



# Tuition Assistance at SMWS

At SMWS, our commitment to an educational experience that has both 'windows and mirrors' for our students means creating a community that is as diverse in socioeconomic backgrounds as it is in interests, experiences, and cultures.

While we ask every SMWS family to make an investment in their child's tuition, our robust tuition assistance program provides support for families who qualify. Because many factors guide tuition assistance decisions, we encourage families not to make assumptions about whether they are eligible, but to have a confidential conversation with our Admissions Director or our Business Director.

Tuition Assistance is based solely on a family's demonstrated need, which is defined as the difference between the amount a family can be expected to contribute to the cost of their student's education and the amount of annual tuition at SMWS.

## TUITION ASSISTANCE AWARDS

Through tuition assistance, scholarships, and payment plans, we strive to make SMWS affordable for all families whose students have been admitted.

Each year, one-third of SMWS families receive some level of financial aid, which consists entirely of grants that need not be repaid. Tuition Assistance covers portions of the comprehensive tuition, but never 100%. Many factors are used to determine financial need, including income, assets, taxes, family size, unusual expenses, and number of children attending tuition-based schools.

## AWARD DECISIONS

Tuition Assistance applications are reviewed by the Tuition Assistance Committee, which determines awards using a standardized calculation derived by the FACTS for Financial Aid database.

Awards are processed by the Tuition Assistance Committee. All information required for the application process is kept in strictest confidence. We expect that new families who begin by paying full tuition to the school will continue to do so unless unforeseen circumstances make that impossible.

We advise families not to go to extraordinary lengths to pay full tuition their first year in the hope of receiving tuition assistance the following year. If a current family's financial situation changes significantly due to unforeseen circumstances since joining the school, we encourage the family to apply for financial aid. All families, current and new, follow the same process for application and decision.



## Tuition Assistance FAQ

### What is the process of applying for Tuition Assistance?

1. Families new to SMWS must first submit an Admissions application for their student(s). Be sure to indicate your plans to apply for tuition assistance on your application.
2. All tuition assistance applications must be submitted to the FACTS system by January 15th to be considered for an award for the following school year. Tax information (most recent year's Tax Returns) must be submitted to FACTS system along with your application.
3. Applications are considered complete when the following is received in FACTS:
  - A completed [Tuition Assistance application](#).
  - A copy of your completed tax return for the most recent tax year. If you have not received W2 forms, you may use the last pay stub from the most recent year-end to estimate income.
  - TA Letter of Need (optional) - A personal letter outlining your situation and any extenuating circumstances is optional, but helpful if you have special circumstances. Such a letter can be included with your documents and uploaded to FACTS. The letter is important in the overall consideration to highlight the unique details that you would want to be expressly understood in the review process, which may not be reflected in the FACTS application.

### What else do I need to know about applying for Tuition Assistance for the first time?

1. If all students in a family are in Grade 1 or older, Shining Mountain Waldorf School assumes that each parent has the capacity to be an earner and contribute to costs of tuition. If there are circumstances that do not allow both parents to work, you may request an exception in writing.
2. Families with separate households must have each parent complete an application for tuition assistance. SMWS requires complete financial information (an application

via FACTS) from both the custodial and non-custodial parents, including the Parent's Financial Statement form and tax forms. This information is collected in an attempt to determine the ability, not the willingness, of each parent to financially support their child's education. If there is only one legal guardian (and there is no financial support from another parent/guardian), that parent must state so in writing as a part of the application and include legal documentation from a judge, attorney, certified clergy member, or licenced therapist, stating the sole financial responsibility rests with one parent/guardian. Parents must restate/resubmit this in writing on an annual basis.

3. Any extenuating financial circumstances that are not captured in the application should be detailed in the TA Letter of Need and uploaded to the FACTS system along with the rest of the application information.
4. Final award decisions are made by the Tuition Assistance Committee based on the recommendations from FACTS. All information is held in the utmost confidence.
5. All tuition assistance awards are need-based awards. Please inquire separately about scholarships.
6. Tuition assistance awards are gifts, not loans; they range greatly in amount but are never full tuition awards.
7. Students must be in Kindergarten - 12th grade to be eligible for Tuition Assistance. There is no Tuition Assistance for Preschool.

#### **For Current Families already receiving Tuition Assistance:**

1. Families are asked to reapply for Tuition Assistance each year.
2. Please follow the same process with FACTS as outlined in the above section, noting that the process for returning families begins in the fall from November through the beginning of January. Fall Application dates will be communicated to returning families each year.

#### **When will we know if we have received a Tuition Assistance Award?**

Tuition Assistance is only awarded to families once a student has gone through the Admissions process and been accepted. Once the TA Committee has reviewed your

application and made their decision, the TA Committee will notify applicants of their award amount and a Tuition Assistance Agreement will be sent for your signature to accept the terms of the award. For midyear applications: A minimum of 2-weeks processing time will occur between the time of all documentation and application parts submitted, to receiving an award response. Midyear TA awards are based on aid-availability.

**If we receive a Tuition Assistance award this year, will it be the same next year?**

Financial need and awards are recalculated every year, using current information. Families are required to re-apply for Tuition Assistance annually. If there is little change in a family's circumstances, one can expect that grants will be renewed at a similar level, while knowing that tuition increases may be shared between the family and SMWS. Should your need increase or decrease significantly, SMWS will reevaluate your financial award.

**We're a current family that has never sought tuition assistance before, but our circumstances have changed. Does it make sense for us to apply this year?**

We expect that families who begin by paying full tuition to the school will continue to do so unless unforeseen circumstances make that impossible. If your financial situation has changed significantly since your child/children started at SMWS, you should consider applying for tuition assistance. SMWS makes every effort to be helpful when circumstances are beyond a family's control (i.e., loss of job, death in the family, or unexpected illness). The school is usually not able to support parents who choose to make a change in their employment status that reduces their income (i.e., a working parent who returns to school, or a parent who chooses to quit their job to start a business).

**Should we apply for tuition assistance if we don't know if we will qualify?**

We encourage every family in need of financial assistance to apply. A number of factors are used to determine financial need, so it is impossible to specify income levels or other criteria that would guarantee a student receive financial aid. Income, assets, taxes, family size, unusual expenses, parents' ages, and number of family members in tuition-paying schools are just some of the factors used in the equation to determine financial need. There are many factors that affect award decisions, but SMWS is committed to meeting the needs of a broad spectrum of families.

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To learn more about Tuition Assistance at SMWS, we invite you to contact: Sarah Engle, Business Director, at [sengle@smwaldorf.org](mailto:sengle@smwaldorf.org) or Soni Albright, Admissions Director, at [salbright@smwaldorf.org](mailto:salbright@smwaldorf.org).

## **TUITION ASSISTANCE (TA) Important Dates for the 2023-2024 School Year:**

### RETURNING FAMILIES

**December 1, 2022:** TA applications for returning families open

**January 4, 2023:** TA applications (and 2021 taxes) for returning families **DUE**

**January 4, 2023:** Re-enrollment and contracts for the 2023-2024 school year posted

**January 16, 2023:** Re-enrollment and contracts posted for families in the TA process

**February 28, 2023:** Re-enrollment for all returning families **DUE**

### NEW FAMILIES / APPLICANT FAMILIES

**February 15, 2023:** New family TA applications and 2021 taxes **DUE**

**March 15, 2023:** New family 2022 taxes **DUE**

**April 1, 2023:** New family acceptance notification and TA awards issued

**April 15, 2023:** New family enrollment **DUE**