



November 1, 2018

Greetings!

I am pleased to announce the financial aid application for the 2019-20 school year is now available. You will find the links to the application and other important information regarding the financial aid process at pcds.org/financialaid.

Important Dates to Plan For:

January 15, 2019 – The Parents' Financial Statement (PFS) serves as the financial aid application; this and all initial supporting documents must be filed and uploaded with *School and Student Services* (www.solutionsbysss.com) in your **My Documents** folder. (Please upload any 2018 W-2 or Form 1099 documents **as soon as you receive them**. Employers are required by law to issue these no later than January 31.)

April 1, 2019 – 2018 IRS 1040 including all schedules must be filed and uploaded with SSS in your **My Documents** folder.

I highly recommend you **log into your account now** to verify all previous year documents are in your **My Documents** folder and that all are legible. If you submitted any paper documents directly to the financial aid office last season, you will need to make certain you upload them to your online file as soon as possible. When adding 2017 IRS 1040 or other documents, make certain to select the 2018-19 school year tab. Any documents you add to your 2018-19 school year tab will automatically move over to your 2019-20 school year application once you complete your new PFS.

Thank you for your attention to the financial aid process. Submitting your family documents on time is vital for the committee to reach a timely decision. Financial aid contracts will be released in mid-February 2019.

Please note families who are currently enrolled in the 10-monthly payment plan will have a scheduled break from tuition for the month of February. This February tuition break should allow families to submit their enrollment deposit without the undue financial burden of two payments in one month.

Please let me know if you have any questions or concerns regarding the financial aid program at Phoenix Country Day School. I look forward to working with you this year!

Sincerely,

Kristie Berg
Director of Financial Aid
kristie.berg@pcds.org
602-955-8200 ext. 2228

APPLYING FOR FINANCIAL AID FOR THE 2019-20 ACADEMIC YEAR

We partner with School and Student Services (SSS) in our financial aid process. To begin your financial aid application, you will complete the SSS Parents' Financial Statement (PFS).

The PFS is a comprehensive application that will take some time to complete. Give yourself the time you need by not waiting until our deadline approaches. You'll need your most recent tax return before beginning the PFS. We also recommend that you review the wide range of materials that SSS has put together to help families with the financial aid process. They are found at solutionsbysss.com/parents.

We will communicate our financial aid decision to you. To make our starting point and consider our school policies, practices, and available

decision, we use the information from the PFS as a budget.

HOW TO COMPLETE THE PARENTS' FINANCIAL STATEMENT (PFS) ONLINE



- Beginning November 1, 2018, go to the SSS Family Portal at <https://sss.secure.force.com/familyportal>.
- Create your Family Portal account with your email address and a password. If you applied for financial aid last year, login to the Family Portal as a Returning Family using the same email address and password.
- Complete a PFS for Academic Year 2019-20. You can log out of the portal at any time and return later to finish it.
- Once all PFS sections are complete with green checks, the "Submit & Pay" button activates. Follow the prompts to the payment screen. The fee of \$51 is nonrefundable. Once your PFS is submitted, it cannot be withdrawn from the SSS system.
- After you pay for and submit your PFS, you have access to the Family Portal's "My Documents" tab to upload required documents by their deadlines as part of your application process.

Need help completing the PFS?

Contact the SSS Parent Support Team at (800) 344-8328 or sss@communitybrands.com.



HOW TO SUBMIT REQUIRED DOCUMENTS ONLINE

- Prepare your documents to be uploaded. Make sure the documents are on your computer and each specific form is saved as a separate file. Remove any security or password protection from your document files.
- Return to the Family Portal and log into your account.
- Select the Academic Year 2019-20 button.
- Open the "My Documents" tab on the Dashboard.
- On "My Documents," use the Upload button or hyperlink associated with the specific document name in the "Required Documents" section. Clicking the Upload button or hyperlink leads you through the steps to locate, select, and confirm your file to upload.
- Click "Submit" to complete your file upload. After you do, the date will appear in the "Date Uploaded" column within minutes of the upload. Repeat this process until all required documents are submitted by their deadlines.
- **Mailing in Documents:** If you prefer to submit required documents by mail, you must print your Cover Sheet from the "My Documents" tab and send it with your documents to the address provided at least 10 days before their deadlines.



KEY INFORMATION YOU NEED TO KNOW ABOUT OUR SCHOOL AS YOU COMPLETE THE 2019-20 PFS:

Our school's full name: **Phoenix Country Day School (PCDS)**

PCDS school's SSS code: **5770**

Contact information for our financial aid office: Kristie Berg - kristie.berg@pcds.org - 602-955-8200 ext. 2228

January 15, 2019 - Application Due Date: Current PCDS Families

February 1, 2019 - Application Due Date – New to PCDS Families

In addition to the PFS, the following documents must be uploaded to your "My Documents" page by the appropriate due date above.

1040 with all schedules and worksheets*

W2 Form

1099 Form

Tax Year: 2017 2016

Tax Year: 2018 2017 2016

Tax Year: 2018 2017 2016

***Self-Employed Parents:** Include all related business forms with your 1040 (Schedule C, Schedule E, 1120, 1065, and K-1).

Parents' most recent pay stubs

Letter to the Committee (optional) Please use this forum to address any specific changes or unusual circumstances you the committee should consider.

April 1, 2019 - **2018 IRS Form 1040, 1040A, or 1040EZ (include all schedules)**

PCDS Financial Aid

Frequently Asked Questions

Will needing financial assistance put us at a disadvantage in the applicant pool?

Not at all - indicating a need for financial assistance has no bearing on admission. Once admissions decisions are made, financial aid applications for admitted students are evaluated. Admissions decisions and financial aid decisions will be communicated at the same time.

How important are the stated deadlines?

It's critical that you plan ahead to meet all deadlines.

Current PCDS families have an earlier deadline, as we need to know who among our current families will continue to need financial aid, and if the need has changed. Reenrollment contracts for current financial aid families are released in mid-February.

New applicant families need to adhere to published deadlines so that we can make timely awards for admitted students. Financial aid funds may not always be available for newly admitted students who have not previously filed a financial aid application.

Failure to provide information or meet stated deadlines could affect financial aid award decisions.

Why do you need my tax returns and other documents?

PCDS has a generous financial aid budget, and documentation allows us to make fair and appropriate award decisions with those funds. Recognizing that every family is different, these documents help us get a full picture and verify self-reported information.

If needed, we may ask for additional documents such as statements from public assistance agencies, social security, or disability payments, hardship documents from 401K distributions, bankruptcy judgments, trust documents, severance information, K-1 forms, partnership agreements, or other documents deemed necessary. Our goal is to understand each family's circumstance and arrive at an equitable tuition level.

My most recent tax return is from 2017. My 2018 return will not be filed for several months. How will you know what is really happening in my family?

Like most independent schools and colleges, PCDS uses prior year information when making award decisions. We require current tax returns (2018) as soon as they are filed and will verify reported information. When reviewing the new returns in the spring, if a family has significantly over or under estimated their current situation, PCDS may adjust the award.

For most families, circumstances change very little from year to year. If your family has had a significant life change (birth of a child, loss of a job, promotion, inheritance, etc.) we ask you to outline these circumstances in a letter to the financial

aid committee. We also encourage you to make an appointment with Kristie Berg.

I'm concerned about sharing confidential information. How do I know it will be secure?

PCDS recognizes that the financial information you share is personal and private. The financial aid committee reviews applications and keeps all submitted information in the strictest confidence.

The organization *School and Student Services* (SSS) has been chosen to analyze and store data, due to their superior track record of protection, confidentiality, and security. Information regarding their Information Security Protocols can be found here.

I am divorced from my child's other parent.

The resources of both natural parents will be considered when a divorce or separation has taken place. This information must be provided to the School. The availability of complete information from both parents is essential to assure a fair assessment of the family contribution. Please contact Kristie Berg with any questions or concerns.

I don't think my family will qualify for financial aid but the tuition is beyond my comfort level. Any advice?

Anyone who feels that tuition is out of reach should make an appointment with Kristie Berg to discuss your situation. Sometimes families do not qualify for need-based financial aid but can benefit from the Arizona Private School Tax Credit Program. Information regarding this program can be found on the PCDS website: [address](#).

What is the AZ Private School Tax Credit Program?

The state of Arizona allows Arizona taxpayers to redirect part of their tax liability towards scholarships for students to attend private schools. There are strict rules and guidelines on who can receive these scholarships, but many PCDS families use this program to help offset their family tuition obligation. The financial aid office holds several workshops throughout the year, and detailed information regarding the tax credit can be found on the PCDS website. Kristie Berg is always ready to walk families through this process as well.

What if I still have questions?

Please contact Kristie Berg at kristie.berg@pcds.org or 602-955-8200 ext. 2228 to schedule a confidential appointment to discuss the financial aid or tax credit processes at Phoenix Country Day School.