

## What Every Family Applying for Tuition Assistance Should Know

We know that education is one of the most important commitments you make for your child. The value of a Waldorf education at Ashwood will extend far beyond the classroom and will enrich your child's experiences through their lifetime. Ashwood Waldorf School is committed to working with your family to explore every opportunity to make this education possible through:

- Tuition assistance program with awards up to 40% of the grade-school tuition
- Tuition assistance program with awards up to 10% of five-day (8:30 a.m. to 1 p.m.) early-childhood tuition
- 10- or 12-month payment plans beginning May 2019
- Low-interest loans
- Emergency contract adjustments offered in the case of sudden, rare, and extreme one-time circumstances \* (see p. 4)

At the same time, we expect that your child's education will be a high priority in your budget and that, when possible, you will seek help and gifts from other sources, including family members.

### Who Determines Tuition Assistance Awards?

The Tuition Assistance Committee (TAC) is appointed by Ashwood Waldorf School's board of trustees. The committee is comprised of highly skilled professionals from outside the Ashwood community who volunteer their time and expertise. They review each application in detail and determine tuition assistance awards.

### What Is the Application Process?

Awards are only given once students have been accepted and have enrolled at the school. The office must be in receipt of a signed enrollment contract and deposit covering each child, and tuition payments for the present school year must be up to date. ***If you are applying for tuition assistance for the first time, call the business manager to schedule an interview before you submit your application.*** Once an application has been submitted to the business office and an online application has been submitted to TADS, the business office will verify that the application is complete and then turn it over to the TAC for review and determination.

### How Are Award Decisions Made?

In evaluating a family's ability to contribute toward their child's education, a family's income, assets, expenses, and other circumstances, including family size, are reviewed. Awards are given based solely on financial need. The committee evaluates the family's need, the availability of tuition assistance funds, and the family's need relative to the needs of other families. All tuition assistance information is held in strict confidence.

Typically, approximately 50% of all grade-school families receive assistance that enables them to attend Ashwood Waldorf School. In addition to grade-school students, tuition assistance is

available for early-childhood students who attend our program five days per week from 8:30 a.m. to 1 p.m.

### **When Are Tuition Assistance Awards Determined?**

The school strives to make the enrollment process as smooth and efficient as possible. To be able to project near-accurate revenue and staffing requirements, it is imperative that we determine enrollment as close to actual as possible. Please pay close attention to the enclosed green checklist.

**Incomplete applications or applications with blank spaces will not be accepted.**

### **Dates to remember:**

**Jan. 25: Tuition assistance applications are available in the main office**

**Jan. 25: Tuition contracts are sent to all families with students currently enrolled**

### **March 1: Deadline for completion of application**

- Submit completed enrollment contract along with \$250 deposit per student
- Submit completed tuition assistance application to the Ashwood Waldorf School office
- Upload 2018 IRS Form(s) 1040, Business/Farm Tax return(s), and most recent pay stub(s) to TADS (It is important to upload the most current tax return to accurately evaluate a family's ability to contribute toward their child's education.)

### **March 29: Notification of tuition assistance award and required parent actions**

Tuition assistance award notices will be mailed to applicants by March 29. Families will have until April 10 to accept their tuition assistance award. Families who wish to withdraw their child(ren) due to insufficient tuition assistance (an amount that is less than the amount the applicant indicated they could afford to pay for tuition on the tuition assistance application), and receive a refund of their deposit, must notify the school in writing by April 10. ***No deposit will be refunded for notifications received after April 10, 2019.***

## Enrollment Deposits

### Returning Students

The deposit for returning students is \$250 per student due no later than March 1, 2019. This deposit will only be refunded if the family receives an award that is less than the amount the applicant indicated they could afford to pay for tuition on the Application for Tuition Assistance.

### New Students

Deposit for new enrollees is \$500 per student.

Tuition assistance applications for new students who are accepted into a class after the above dates will be reviewed on a revolving basis.

## GENERAL TUITION ASSISTANCE POLICIES

### 1. Completed application

All applicants must complete the online TADS application form and the Ashwood Waldorf School tuition assistance application form and submit all supplemental financial information as listed on the application form. All final awards are contingent upon the receipt and consideration of the most current year's taxes. If a family does not complete their taxes in time for the determination of an award, the committee will use the most recently completed tax forms to estimate an initial award. However, families will be charged the full tuition amount until they submit their current year's tax return and the TA committee confirms the family's actual need. *If you are applying for tuition assistance for the first time, call the business manager to schedule an interview before you submit your application.*

### 2. Minimum family income

In some families, both parents work to enable their child(ren) to attend Ashwood Waldorf School; in other families, only one parent works. There are cases in which a parent, in his or her own business, earns less than the minimum wage for full-time work. While not trying to dictate what kind of work an individual should be doing, in fairness to all parents, and in order to make the best use of tuition assistance funds, we have set the following policies:

- If the primary wage earner's adjusted gross income is less than minimum wage., we will substitute minimum wage for that individual's income. (Forty hours per week x 52 weeks a year.)

- If there are two financially responsible parents or guardians and one is not earning a wage, the committee adds an imputed wage, equal to minimum-wage earnings, to the family's income as follows:
  - For a family where all children are at least 6 years old, the assumption is that both parents or guardians can work, and the secondary wage earner can work a minimum of 20 hours a week for 40 weeks during the year.
  - For a family where all children are 7 years or older, the assumption is that secondary wage earners may work 30 hours a week for 40 weeks during the year.
  - If a family indicates on their application that they are unable to pay 60% of the tuition, their application will not be considered unless they can demonstrate how they intend to pay the difference between Ashwood's maximum award of 40% and the tuition the family would need to pay, if they were to receive the maximum award. The family should specify the sources and how much of the tuition will come from each of these sources.

### **3. Divorced or separated families:**

Tuition assistance at Ashwood Waldorf School is determined by a family's ability to meet educational expenses. In general, Ashwood hopes that divorced or separated parents will both contribute to their children's education, regardless of any legal obligation to do so. The school understands that this is not always possible. In such cases, the school requires that the custodial parent and the parent who claims the child on his or her tax forms will each complete the tuition assistance application. When this is one and the same parent, the other parent is not required, but is encouraged to complete the application.

### **4. Range of tuition assistance given:**

The range of tuition assistance given is a maximum of 40% of the total tuition cost for a given family in the grade school and up to 10% in early childhood. The tuition assistance committee will award tuition assistance with the understanding that the aid will not be issued until any outstanding balance with the school has been settled. Tuition assistance is available for grade school students and children enrolled in the 5-day (8:30 a.m. to 1 p.m.) early-childhood program.

### **5. Changes in financial circumstances or errors on application:**

Reconsideration of the tuition assistance award is made for those individuals whose financial status changes significantly after the application has been submitted. In such cases, the family may submit a request based on changed circumstances. Such requests must be based upon

new financial information and supporting documentation. There have been times when a family made an error while filling out the tuition assistance application. In such cases, a family has two weeks (10 business days from the date the award letter is postmarked) to make a written request to have the application reviewed with the corrected information.

## **6. Notification of improved financial situation**

Parents must notify the school if their financial situation improves significantly during the school year so that a new tuition assistance agreement can be negotiated. If a family verbally discloses, to any Ashwood employee, that they are able to pay the full tuition or an amount of tuition that is higher than what was indicated on the tuition assistance application, then the family's award will be reconsidered based on the verbal disclosure.

### **\*PARAMETERS FOR EMERGENCY CONTRACT ADJUSTMENTS**

Limited emergency contract adjustments may be available to any family who can document a serious, sudden misfortune that affects their ability to pay their current tuition bill. Misfortune includes: serious illness that affects the ability of a tuition-earning parent to work for over three months; death of an immediate family member; an accident that affects the ability of a tuition-earning parent to work for over three months; the unexpected loss of a full-time job by a tuition-earning parent; and/or a natural catastrophe (e.g., fire) resulting in a significant loss of safe living arrangements. Emergency funds to pay tuition are extremely limited and will only be made available during one school year. Tuition contract adjustments are at the sole discretion of Ashwood's board of trustees and each case will be reviewed thoroughly and individually.

Any family who has suffered a serious misfortune may contact the business manager in writing and request that their situation be considered for a contract adjustment. The business manager will contact the chair of the finance committee. Once the committee has the information they need, they will carefully review the request and make a recommendation to the board concerning whether an adjustment should be made, what the adjustment should be, and the date that the situation will be reviewed again. Once the board approves the recommendation, the business manager will notify the family of the decision. The school expects that parents will notify the school if their financial situation improves so that the adjustment can be reevaluated.

*Ashwood welcomes children of any race, religion, color, national or ethnic origin and does not discriminate in admissions, tuition assistance, or educational policies.*