



FINANCIAL AID INFORMATION 2025-2026

Saint Mark Lutheran School awards limited financial aid to families who show financial need. Financial assistance will be considered based on availability of funds, demonstrated financial need, academic performance, personal behavior, motivation, character and information provided on the Parents' Financial Statement (PFS). Saint Mark requires all financial aid applicants to complete the Parents' Financial Statement (PFS) through School Student Services (SSS) which is used to help determine financial eligibility.

Aid is granted for a period of one year and is based on the most current information. Students must reapply for financial aid every year; changes in a family's financial situation or changes in the school's financial resources may change the amount of aid awarded from year to year. Currently enrolled students paying full tuition may apply for financial aid, but they must provide a letter explaining what has changed necessitating the request for financial aid.

Saint Mark's financial aid budget is limited, and we are therefore not always able to meet the needs of every student who qualifies for financial aid.

Saint Mark determines eligibility for admission without regard to a student's application for financial aid. Saint Mark Lutheran School reserves the right to award financial aid as it sees fit within the existing resources and after the applications are carefully reviewed.

Steps to Apply

Step 1: Download or otherwise obtain the Financial Aid Application Packet containing:

- Financial Aid Information Sheet
- Financial Aid Application
- IRS Form 4506-T
- Applicant Checklist

Step 2: Complete the Parents' Financial Statement (PFS) through SSS.

- Go to the [SSS website](#)
- Click on the "Login to Complete or Update Your PFS" button.
- Create your PFS Online account with your email address and a password. If you have previously applied for financial aid, simply login to the PFS Online as a Returning Family.
- Begin a PFS for Academic Year 2025-2026. You can log out of PFS Online at any time and then return later to complete.
- Submit your completed PFS with the **\$60 fee**.

Both parents in a separated, divorced or never married family are required to complete the PFS. SSS then generates a report of family contribution which is sent to school(s) designated by the applicant. Saint Mark Lutheran School's code is **6733**

Step 3: Submit the following documents to Saint Mark Lutheran School Office:

- Signed Saint Mark Lutheran School Financial Aid Application
- A hard copy of the Parents' Financial Statement (PFS) completed on-line
- Signed and dated copy of 2024 Federal Income Tax Return (IRS Form 1040), including all schedules and attachments as filed (hard copies or e-copies are accepted)
- Copies of all 2024 W-2s and/or 1099 Earnings Statements (hard copies or e-copies are accepted)
- Signed IRS Form 4506-T which permits Saint Mark Lutheran School to request an official copy of your submitted tax return. Forms are available in the school office or on the school website at www.smls-hawaii.org
- Copy of most recent property assessment information for all real estate owned

Submit copies only as documents will NOT be returned.

Filing Deadlines

The Parents' Financial Statement (PFS) is due by **March 15, 2025**. The Financial Aid Application and all other required paperwork that is listed in Step 3 are due to the Saint Mark Lutheran School office by **March 30, 2025**.

Late Applications

We accept late financial aid applications; however, Saint Mark Lutheran School has limited financial aid available and will not be able to offer aid once the yearly allotted funds are awarded. Therefore, it is best to complete all forms by the appropriate deadlines. Completed applications will be considered until **June 30, 2025** if funds are still available.

Incomplete Information

Incomplete, inaccurate, unclear, or unsigned documentation will delay processing and jeopardize the chances of receiving aid.