
06/30/2010	W-2 form	2010	Paper

**Outstanding Documents**

Below you will see a list of documents you are required by one or more schools to send to SSS. You can print a [Cover Sheet](#) using the button above and [mail that along with your document\(s\) to SSS](#), or you can upload those documents from your computer. To upload your documents, follow these steps:

1. For each document you plan to upload, save it as a separate file. The files may be in any of the following formats: Adobe Acrobat pdf file, Microsoft Word .doc file, .jpg image file, or .tif image file.
2. Click on "Browse." A menu will appear that shows all the folders on your computer. Find the document you want to upload.
3. Repeat this for each document you want to upload, then click on "Upload Documents."
4. Once you have uploaded a document, it will take approximately 24 hours for it to have been processed and appear as "Received".

Tip: Hover your cursor over the SSS School code to see the corresponding school name.

Document(s)	Year	School	File Attachment
IRA Keogh/SEP information	2010	<a href="#">4937</a>	<input type="text"/> <input type="button" value="Browse"/>
Self-employment information (Business/Farm)	2010	<a href="#">4937-1519</a>	<input type="text"/> <input type="button" value="Browse"/>
Home purchase and mortgage information	2010	<a href="#">1519</a>	<input type="text"/> <input type="button" value="Browse"/>

### Mailing Documents

If you're unable to upload your documents, don't worry – you also have the option of mailing them. With that said, if you choose to mail documents to SSS, you will need a cover sheet, which you can print from the PFS Online. Mail your documents at least 10 days before the school deadlines to allow for delivery as well as processing time. You can find the regular and overnight mail addresses on the last page of this workbook.



# Step 5: View Your Family Report

## Understand SSS's Estimate of Your Family's Contribution

Immediately after you pay for and submit your PFS, we share your information with the schools you indicated. Each school uses the SSS "Estimate of Family Contribution" as a starting point in determining your financial aid award. Each school makes its own financial aid decisions, based on its budget and policies.

From your Dashboard, click on "View Family Report" to read an explanation of how SSS calculated the amount your family can contribute to educational expenses, and how schools will use that calculation as a starting point for making financial aid decisions. See a sample Family Report below.

### SUMMARY OF PFS INFORMATION YOU SUBMITTED

1	<b>(FAMILY)</b>	
1	No. of Parents	2
2	No. of Tax Exemptions	6
3	No. of Children	4
4	No. of Children in Tuition-Charging Schools	2
	<b>INCOME</b>	
5	Parent/Guardian A Wages	\$65,000
6	Parent/Guardian B Wages	\$32,500
7	Dividend/Interest Income	\$200
8	Alimony Received	\$0
9	Other Taxable Income	\$500
10	Untaxed Payments to IRA	\$2,500
11	Keogh Plan Pmts. And SEP Deductions	
12	Other IRS Allowable Adjustments	\$5,000
13	Child Support Received	\$7,500
14	Social Security Benefits	\$22,500
15	Other Nontaxable Income	\$3,000
	<b>ASSETS</b>	
18	Home- Present Market Value	\$750,000
19	Home-Total Unpaid Principal	\$650,000
20	Other RE -Present Market Value	\$200,000
21	Other RE- Total Unpaid Principal	\$150,000
22	Bank Accounts	\$5,671
23	Other Investments	\$57,936
	<b>DEBTS</b>	
24	Debts	\$45,387
25	Consumer Debts	\$9,743
	<b>NONDISCRETIONARY EXPENSES</b>	
31	IRS Total Itemized Deductions	\$35,578
32	Total Federal Income Tax Paid	\$9,785
16	Total Medical/Dental Expenses	\$4437
17	Unusual Expenses	\$7628
26	<b>BUSINESS/FARM</b>	
27	Business/Farm-% Ownership	
28	Business/Farm-Assets	
29	Business/Farm-Liabilities	
30	Business/Farm-Net Profit/Loss	

### YOUR ESTIMATED FAMILY CONTRIBUTION

	Parent Contribution
Total Parent Contribution for all students	\$20,000

The results above are for day school applicants. Add \$1,700 per student to the Parent Contribution for boarding applicants.

**1. SSS Determines "Discretionary Income."** To calculate your "Discretionary Income," SSS takes your **Income** (the money you earn/receive) and subtracts **Nondiscretionary Expenses** such as taxes and emergencies. It also considers a small portion of your Net Worth (your **Assets** minus your **Debts**) as potentially available for meeting your living expenses. SSS automatically subtracts an allowance for basic living expenses, based on your household size and the remainder is considered your **Discretionary Income**.

**2. SSS recommends to schools your "Estimated Family Contribution,"** the portion of your Discretionary Income that is available to pay for education for *all your children* enrolled in tuition-charging schools. If more than one of your children is applying to tuition-charging schools, the basic expectation is that you can split your parent contribution evenly among them. Your Estimated Family Contribution also includes an expectation that some portion of savings in the student's name will also be included with what the parents can contribute from their own resources.

**3. The SSS analysis is often a starting point for a school's decision-making process, not the end of it.**

Based on their own policies and practice, it's likely that schools will adjust SSS's suggested contribution. A few examples that might result in a school making an adjustment to SSS's calculation:

- A philosophy about a minimum amount that parents should be able to pay for educational expenses.
- A school policy may require that in order to be eligible for aid, both parents earn income (unless they are caretakers or are disabled).
- A school may not be able to afford the financial aid you qualify for, and ask you to pay more than the SSS calculation.
- A school may review your home equity and/or other assets and debts differently than SSS.
- A school might adjust the SSS calculation to consider cost of living factors in your city or town.

**4. Schools review your full PFS and may verify your information.** Reviewing your entire PFS, including your explanations, helps school better understand your family's financial picture. Most schools also compare the information you entered on your PFS with official documents, such as tax forms.

**5. Each school decides how much financial aid it can/will award to your family.** In making its decision about how much of your financial need it can meet, each school considers how much money it has available in its financial aid budget; how much it costs to attend its school (tuition, fees, books, etc.); and the school's enrollment goals. Because schools differ in policy and budget, you may receive very different offers from schools. [Read about some sample scenarios.](#) If you have questions about how a school's award was made, please contact the school's financial aid department.

# Adding a School/ Making a Change

If, after submitting your PFS, you decide that you need to make a change to your PFS and/or add a school, you may do so. Here's how:

- 1. Log into the PFS Online.**  
Even if you originally applied using the paper PFS form, you can still use the PFS Online to send your results to additional schools or make a change. After you click on the link to go to the PFS Online, follow the prompts to "Create an Account" on the PFS Online -- on the "Create an Account" page, be sure to enter the PFS ID number you received in your e-mail confirmation from SSS.
- 2. Select the gray button that shows the academic year for which you are applying for financial aid, such as "Academic Year 2011-12."**
- 3. Click on the purple "Complete Your PFS" tab.**
- 4. From the left-hand navigation, click on the section in which you wish to make a change.** If you wish to add a school, select the section called "Select Subscriber Schools."
- 5. Make your change (or add your school), then press "Save and Continue."**
- 6. From the left-hand menu, click on the "Submit Your Change" button.**
- 7. On the next screen, confirm that you wish to submit that change by pressing "Continue."**
- 8. Look for your confirmation email.** To ensure that your additional school request has been processed, be sure to check your email for confirmation. If you do not receive an email within 24 hours you may need to re-submit your change by following the steps above (don't forget to "Submit Your Change"!) or call customer service for help.

If you added a school, the school will have access to your PFS information within 24 hours. If you made a change to another section of the PFS, the school(s) to which you have applied will have access to your updated PFS information within 24 hours.

# Support

## Customer Service Center

We are available to assist you in completing and submitting your PFS. Note: For security reasons, we cannot enter the information for you.

- Call (800) 344-8328. If you are calling from outside of the United States or Canada, dial (952) 967-9922.
- Email [sss@nais.org](mailto:sss@nais.org).
- We offer extended hours during the busiest months of the application season.

### Customer Service Center

The hours of operation for the center are:

<b>On November 1–Saturday Hours Begin</b>	
Monday-Friday	9:00am - 8:00pm ET
Saturday	9:00am - 4:00pm ET
<b>January 1–March 31- Extended Hours</b>	
Monday-Friday	9:00am - 11:00pm ET
Saturday	9:00am - 8:00pm ET
<b>April 1–April 30 (Extended Hours)</b>	
Monday-Friday	9:00am - 12:00am ET
Saturday	9:00am - 4:00pm ET
<b>May 1–October 31 (No Extended Hours, No Saturdays)</b>	
Monday-Friday	9:00am - 8:00pm ET
Saturday	Closed

## Have your PFS ID number ready when you call!

This number is in the upper right corner of your PFS Online screen. This will allow our agents to assist you most effectively.

# Contact Us

## SSS By NAIS Mailing Address

Use one of the addresses below to submit any documents schools have instructed you to send to SSS. (You can also opt to upload them online through the Manage Documents screen.)

Remember: Some schools may ask you to submit required documents directly to the school. Be sure to find out from schools exactly what to send, where, and by when!

For regular mail, use this address:

**SSS By NAIS**  
**P.O. Box 449**  
**Randolph, MA 02368**

For overnight mail, use this address:

**SSS By NAIS**  
**Application Processing Center**  
**437 Turnpike Street**  
**Canton, MA 02021**

### About SSS By NAIS

School and Student Services (SSS) is managed by a division of the National Association of Independent Schools (NAIS), a nonprofit education association. For more than 40 years, SSS has offered private schools assistance in assessing financial aid need and in managing the distribution of their aid. Read more at [sss.nais.org](http://sss.nais.org).