

Waldorf education has been guided, from its inception, by the ideal that this unique education should be accessible to all families regardless of their economic status. In some parts of the world, Waldorf education is integrated into national educational systems and schools receive significant financial support from the state. In other places, as in the USA, Waldorf schools receive no support from the state or other organizations, and must find the ways best suited to their particular communities to address economic diversity.

Through our financial aid program, we strive to ensure that the acceptance of a child into our school does not depend on the financial resources of the child's family. If a family is unable to meet our tuition levels, the family completes a financial aid application. Our financial aid program embodies the school's commitment to enter into genuine relationships with members of our community.

## Financial Aid: Frequently Asked Questions

Three Cedars Waldorf School recognizes the legitimate concerns of families who, while looking for a unique and rich educational experience and the benefits of an independent education, are well aware of the financial commitment such an education requires. We are able to offer some financial assistance with tuition through our financial aid program. This document will answer some of the most frequently asked questions about applying for financial aid at the Three Cedars Waldorf School. The school's Financial Aid Handbook, which includes all applicable policies, is available in the Business Office upon request.

### 1. What is financial aid?

The financial aid process aims to arrive at the maximum possible tuition contribution of each family within the context of their financial commitments and needs, defined as the difference between a child's educational expenses and the family's resources. Along with 2,100 other private schools, we use the School and Student Service (SSS) of the National Association of Independent Schools (NAIS) for Financial Aid as the basis for our financial aid process. SSS relies upon a standard methodology to assess the resources available to contribute toward a child's educational expenses. For detailed information, visit [www.sss.nais.org](http://www.sss.nais.org).

### 2. Should our family apply for financial aid?

Three Cedars Waldorf School, along with most other independent schools, believes that the family has the primary responsibility for financing their child's education to the extent they are able. We also believe that families should consider utilizing all of their resources before applying for financial aid, including requesting the support of extended family, and loans. We expect that families have spent some time assessing their financial situation and have determined how much they can afford for private education. Once these amounts have been determined, the family can decide whether or not to apply for aid. A good rule of thumb is: if in doubt, apply. It costs very little, and because so many factors are considered, it is always worth trying. It is important to understand that there is no specific income level at which a family no longer qualifies for financial aid.

### 3. How much does it cost to apply?

The application fee is less than \$50 and is payable to SSS. You may mail a check to SSS along with your Parent Financial Statement (PFS), or pay by credit card if you submit your PFS online (preferred).

### 4. What are the school's priorities in terms of who receives aid?

Financial aid is awarded in the following priority order by category of student:

- Families currently enrolled at Three Cedars Waldorf School
- New students who have been admitted to the school

### 5. How is our family's financial need determined?

SSS processes the information you provide on the PFS according to established standards and procedures. Your financial situation will be evaluated, and an estimated family contribution for education will be determined. The result of the evaluation is printed on a Report of Family Contribution and sent to TCWS. In processing your application, SSS takes into account many factors, including:

- Income (both taxable and nontaxable)
- Assets (home equity, savings, bonds, etc.)
- Expenses (medical, etc.)
- Indebtedness (some types are allowable, some are not)
- Family size
- Age of parents (to allow for retirement savings)
- Number of children attending tuition-charging schools

SSS considers these factors and provides every family with a living allowance based upon family size.

This allowance protects a certain amount of income after a variety of expenses are already subtracted from a family's income. This process helps determine a family's discretionary income. A portion of this discretionary income is then suggested as the family contribution for education. The more discretionary income a family has, the higher the family's contribution.

**6. How are assets used to determine our family contribution?**

Not all of your assets are considered in the methodology. A portion is set aside as an allowance for retirement purposes, based upon the age of the older parent. The greater your assets, the greater your family contribution. A family that has a large amount of assets is seen as having greater long-term financial strength and security than a family with a similar income but fewer assets.

**7. What happens if our child has assets?**

The amount of assets that the child has will be taken into account. That amount will be divided by the number of years he or she has left in school and college and added to the parental contribution for education. The sum of both the parent(s) and the student's contributions equals the suggested family contribution for education.

**8. What happens to the information I provide to SSS?**

The financial aid team will review the Report of Family Contribution along with your federal tax return, W2's, paystubs, and any other information you provide. We may recalculate the suggested family contribution based on this information, on school policy, and on the availability of funds. Your contribution will then be subtracted from the educational costs for the year, and this will determine your financial need.

**9. Will our family receive the difference between the cost of the school and what my Report of Family Contribution says we can contribute?**

Not entirely, because there is more demand for financial aid funds than we can provide. We also require that every family contribute a minimum amount toward tuition. While we cannot meet the full need of all families applying for financial aid, we hope that by providing support for a substantial percent of the cost, more families will be able to attend Three Cedars Waldorf School.

**10. Who will see the information provided by SSS to the school?**

Only the Business Manager, the Director of Admissions, and the Executive Director will see this information when they review your application. We maintain strict confidentiality of all the financial information you provide.

**11. Can you consider our application for financial aid if we have not provided all the information requested?**

No. Financial aid to a family may be denied if the application is incomplete. We will attempt to advise you if we have not received certain materials, prior to considering your application, to give you a chance to submit the remaining materials, but it is the family's responsibility to submit a completed application by the indicated deadline.

**12. Do we have other options if our family's full need is not met?**

We offer a monthly tuition payment plan via Smart Tuition ([www.smarttuition.com](http://www.smarttuition.com)) that may help make payments easier on your family's budget. Your banking institution can also provide you with information about low-interest educational loan programs. You may also look for other forms of financial assistance that may be available through your place of employment, community organizations, or local foundations.

**13. How are my financial status and ability to pay evaluated if I am separated or divorced?**

Three Cedars Waldorf School believes that primary responsibility for paying for the child's education rests with both parents. Financial aid is not based on the willingness to pay, but on the ability to pay. Therefore, it is the policy of the school that divorced or separated parents retain the obligation to contribute to the education of their children whether or not there is legal agreement between them to do so. responsibility of all parents to complete all steps in the application process. In families where one or both parents are remarried or have a domestic partner, their financial information is taken into consideration as well.

**14. If our child receives financial aid for one year, will he or she automatically receive aid each of the following years?**

No. You must reapply for financial aid every year.

**15. Are students who receive financial aid treated differently than other students?**

No. The expectations of students who receive financial aid with regard to academic performance and all other aspects of school life are the same as for students who do not receive financial aid. Furthermore, teachers and staff are not informed of students whose families benefit from financial aid. Please be assured that admissions decisions are made on a needs-blind basis, and that all financial aid matters are handled with the highest level of discretion.