



# 2005-2006 FAFSA on the Web Pre-Application Worksheet

Please **DO NOT** mail in this worksheet.

Before filing your *FAFSA on the Web* application we recommend that you (and one of your parents) apply for a PIN at [www.pin.ed.gov](http://www.pin.ed.gov). There are advantages to applying for a PIN prior to filing your application. With a PIN you are able to:

- Electronically sign your application
- Make corrections to your submitted application
- Review your processed application data on the Web

**Instructions:**

1. Complete this worksheet only if you plan to use *FAFSA on the Web* to apply for financial aid.
2. Use this worksheet to collect your (and your parents') information before beginning your 2005-2006 online *Free Application for Federal Student Aid* (FAFSA). The worksheet does not include all questions asked on the online FAFSA, just the ones that you might not readily know.
3. Questions on this worksheet are in the same order as they appear on the online FAFSA; however, because the online FAFSA allows you to skip some questions based on your answers to earlier questions, you may not have to answer all of the questions on this worksheet.
4. In addition to completing the Pre-Application worksheet, also complete the student (and parent) Worksheets A, B, and C on page 6 before beginning your online FAFSA.

We recommend that you supply student and parent e-mail addresses when filing your *FAFSA on the Web* application. E-mail notifications are the fastest way to receive information regarding the student's application. If for any reason the student or parents do not want us to communicate with them by e-mail, simply leave that person's e-mail address blank and all notifications regarding the student's application will be mailed to the student's mailing address.

All of the gray shaded questions refer to parent's information. Please read "Who is Considered a Parent" in the middle of page 3 to determine if the shaded questions should be completed.

Question	Answer
Student's Last Name	
What is the student's state of legal residence?	
Student's Social Security Number	
Are you, the student, a U.S. Citizen?	<input type="checkbox"/> Yes, I am a U.S. Citizen <input type="checkbox"/> No, but I am an eligible noncitizen <input type="checkbox"/> No, I am not a citizen or eligible noncitizen
Generally you are an eligible noncitizen if you are: (1) a U.S. permanent resident and you have an Alien Registration Receipt card (I-551); (2) a conditional permanent resident (I-551C); or (3) an other eligible noncitizen with an Arrival-Departure Record (I-94) from Department of Homeland Security showing any of the following designations: "Refugee", "Asylum Granted", "Parolee" (I-94 confirms paroled for a minimum of one year and status has not expired), or "Cuban-Haitian Entrant". If you are in the U.S. on an F1 or F2 student visa, or a J1 or J2 exchange visitor visa, or a G series visa (pertaining to international organizations), you must answer "No, I am not a citizen or eligible noncitizen." If you are neither a citizen nor an eligible noncitizen, you are not eligible for federal student aid. However, you may be eligible for state or college aid. If you're not sure how to answer, <i>FAFSA on the Web</i> ( <a href="http://www.fafsa.ed.gov/help.htm">www.fafsa.ed.gov/help.htm</a> ) provides additional information to help you answer these questions.	
Student's Alien Registration Number If you are an eligible noncitizen, enter your eight or nine digit Alien Registration Number.	A _ _ _ _ _
Student's marital status as of today	<input type="checkbox"/> Single, Divorced, or Widowed <input type="checkbox"/> Married/Remarried <input type="checkbox"/> Separated
Month and year you, the student, were married, separated, divorced or widowed	(Month and Year; e.g., 05/1995)
Did you, the student, become a legal resident of this state before January 1, 2000?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If no, what date did you, the student, become a legal resident of your state?	(Month and Year; e.g., 05/1995)
If you are male between the ages of 18 and 25 and <b>NOT</b> already registered with Selective Service, answer "Yes" and Selective Service will register you. All other applicants should skip to the next question.	<input type="checkbox"/> Yes <input type="checkbox"/> No
What degree or certificate will you, the student, be working on during 2005-2006?	<input type="checkbox"/> 1 <sup>st</sup> Bachelor's degree <input type="checkbox"/> Certificate or diploma for completing an occupational, technical, or educational program of at least two years <input type="checkbox"/> 2 <sup>nd</sup> Bachelor's degree <input type="checkbox"/> Teaching credential - nondegree program <input type="checkbox"/> Associate degree - occupational/technical program <input type="checkbox"/> Graduate or professional degree <input type="checkbox"/> Associate degree - general education or transfer program <input type="checkbox"/> Other/Undecided <input type="checkbox"/> Certificate or diploma for completing an occupational, technical, or educational program of less than two years

Question		Answer
What will be your, the student's, grade level when you begin the 2005-2006 school year?	<input type="checkbox"/> Never attended college and 1 <sup>st</sup> year undergraduate <input type="checkbox"/> Attended college before and 1 <sup>st</sup> year undergraduate <input type="checkbox"/> 2 <sup>nd</sup> year undergraduate/sophomore <input type="checkbox"/> 3 <sup>rd</sup> year undergraduate/junior	<input type="checkbox"/> 4 <sup>th</sup> year undergraduate/senior <input type="checkbox"/> 5 <sup>th</sup> year/other undergraduate <input type="checkbox"/> 1 <sup>st</sup> year graduate/professional <input type="checkbox"/> Continuing graduate/professional or beyond
Will you, the student, have a high school diploma or GED before you begin the 2005-2006 school year?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Will you, the student, have your first bachelor's degree by July 1, 2005?		<input type="checkbox"/> Yes <input type="checkbox"/> No
In addition to grants, would you, the student, like to be considered for student loans (which you must pay back)?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you, the student, interested in work-study (employment arranged or sponsored by the institution for which you are enrolled or plan to be enrolled)?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Student's Father's Highest Educational Level Completed	<input type="checkbox"/> Middle school/Jr. High <input type="checkbox"/> High school	<input type="checkbox"/> College or beyond <input type="checkbox"/> Other/unknown
Student's Mother's Highest Educational Level Completed	<input type="checkbox"/> Middle school/Jr. High <input type="checkbox"/> High school	<input type="checkbox"/> College or beyond <input type="checkbox"/> Other/unknown
Do you, the student, have a drug conviction that will affect eligibility for aid?		<input type="checkbox"/> No <input type="checkbox"/> Yes
<p>If you have a conviction for possessing or selling illegal drugs go to <i>FAFSA on the Web</i> (<a href="http://www.fafsa.ed.gov/q31wksht56.pdf">www.fafsa.ed.gov/q31wksht56.pdf</a>). You can print a PDF version of the Drug Worksheet that walks you through a series of questions to help you determine if a drug conviction will affect your eligibility for federal aid in 2005-2006.</p>		
Were you, the student, born before January 1, 1982?		<input type="checkbox"/> Yes <input type="checkbox"/> No
At the beginning of the 2005-2006 school year, will you, the student, be working on a master's or doctorate program?		<input type="checkbox"/> Yes <input type="checkbox"/> No
As of today, are you, the student, married? (Answer Yes if you are separated but not divorced.)		<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you, the student, have children who receive more than half of their support from you?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you, the student, have dependents other than your children/spouse who live with you and receive more than half of their support from you?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Are both of your parents deceased, or are you or were you (until age 18) a ward/dependent of the court?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you, the student, a veteran of the U.S. Armed Forces?		<input type="checkbox"/> Yes <input type="checkbox"/> No
<p>Answer "No" (you are not a veteran) if you (1) have never engaged in active duty in the U.S. Armed Forces, (2) are currently an ROTC student or cadet or midshipman at a service academy, or (3) are a National Guard or Reserves enlistee activated only for training. Also answer "No" if you are currently serving in the U.S. Armed Forces and will continue to serve through June 30, 2006.</p> <p>Answer "Yes" (you are a veteran) if you (1) have engaged in active duty in the U.S. Armed Forces (Army, Navy, Air Force, Marines, or Coast Guard) or are a National Guard or Reserves enlistee who was called to active duty for purposes other than training, or were a cadet or midshipman at one of the service academies, and (2) were released under a condition other than dishonorable. Also answer "Yes" if you are not a veteran now but will be one by June 30, 2006.</p>		
Have you, the student, completed a 2004 IRS income tax return or other income tax return?		<input type="checkbox"/> Have already completed my return <input type="checkbox"/> Will file, but have not yet completed my return <input type="checkbox"/> Not going to file
What income tax return did you, the student, file or will you file for 2004?	<input type="checkbox"/> IRS 1040 <input type="checkbox"/> IRS 1040A, 1040EZ, or 1040 TeleFile <input type="checkbox"/> A foreign tax return	<input type="checkbox"/> A tax return for Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau
If you, the student, filed a 1040, were you eligible to file a 1040A or 1040EZ?		<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know
<p>In general, a person is eligible to file a 1040A or 1040EZ if he or she makes less than \$100,000, does not itemize deductions, doesn't receive income from his or her business or farm, and does not receive alimony. A person is not eligible if he or she itemizes deductions, receives self-employment income or alimony, or is required to file Schedule D for capital gains. If you filed a 1040 only to claim Hope or Lifetime Learning credits, and you would have otherwise been eligible for a 1040A or 1040EZ, you should answer "Yes."</p>		
<b>Please Note: Adjusted Gross Income and Taxes Paid should not be the same dollar amount. Please refer to the IRS Form line numbers referenced in each question.</b>		
What was your, the student's (and spouse's), adjusted gross income for 2004?		\$
Adjusted Gross Income is on IRS Form 1040-line 36; 1040A-line 21; 1040EZ-line 4; or TeleFile-line I.		

Question	Answer
What was your, the student's (and spouse's), income tax for 2004? Income tax amount is on IRS Form 1040-line 56; 1040A-line 36; 1040EZ-line 10; or TeleFile-line K(2).	\$
Enter your, the student's (and spouse's), exemptions for 2004.  Exemptions are on IRS Form 1040-line 6d or 1040A-line 6d. For Form 1040EZ, if a person answered "Yes" on line 5, use EZ worksheet line F to determine the number of exemptions (\$3,100 equals one exemption). If a person answered "No" on line 5, enter 01 if he or she is single, or 02 if he or she is married. For Form TeleFile, use line J(2) to determine the number of exemptions (\$3,100 equals one exemption).	
How much did you, the student (and spouse), earn from working (wages, salaries, tips, etc.) in 2004?  Answer these questions whether or not you, the student, filed a tax return. This information may be on your W-2 forms, or on IRS Form 1040-lines 7+12+18; 1040A-line 7; or 1040EZ-line 1. Telefilers should use their W-2 forms.	Student \$  Spouse \$
What is the student's household size?  Include in your (and your spouse's) household: (1) yourself (and your spouse, if you have one), and (2) your children, if you will provide more than half of their support from July 1, 2005 through June 30, 2006, and (3) other people if they now live with you, and you provide more than half of their support, and you will continue to provide more than half of their support from July 1, 2005 through June 30, 2006.	
What is the student's number in college?  Always count yourself as a college student. <b>Do not include your parents.</b> Include others only if they will attend at least half time in 2005-2006 in a program that leads to a college degree or certificate.	
<b>Who is Considered a Parent?</b>  If your parents are both living and married to each other, answer the questions about them. If your parent is widowed or single, answer the questions about that parent. If your widowed parent is remarried as of today, answer the questions about that parent <b>and</b> the person to whom your parent is married (your stepparent). If your parents are divorced or separated, answer the questions about the parent you lived with more during the past 12 months. If you did not live with one parent more than the other, give answers about the parent who provided more financial support during the past 12 months, or during the most recent year that you actually received support from a parent. If this parent is remarried as of today, answer the questions on the rest of this form about that parent <b>and</b> the person to whom your parent is married (your stepparent). You <b>must</b> answer questions about your parents if you answered "No" to all dependency questions (the 7 bolded questions) listed on page 2 of this worksheet, even if you did not live with your parents. Please note: all questions related to your parents are shaded. (Note that grandparents and legal guardians are not parents.)	
What is your parents' marital status as of today?	<input type="checkbox"/> Married/Remarried <input type="checkbox"/> Single <input type="checkbox"/> Divorced/Separated <input type="checkbox"/> Widowed
Month and year your parents were married, separated, divorced, or widowed	(Month and Year; e.g., 05/1995)
Have your parents completed a 2004 IRS income tax return or other income tax return?	<input type="checkbox"/> Have already completed their return <input type="checkbox"/> Will file, but have not yet completed their return <input type="checkbox"/> Not going to file
What type of tax return did your parents file, or will they file in 2004?	<input type="checkbox"/> IRS 1040 <input type="checkbox"/> IRS 1040A, 1040EZ, or 1040 TeleFile <input type="checkbox"/> A foreign tax return <input type="checkbox"/> A tax return for Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau
If your parents have or will file a 1040, were they eligible to file a 1040A or 1040EZ?  In general, a person is eligible to file a 1040A or 1040EZ if he or she makes less than \$100,000, does not itemize deductions, doesn't receive income from his or her business or farm, and does not receive alimony. A person is not eligible if he or she itemizes deductions, receives self-employment income or alimony, or is required to file Schedule D for capital gains. If you filed a 1040 only to claim Hope or Lifetime Learning credits, and you would have otherwise been eligible for a 1040A or 1040EZ, you should answer "Yes."	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Don't Know
What was your parents' adjusted gross income for 2004?  Adjusted Gross Income is on IRS form 1040-line 36; 1040A-line 21; 1040EZ-line 4; or TeleFile-line I.	\$
How much did your parents earn from working (wages, salaries, tips, etc.) in 2004?  Answer these questions whether or not your parents filed a tax return. This information may be on their W-2 forms, or on IRS Form 1040-lines 7+12+18; 1040A-line 7; or 1040EZ-line 1. Telefilers should use their W-2 forms.	Father \$  Mother \$
Student's FAFSA Worksheet A, B and C answers For help with answering the questions below, complete the Worksheets on <b>page 6</b> .	
Student's amount from FAFSA Worksheet A	\$
Student's amount from FAFSA Worksheet B	\$

**Question**

**Answer**

Student's amount from FAFSA Worksheet C	\$
<p>The questions below ask you, the student, about your (and your parents') asset net worth. Net worth means current value minus debt. If net worth is one million or more, report \$999,999. If net worth is negative, report 0. Investments include real estate (do not include the home you live in), trust funds, money market funds, mutual funds, certificates of deposit, stocks, stock options, bonds, other securities, Coverdell savings accounts, college savings plans, installment and land sale contracts (including mortgages held), commodities, etc. Investment value includes the market value of these investments as of today. Investment debt means only those debts that are related to the investments.</p> <p>Investments do not include the home you live in, the value of life insurance, retirement plans (pension funds, annuities, noneducation IRAs, Keogh plans, etc.), and prepaid tuition plans, or cash, savings, and checking accounts. Business and/or investment farm value includes the market value of land, buildings, machinery, equipment, inventory, etc. Business and/or investment farm debt means only those debts for which the business or investment farm was used as collateral.</p>	
As of today, what is the student's (and spouse's) total current balance of cash, savings, and checking accounts?	\$
As of today, what is the net worth of the student's (and spouse's) current investments, including real estate (not your home)?	\$ Net Worth means current value minus debt
As of today, what is the net worth of the student's (and spouse's) current business and/or investment farms?	\$ Net Worth means current value minus debt
Do not include a farm that a student lives on and operates.	
If you, the student, receive veterans' education benefits, for how many months from July 1, 2005 through June 30, 2006 will you receive these benefits?	Use 01 to 12
What VA benefits amount will you, the student, receive monthly?	\$
What is the student's father's (or stepfather's) Social Security Number?	
What is the student's father's (or stepfather's) last name?	
What is the student's father's (or stepfather's) first name initial?	
What is the student's father's (or stepfather's) date of birth?	(Month, Day, and Year; e.g., 05/15/58)
What is the student's mother's (or stepmother's) Social Security Number?	
What is the student's mother's (or stepmother's) last name?	
What is the student's mother's (or stepmother's) first name initial?	
What is the student's mother's (or stepmother's) date of birth?	(Month, Day, and Year; e.g., 05/15/58)
What is the student's parents' e-mail address? (optional)	
What is the student's parents' household size?	
<p>Include in your parents' household; (1) your parents and yourself, even if you don't live with your parents, and (2) your parents' other children if (a) your parents will provide more than half of their support from July 1, 2005 through June 30, 2006, or (b) the children could answer "No" to all of the dependency questions (the 7 bolded questions) listed on page 2 of this worksheet, and (3) other people if they live with your parents, your parents provide more than half of their support, and your parents will continue to provide more than half of their support from July 1, 2005 through June 30, 2006.</p>	
What is the student's parents' number in college?	
<p>Always count yourself as a college student. <b>Do not include your parents.</b> Include others only if they will attend at least half time in 2005-2006 in a program that leads to a college degree or certificate.</p>	
What is the student's parents' state of legal residence?	
Did the student's parents become legal residents of the state before January 1, 2000	<input type="checkbox"/> Yes <input type="checkbox"/> No
If "No," give month and year legal residency began for the parent who has lived in the state the longest.	(Month and Year; e.g., 05/1995)
What was the amount the student's parents paid in income tax for 2004?	\$
Income tax amount is on IRS Form 1040-line 56; 1040A-line 36; 1040EZ-line 10; or TeleFile-line K(2).	
Enter the student's parents' exemptions for 2004	
<p>Exemptions are on IRS Form 1040-line 6d or 1040A-line 6d. For Form 1040EZ, if a person answered "Yes" on line 5, use EZ worksheet line F to determine the number of exemptions (\$3,100 equals one exemption). If a person answered "No" on line 5 enter 01 if he or she is single, or 02 if he or she is married. For Form TeleFile, use line J(2) to determine the number of exemptions (\$3,100 equals one exemption).</p>	

**Question**

**Answer**

Student's parents' FAFSA Worksheet A, B and C answers						
For help with answering the questions below, complete the Worksheets on <b>page 6</b> .						
Student's parents' amount from FAFSA Worksheet A						\$
Student's parents' amount from FAFSA Worksheet B						\$
Student's parents' amount from FAFSA Worksheet C						\$
As of today, what is the student's parents' total current balance in cash, savings, and checking accounts ?						\$
As of today, what is the net worth of the student's parents' investments, including real estate (not their home)?						\$ Net Worth means current value minus debt
As of today, what is the net worth of the student's parents' current business and/or investment farms? Do not include a farm that your parents live on and operate.						\$ Net Worth means current value minus debt
Federal School Codes If you do not know the code for the school, use <a href="http://www.fafsa.ed.gov/fotw0405/fslookup.htm">www.fafsa.ed.gov/fotw0405/fslookup.htm</a> to look up the code. If you access this link prior to January 01, 2005 you will be using the 2004-2005 school code listing, which should be the same in 2005-2006. If you access this link on or after January 01, 2005 you will be using the 2005-2006 school codes.	1 <sup>st</sup> school code	2 <sup>nd</sup> school code	3 <sup>rd</sup> school code	4 <sup>th</sup> school code	5 <sup>th</sup> school code	6 <sup>th</sup> school code
For each school code indicate the corresponding housing plan	1 <sup>st</sup> housing <input type="checkbox"/> on campus <input type="checkbox"/> off campus <input type="checkbox"/> with parent	2 <sup>nd</sup> housing <input type="checkbox"/> on campus <input type="checkbox"/> off campus <input type="checkbox"/> with parent	3 <sup>rd</sup> housing <input type="checkbox"/> on campus <input type="checkbox"/> off campus <input type="checkbox"/> with parent	4 <sup>th</sup> housing <input type="checkbox"/> on campus <input type="checkbox"/> off campus <input type="checkbox"/> with parent	5 <sup>th</sup> housing <input type="checkbox"/> on campus <input type="checkbox"/> off campus <input type="checkbox"/> with parent	6 <sup>th</sup> housing <input type="checkbox"/> on campus <input type="checkbox"/> off campus <input type="checkbox"/> with parent
For the 2005-2006 academic year, please report your, the student's, enrollment status	<input type="checkbox"/> Full time <input type="checkbox"/> 3/4 Time <input type="checkbox"/> Half time <input type="checkbox"/> Less than half time <input type="checkbox"/> Not sure					
<b><i>If someone other than you, your spouse, or your parents completes the online FAFSA for you, that person must complete the preparer's section of the online FAFSA.</i></b>						

# Worksheets

Calendar Year 2004

These worksheets are **solely** for the purpose of completing the Pre-Application Worksheet questions, **on page 3**, for the student and, **on page 5**, for the student's parents.

## Worksheet A Report Annual Amounts

Student/Spouse For Page 3		Parent(s) For Page 5
\$	Earned income credit from IRS Form 1040—line 65a; 1040A—line 41a; 1040EZ—line 8a; or TeleFile—line L	\$
\$	Additional child tax credit from IRS Form 1040—line 67 or 1040A—line 42	\$
\$	Welfare benefits, including Temporary Assistance for Needy Families (TANF). Don't include food stamps or subsidized housing.	\$
\$	Social Security benefits received, for all household members as reported in student's household size (or parents' household size), that were not taxed (such as SSI). Report benefits paid to parents in the parents' column, and benefits paid directly to student in the student's column.	\$
\$	<b>Enter in Worksheet A question -- on Page 3</b>	<b>Enter in Worksheet A question on Page 5-- \$</b>

## Worksheet B Report Annual Amounts

Student/Spouse For Page 3		Parent(s) For Page 5
\$	Payments to tax-deferred pension and savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 Form in Boxes 12a through 12d, codes D, E, F, G, H, and S.	\$
\$	IRA deductions and payments to self-employed SEP, SIMPLE, and Keogh and other qualified plans from IRS Form 1040—total of lines 25 + 32 or 1040A—line 17	\$
\$	Child support you received for all children. Don't include foster care or adoption payments.	\$
\$	Tax exempt interest income from IRS Form 1040—line 8b or 1040A—line 8b	\$
\$	Foreign income exclusion from IRS Form 2555—line 43 or 2555EZ—line 18	\$
\$	Untaxed portions of IRA distributions from IRS Form 1040—lines (15a minus 15b) or 1040A—lines (11a minus 11b). Exclude rollovers. If negative, enter a zero here.	\$
\$	Untaxed portions of pensions from IRS Form 1040—lines (16a minus 16b) or 1040A—lines (12a minus 12b). Exclude rollovers. If negative, enter a zero here.	\$
\$	Credit for federal tax on special fuels from IRS Form 4136—line 10—nonfarmers only	\$
\$	Housing, food, and other living allowances paid to members of the military, clergy, and others (including cash payments and cash value of benefits)	\$
\$	Veterans' noneducation benefits such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC), and/or VA Educational Work-Study allowances	\$
\$	Any other untaxed income or benefits not reported elsewhere on Worksheets A and B, such as workers' compensation, untaxed portions of railroad retirement benefits, Black Lung Benefits, disability, etc.  Don't include student aid, Workforce Investment Act educational benefits, or benefits from flexible spending arrangements, e.g., cafeteria plans	\$
\$	Money received, or paid on your behalf (e.g., bills), not reported elsewhere on this form	XXXXXXXXXXXXXX
\$	<b>Enter in Worksheet B question -- on Page 3</b>	<b>Enter in Worksheet B question on Page 5-- \$</b>

## Worksheet C Report Annual Amounts

Student/Spouse For Page 3		Parent(s) For Page 5
\$	Education credits (Hope and Lifetime Learning tax credits) from IRS Form 1040—line 49 or 1040A—line 31	\$
\$	Child support you paid because of divorce or separation or as a result of a legal requirement. Don't include support for children in your (or your parents') household.	\$
\$	Taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships.	\$
\$	Student grant and scholarship aid reported to the IRS in your (or your parents') adjusted gross income. Includes AmeriCorps benefits (awards, living allowances, and interest accrual payments), as well as grant or scholarship portions of fellowships and assistantships.	\$
\$	<b>Enter in Worksheet C question -- on Page 3</b>	<b>Enter in Worksheet C question on Page 5-- \$</b>