

## Tuition Adjustment Information

Richmond Waldorf School is committed to socioeconomic diversity. Tuition Adjustment is available for families with demonstrated financial need. In return, we seek families who are committed to making this important investment in their child's future. RWS asks parents and guardians to pursue all other sources for help with tuition payments. Tuition Adjustment (TA) applications are confidential, viewed only by Tuition Adjustment committee members, and are managed by firm deadlines. If you would like to receive information about tuition adjustment, please speak with our Business Manager.

An application for financial assistance is evaluated separately from the admissions process and generally, only after a student has been accepted. Grants are made annually and a new application is required each year, as family circumstances and the program's allotment may change. Generally, the maximum amount awarded is **fifty percent** for Grade school students and students in their "true" kindergarten year. Students in the 3-day kindergarten program or who are not in their final year of the 5-day kindergarten program are not eligible for tuition adjustment.

Like other independent schools, Richmond Waldorf School uses the National School and Student Service for Financial Aid (SSS) so that each school to which the student applies has access to similar data on which to base its tuition adjustment decisions. SSS makes initial estimates on the amount a family should contribute to their child's educational expenses based on household income, savings, investments, assets, home equity, and other expenses. The Tuition Adjustment Committee uses the SSS information as a guide to make award decisions. The Committee will also request and use the Richmond Waldorf School Tuition Adjustment Form and a copy of your filed 2012 federal income tax return, including copies of W-2s, 1099s, and any attached schedules.

2012-2013 deadline for financial assistance: ***February 14, 2013.***

SSS Parents' Financial Statement must be postmarked and mailed by this date (forms are available in the office or at [www.nais.org](http://www.nais.org)). There is a \$37 application fee. RWS is allowed an extremely limited number of SSS fee waivers. These are generally reserved for returning families who are up to date with the school's business office. Late applications may jeopardize a family's chances of receiving aid.

A copy of SSS Parents' Financial Statement, Richmond Waldorf School Tuition adjustment Form and a copy of filed 2012 federal income tax return, including copies of W-2s, 1099s, and any attached schedules must be turned in to the school.

**If you are applying after the deadlines listed above, please submit these documents immediately.**

## **Richmond Waldorf School Tuition Adjustment Policy**

Richmond Waldorf School is committed to a tuition adjustment program to help RWS parents meet their financial obligations for a Waldorf education.

Each family's financial contribution to the school is important. Your child's tuition adds to the welfare of our community. The health of our school also depends on the involvement of our parents and wider community and we ask you, just as we ask everyone else, to consider volunteering your help with fundraising events, as well as with tasks at the school. This assistance helps bridge the gap between everyone's contribution and the school's expenses.

In 1923, Rudolf Steiner gave the following verse to Ralph Courtney for the Threefold Group. Ralph Courtney was the co-founder of the Threefold Group, which later bought acreage in Spring Valley, New York. Today, Green Meadow Waldorf School, Sunbridge College, The Fellowship Community and Spring Valley Eurythmy School are some of the organizations based in this area.

*May our feelings penetrate  
Into the center of our hearts  
And seek in love to unite ourselves  
With the human beings who share the same goals  
And with spirit beings  
Who, full of grace,  
Strengthen us from realms of light,  
Illuminate our life in love and  
Gaze downward upon  
Our earnest heart-felt striving*

### **Responsibility of the Tuition Adjustment Committee (TAC)**

The RWS Board of Trustees develops guiding principles concerning tuition adjustment. The Tuition Adjustment Committee, composed of members of the Board of Trustees, parents and community representatives, administers the program and establishes procedures. All information regarding tuition adjustment is confidential. Admission to the school does not include consideration of a family's ability to pay the costs of attending RWS.

The TAC receives requests for tuition adjustment, evaluates the means and needs of requesting families, and provides adjustment accordingly. The TAC bases its assessments on financial information provided by the families, tax returns, computations from the School and Students Service for Financial Aid (SSS) and, if needed, meetings with the families. The TAC offers adjustments by considering the applicants need in relation to other applicants' needs and the tuition adjustment budget.

### **Responsibility of Families**

The school recognizes that the primary responsibility for financing a child's education rests with the family. The school expects that parents pursue other ways to make tuition payments before turning to the school for tuition adjustment. When a family has exhausted other channels, they should apply for tuition adjustment through the TAC. The school is not in a position to guarantee tuition adjustment for every year of a child's enrollment.

## Eligibility

1. Tuition adjustment is available to students enrolled:
  - In the grades
  - In the kindergarten program and who are expected (by birth-date) to enter 1<sup>st</sup> grade the following year
  - In the kindergarten and who have siblings in the grades.
2. A family will receive all other tuition discounts including but not limited to multi- child discount and tuition remission before being considered for tuition adjustment.

## Application Forms and Documentation

The TAC bases its decisions about tuition adjustment on information from:

1. School and Student Service for Financial Aid (SSS) forms. These forms must be submitted directly to SSS for processing – either on-line or through the mail. Note: Self-employed parents must complete a Business/Farm Statement supplementary form, which is available in the office.
2. Photocopies of the most current Federal tax returns and W2s for each parent and each child for whom a return must be filed.
3. RWS Tuition Adjustment Application.
4. Either party may request a conversation between the family and TAC representatives.

The SSS is part of the Educational Testing Service in Princeton. It is a national service for independent schools that provide tuition assistance/adjustment. SSS performs calculations and offers guidelines for the TAC, based on the information provided by the applicant family. SSS does not make decisions for the school about the amount of adjustment, nor does it offer any form of assistance. The TAC bases its decisions on the need indicated by SSS, and on the tuition adjustment budget in relation to all other requests.

Applicants must send the appropriate forms to SSS with a processing fee or submit and pay on-line, as noted in the instructions. Please be sure to fill out the forms completely, as incomplete information may cause a delay in processing. An applicant's award will be jeopardized if the TAC does not have the SSS reply and copies of the tax forms in advance of its meetings to determine adjustment eligibility and amounts. *The form asks for our school code, which is 1672.*

SSS suggests that parents complete and return the forms at least four weeks before they are needed at the school. If **2012** tax returns are unavailable; the family may use an estimate of their 2011 taxes to fill out the form. Final **2012** tax returns must be submitted by April 17. If the final tax return is significantly different from what was used to fill out the SSS forms, the family must provide a written explanation and may be asked to submit a revised Parent Financial Statement to SSS.

**If a family needs help with the SSS forms, or has a question, please leave a written request, addressed to “The Tuition Adjustment Committee” and place in the Office mailbox. A TAC member will contact the family and, if necessary, an appointment will be set with a TAC representative to assist with the forms.**

### **Documentation from parents not married or not living together**

Tuition adjustment is determined by the family's ability to meet educational expenses. In families where parents are not married or not living together, we may ask that both custodial and non-custodial parents fill out separate applications. Generally, if there is a child support agreement in place, the amount can be indicated on the form/application. If there is no support agreement, then both parents will need to fill out the SSS forms and provide tax returns. It is the responsibility of the custodial parent to send forms to the non-custodial parent. Occasionally a custodial parent who does not communicate with the non-custodial parent may ask the TAC to send the forms. Please contact the TAC to request specific arrangements.

### **Tuition Adjustment Process**

Please deliver copies of tax returns, W2s, and the RWS Tuition Adjustment Application to the TAC box in the Front office. In cases where the TAC determines that a meeting is required in order to better understand the needs and situation of a family, a member of the TAC will contact the family to schedule a meeting at the school.

The full TAC will meet to determine the final awards. A family may contact the TAC with further questions or concerns, or submit a written appeal of the final decision.

### **Financial Changes Mid-Year**

A family experiencing new financial difficulties after its adjustment eligibility and amount have been determined may apply to the TAC for additional adjustment. The family should mail or deliver a written, detailed description of the financial change, expected duration, possible solutions and specific amount of additional adjustment requested to the school's office. A family experiencing an improvement in their financial situation may elect to notify TAC with an offer to reduce the amount of the tuition adjustment awarded.

### **Final Thoughts**

The tuition adjustment program is evolving and the TAC is always reviewing and revising procedures to improve our service to our community. If you have suggestions, concerns or would like to propose additions or changes, please submit them to the committee in writing.

***RICHMOND WALDORF SCHOOL***  
***Tuition Adjustment***  
***Information for Families***

---

Decisions regarding awards are guided by an effort to help the greatest number of children with the greatest need. The Tuition Adjustment Committee (**TAC**) evaluates the means and needs of families requesting tuition adjustment, basing assessments on financial information provided by families to School and Student Services for Financial Aid (**SSS**). The TAC then offers tuition adjustment to each qualifying applicant family with regard to that family's need *in relation to* that of other families and to the total tuition adjustment budget. Not all families that apply will necessarily be awarded an adjustment.

We thought it would be helpful to provide a brief summary of the policy points that are used to guide decisions.

Responsibilities of families to TAC:

- Demonstrate need based on financial aid forms (SSS) and other required documentation.
- Verify that all potential financial resources have been investigated and determined to be unavailable.
- Tuition and fee payments must be paid current to apply.
- Demonstrate reasonable efforts to improve the family's means with regard to ability to pay with the goal of decreasing the amount of assistance required.
- Tuition adjustment forms submitted by deadlines.
  - **By February 14, 2013**
    1. Submit SSS forms with the application fee to SSS online.
    2. Submit a copy of the SSS forms and the RWS application to the TAC. Place information in an envelope addressed to "TAC" and place the envelope in the Office mailbox downstairs.
  - **By April 17, 2013**
    1. Deliver copies of final tax returns and W2s to the "TAC".
- Required documents:
  - Copy of the SSS Parents' Financial Statement form.
  - Copy of the SSS Business/Farm Supplement if required (self-employed or own business).
  - Copies of tax returns and W2s.
  - RWS application

The following are conditions that **disqualify** a family from consideration:

- Payment of tuition or other fees is delinquent according to the terms of the enrollment contract.
- Tuition adjustment forms are not submitted by the deadline.
- Failure to meet with Tuition Adjustment Committee representatives if this is requested.

Additional points:

- Priority consideration is given to returning and grades students.
- Tuition adjustment is generally available only to those kindergarten children who are expected to enter the first grade the following year or have siblings in the grades.
- Tuition adjustment amounts generally do not exceed 50 % of a family's total tuition costs.
- All information submitted to the Tuition Adjustment Committee is strictly confidential. Applicants are also expected to maintain confidentiality and refrain from discussing with uninvolved parties financial and other information related to tuition adjustment awards and decisions.

# Financial Aid Applications

## Information for Families

Thank you for your interest in **Richmond Waldorf School** for the 2013-14 school year. You may begin to apply for financial aid starting on November 1, 2012, as described below. To be eligible for consideration for financial aid at **Richmond Waldorf School**, you must complete your application by **February 14, 2013**.

---

We use School and Student Services (SSS) to process our financial aid applications. SSS is a service of the National Association of Independent Schools. Based on the financial information you provide, SSS gives us an estimated amount that your family can contribute to educational expenses. This helps our school make fair and objective financial aid decisions. To begin your financial aid application for the 2012-13 enrollment year, follow these steps below.

### **ONLINE:** Our School Code is **1672**.

1. Starting on November 1, 2012, go to [sss.nais.org](http://sss.nais.org).
2. Click on the prompt to begin your Parents' Financial Statement (PFS). You only need to complete one PFS even if you have several children applying to our school.
3. You will be given a username and password that will allow you to return to your PFS at a later date before submitting it. Your information will be secure.
4. You will be given instructions about submitting backup documents. At Richmond Waldorf School, we require the RWS application and copies of your tax return and W2s.

Note: Please apply for financial aid online as your information will be delivered accurately and quickly to our school, allowing us to make a quicker decision about your eligibility for financial aid.

### **BY MAIL**

1. If you don't already have a printed Parents' Financial Statement (PFS), call our school at 804.377.8024, ext. 106 or go to our website at <http://www.richmondwaldorf.com>
2. Complete the PFS and return it to School and Student Services by NAIS, Application Processing Center, P.O. Box 449, Randolph, MA 02368-0449 USA.

### **A New Look at [sss.nais.org](http://sss.nais.org)**

Families who have applied for financial aid in the past will see that this website looks different. It uses the same methodology and will require the same information. But we think you will find the interface and on-screen help much more user-friendly:

- Clear, step by step instructions
- Ability to begin a PFS and complete it at a later date
- Ability for you to track the receipt of documents, so that you know where your application stands
- Online help to ensure successful submission

**Call (800) 344-8328 with any questions.**

RICHMOND WALDORF SCHOOL  
2013-2014

**TUITION ADJUSTMENT APPLICATION**

Date \_\_\_\_\_

Parent Name \_\_\_\_\_ Parent/Spouse's Name  
\_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_ e-mail  
\_\_\_\_\_ @ \_\_\_\_\_

Marital Status \_\_\_\_\_

Children for Whom Application Is Being Made:                      Grade in Fall:

_____	_____
_____	_____
_____	_____
_____	_____

Additional Dependents: Name    Age

_____	_____
_____	_____
_____	_____

1. For families new to RWS: Why do you want your child(ren) to attend Richmond Waldorf School?

2. Are all adults in your household who are capable of employment currently employed?  
Yes  No  If not, please explain why below.
3. Please list any assets or sources of income for the past year that are not noted on tax returns or SSS forms, for example, gifts of cash, stock, and any non-taxable income.
4. Have you sought tuition assistance from other sources? Yes  No  Please list below.
5. If you are currently participating in tuition adjustment, have there been any changes in your income situation, dependents, or living expenses? Yes  No  If "Yes," please explain below.

6. Please list below any other special situations or circumstances that you feel the committee should consider in evaluating your financial situation accurately.

7. Please explain below how your ability to pay tuition in the future might improve, stay the same or become more difficult. Given these circumstances, how long do you think tuition adjustment will be needed?