

First-Time Family
Guide to Tuition
Assistance for
the 2019-2020
School Year

Agnes Irwin School Policy

The Agnes Irwin School seeks to enroll talented students who represent a broad range of economic backgrounds. For the 2018-2019 school year, we committed approximately \$4 million to our need-based tuition assistance program. Students in grades PreK-12 are eligible to apply for these funds. An average award is about 50% of the tuition. About 30% of students receive partial tuition assistance.

Grants are given annually on the basis of demonstrated need. The Tuition Assistance Committee reviews each case individually. It is the expectation of the Agnes Irwin School that once all children in the household are of school age, that parents will work full time unless a special circumstance occurs. In this case, please make sure that this special circumstance is detailed in the Tuition Assistance application materials.

We base our determination of financial need on the information provided by parents and an analysis provided by School and Student Services (SSS). We use SSS computations to estimate how much a family can afford to contribute to the tuition costs. According to SSS, need is defined as “the difference between educational expenses and a family’s ability to pay these expenses.” To make this determination, the Parents’ Financial Statement (PFS, a form filled out by parents) asks for information such as family size, total income, savings, investments, other assets such as home equity, indebtedness, medical and dental expenses and any unusual expenses. We also require that families applying for tuition assistance submit to SSS copies of their most recent tax forms, including W2 forms to verify the information on the PFS.

There are several outside organizations that, from time to time through an independent application process, award current Agnes Irwin families with additional support towards tuition expenses and/or books and uniforms. It is the expectation of the Tuition Assistance Committee that any family receiving an outside scholarship award, regardless whether it is designated for tuition or other expenses, will disclose this information in the annual tuition assistance application process. These organizations include (but are not limited to): The Byers Scholarship Fund, Children’s Scholarship Fund Philadelphia, The Charles E. Ellis Trust, AAEO and other such funds.

In the case where the tuition scholarship awarded by the outside organization occurs after the awarding of the Agnes Irwin Tuition grant, and creates a credit balance for the student account, the Tuition Assistance Committee will meet to review the Agnes Irwin grant, will make an appropriate reduction and will notify the family in writing of this adjustment to the tuition

obligation for that school year. Alternatively, should Agnes Irwin learn of the credit tuition balance status, the Director of Enrollment Management will be in touch in writing to indicate the adjusted award for that current school year.

In the case of awards made for other school expenses such as books or uniform, those credits will be applied to the student’s account by the AIS Business Office. If a credit balance remains at the end of the school year, the credit for this consideration only may be carried forward for use in the next year.

Please review the tuition assistance timeline and list for due dates and information. To find out more about financing your daughter’s education or to learn more about SSS, please connect to the National Association of Independent Schools website at www.nais.org or contact our Admission office at 610.526.1667.

Starting the Application Process

Please complete the Parents' Financial Statement (PFS) form if you wish to apply for tuition assistance for the 2019–2020 school year. Answers to most questions about completing the PFS can be found by carefully reviewing the information provided within the application. The following must be completed in order for your tuition assistance application to be processed:

1. Complete the PFS online (solutionsbysss.com) by December 11, 2018. SSS takes approximately one week to process the PFS and send it to Agnes Irwin. If you should need a paper version of the application, please contact the Admission Office.

A. In section B5 on the PFS, be sure to enter **The Agnes Irwin School (1138)**.

B. SSS will send Agnes Irwin an analysis and computation of need, based on your financial data, which is called the Report of Family Contribution (RFC).

C. You can receive your own copy of the SSS analysis by selecting "View Family Report" once logged into SSS online. The family report will give an explanation of how SSS calculated the amount your family can contribute to educational expenses, and how we will use that calculation as a starting point for making tuition assistance decisions.

2. Upload a copy of your 2017 1040 Federal Tax Forms with all schedules along with the W-2s to SSS.

3. Submit additional documentation as listed on the Tuition Assistance Checklist.

All financial information submitted is kept strictly confidential. All materials should be sent directly to the SSS.

Required forms checklist (due before 12/11/18):

- PFS through SSS with required fee
- AIS 2019-2020 Tuition Assistance Request Form
- 4506-T signed and undated
- 2017 1040 Federal Tax return and all schedules
- Most recent 2018 Paystub(s)
- Final 2018 Paystubs (**due by 1/4/2019**)
- 2018 W2(s) (**due by 1/30/19**)
- Noncustodial Parent Waiver Petition (**due by 12/11/18 if applicable**)*

***See Appendix A for policy description**

Required forms checklist (due by 4/1/19):

- 2018 1040 Federal Tax return and all schedules

Tuition Assistance Timeline

Admission applications due – **December 5, 2018**

Tuition Assistance application due for applicants – **December 11, 2018**

Applicants must reply to admission and tuition assistance offer – **March 1, 2019**

Since tuition assistance funds are limited, it is to your advantage to complete the application process as soon as possible, but no later than the dates listed above.

Common Tuition Assistance Questions

How do I receive tuition assistance forms?

All Agnes Irwin tuition assistance forms are located on the SSS website. To complete your tuition assistance application, you will need to create a profile in SSS and submit the required fee. Tuition assistance application checklists are available on the Agnes Irwin website, www.agnesirwin.org, under Tuition Assistance.

When will I submit the Parents Financial Statement?

The Parents' Financial Statement (PFS) can be completed beginning in November and is due **12/11/18**. To complete the Parents' Financial Statement, please visit solutionsbysss.com.

What constitutes a complete tuition assistance application?

A tuition assistance award may be issued after a student has been accepted to Agnes Irwin. A complete application will consist of a PFS, 2017 and 2018 tax forms including W2s, 1040s and all supporting schedules, final 2018 paystubs, 4506-T form (signed and undated) and the 2019-2020 Tuition Assistance Request Form. Tuition assistance grants are final and official once the 2018 tax forms are submitted (**by April 1, 2019**). Applicants can assume the grant will become official if the information submitted reflects closely the information on the most recent tax forms. It would only be in rare situations when inaccurate information had been submitted that a grant may be adjusted or rescinded. Therefore, very few unofficial grants will not become official.

When do I have to commit to Agnes Irwin after I am accepted?

For accepted applicants, responses are due by March 1st or two weeks after the date of the tuition assistance grant if informed post March 1st.

Does Agnes Irwin offer merit scholarships?

No, Agnes Irwin only offers need-based grants, including the AIS Scholar Award and the Carter Mannion '81 Student-Athlete Award. We remain committed to using all funding available to give qualified students access to an Agnes Irwin education regardless of family income.

What if one parent does not work outside of the home?

The School has the right to impute an income for a non-working parent who does not have young children at home or other burdens necessitating a parent to be at home. This policy attempts to adjust the level of need by accounting for the minimum income that the parent could earn if he or she chose to work. As stated, it is our expectation that once all the children in the home are of school age, all parents will work.

Does applying for tuition assistance affect my child's chances of admission?

No, however it may impact her ability to enroll. Despite our generous tuition assistance budget, we are unable to meet 100% of the demonstrated need of all our applicants and current families. Therefore, an applicant may be accepted yet not offered tuition assistance or may only be offered a portion of their demonstrated need. In some circumstances we will create a tuition assistance wait pool. We encourage families to apply for tuition assistance only after they have determined that, after considering all of the available family resources, they will be unable to pay the full cost of an Agnes Irwin education.

If parents are divorced or were never married, who must file a financial statement?

All parents and guardians must complete the paperwork. The Tuition Assistance Committee will consider the financial resources of both natural parents, if living. Agnes Irwin will also take under consideration the resources of a step-parent or grandparent if they are a custodial parent. Agnes Irwin will bear in mind the obligation of the custodial parent to her or his new family and the obligation the step-parent has to his or her natural children. Consideration of the non-custodial natural parent will be based upon the belief that a family's contribution for education is a reflection of "the ability to pay, not the willingness to pay," which is the NAIS/SSS policy. The School is not bound by any decrees, agreements or legal documents excusing a parent from financial responsibility for his or her child's education. If

a natural parent is no longer involved in the life of the student applicant, please submit all relevant documentation, including but not limited to the Noncustodial Parent Waiver Petition that is available on the tuition assistance website. Please see Appendix A for our Noncustodial Parent Policy.

If we qualify for tuition assistance, are we guaranteed aid?

The School attempts to meet demonstrated need, but because of a limited tuition assistance budget a student may be offered less than the family qualifies for in assistance. Current students are given preference in the tuition assistance consideration process. There is no guarantee the School will be able to award tuition assistance, although we hope to offer appropriate assistance to all accepted students whose families qualify.

If I receive tuition assistance in my first year at Agnes Irwin, am I guaranteed to receive the same amount in subsequent years?

Families can expect grants to be renewed at a similar amount of funding, provided there is no significant change in the family's financial circumstances. Families must file a new application including the PFS statement and tax forms each year. There is no guarantee that Agnes Irwin will be able to increase the grant should the financial profile of the family change dramatically. We will, of course, do the best we can to try to meet demonstrated need.

If my child enrolls without applying for tuition assistance, can I apply for assistance in the future?

Yes, you can apply for assistance if there has been a significant change in your financial profile. There is no guarantee that you will receive assistance. Families must apply for assistance before the designated deadline. Applications received after the designated deadline will be automatically waitlisted for assistance. When assistance becomes available, it will be allocated. Families should note that this process may last through the summer as enrollment numbers for the coming year are being finalized.

What if tax information is not available at the time of the application?

We understand that your 1040 income tax forms may not be prepared by our application deadline. Therefore, we ask you to **ESTIMATE** your tax information on the Parents' Financial Statement. When your income tax form is complete, we ask you to mail or upload a copy to SSS but no later than April 1, 2019 for 2018 tax results. Remember, SSS must have a copy of your 2018 1040 Income Tax Form with schedules in order to finalize your tuition assistance grant. You may be offered a tuition assistance grant that is unofficial if tax forms are

not filed. This grant will then become official when the information submitted can be verified by tax information. If you are filing for a tax extension you must upload the IRS document verifying your extension to SSS by April 1, 2019 and return all completed 2018 tax forms to SSS by August 1, 2019 for your tuition assistance file to remain in the consideration process. Grants may be changed if the income on the records is larger than first reported. It is essential, if you are filing for an extension, that we receive your complete tax record no later than August 15, 2019. Therefore, we cannot honor tuition assistance awards when a family has chosen the October extension date. No grant is final without receipt of taxes and all schedules.

Who will see my tuition assistance application?

All tuition assistance information will be treated as highly confidential. Only the Tuition Assistance Committee will see this information. Division heads and faculty are not privy to any tuition assistance materials.

Contact Information

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Appendix A

NonCustodial Parent Policy

A primary tenet of Agnes Irwin's tuition assistance program is that parents have an obligation to finance their children's education to the extent they are able. This tenet is aligned with the methodology and principles of the National Association of Independent Schools and School and Student Service for Financial Aid. The Tuition Assistance Committee will consider the financial resources of all parents, if living, before making a grant. The Committee does not feel bound by the assertion, if it is made, that one parent is not legally responsible for educational expenses. If either natural parent remarries, we shall consider the obligations of that parent to his or her new family. Additionally, we shall bear in mind the obligations of the step-parent to his or her natural children.

It is possible, however in rare situations, for Agnes Irwin to waive the noncustodial requirement. The conditions under which we may consider waiving the noncustodial requirement are usually: 1. The noncustodial parent's whereabouts are and have been unknown, 2. The noncustodial parent has no contact, and has not had any contact, with the applicant over a period of several years, 3. The noncustodial parent provides no financial support to the student for any expenses whether related to education or otherwise.

If applicable, please complete the Noncustodial Parent Waiver Petition which can be found on our tuition assistance website.