



## Financial Aid at Covenant Day School

In order to help make a Christian education affordable for as many families as possible without compromising program excellence, Covenant Day School is pleased to offer need-based financial assistance. We strongly encourage any family to apply for financial assistance that faces a situation where the cost of attendance exceeds their ability to pay.

All families with current students or those who have applied for Transitional Kindergarten through Grade 12 are eligible to apply for financial assistance. The financial aid process is confidential. Only the applicant and the Financial Aid Committee will have access to the information provided. The completed application will be evaluated by the school's Financial Aid Committee and will be treated separately from the admissions application process.

### How to Apply

Covenant Day School utilizes the online service of Financial Aid for School Tuition (FAST) to process all financial aid applications. FAST does not decide whether financial assistance will be given or how much to give; rather FAST provides a need-based financial aid analysis service which includes a recommendation of what a family should reasonably contribute toward tuition. All information from FAST is kept confidential. Results are reviewed by the CDS Financial Aid Committee who makes the final decision regarding awards.

As a reminder, you must reapply for financial aid each year. To start the process, please do the following:

- From the home page of the CDS website, go to Admissions/Tuition & Financial Aid, and click on the button near the bottom of the page to access the online FAST application (or use the link at the bottom of this page).
- The application process is self-guided. You may navigate in and out of the program allowing you to partially complete an application and go back to it at another time. Online e-mail and a 24/7 helpline is provided.
- The charge for the application is \$45.00 and can be paid by credit card at the end of the session.
- After completing the online application, you will be required to upload your 2017 and 2018 federal tax returns with all schedules and W-2's to the FAST system. If you are unable to scan to the FAST system, you can also mail the required forms to the following address:

FAST Processing  
ISM  
1316 North Union Street  
Wilmington DE 19806-2594

If you would like a large preaddressed envelope to send your tax returns to FAST, you may pick one up from the CDS Business Office. Please include Covenant Day School on the outside of the envelope to ensure faster processing of your application.

- For more comprehensive information and guidance about what information will be requested before you begin working through the FAST application, click on the Downloadable Worksheet or Downloadable User Guide from the [CDS FAST Application](#), found on the Tuition & Financial Aid page of the CDS website.



## Key Dates

Financial Aid applications are considered throughout the year as they are received, but please note the following:

- **New Students** – A family with a new student to the school who submits a completed financial aid application (including all required tax forms) by **February 17, 2019**, will receive a decision at the time they receive their offer letter from Admissions. Families with new students may still apply for financial aid after February 17, but they are not guaranteed to be considered in the first round and may need to respond to an enrollment offer prior to receiving a financial aid decision.
- **Current Students** – A family with only current students who submits a completed financial aid application at the time they re-enroll their students may reduce their non-refundable enrollment deposit by half (re-enrollment deadline is **February 17, 2019**). In order to ensure that their application is considered in the first round, the family must submit all required tax documents by **March 10, 2019**.
- Any family who submits a completed application after **February 17, 2019**, will receive a response as decisions are made. Regardless of the status of their financial aid application, families must continue to make regular tuition payments in order to maintain the enrollment of their students.

## Key Points of Contact

There are two types of support available to families seeking information about the CDS financial aid process.

- If you have specific questions about the online FAST form, you may contact FAST directly 24 hours a day, 7 days a week, at 877.326.FAST (3278).
- If you have general questions about the financial aid process, you may contact the CDS Student Accounts Coordinator, Christen Marshall, at 704.708.6102, or at [cmarshall@covenantday.org](mailto:cmarshall@covenantday.org). Please note that information about specific award decisions can only be provided after a complete application has been reviewed and evaluated by the CDS Financial Aid Committee.

*Covenant Day School admits students of any race, color, national or ethnic origin to all the rights, privileges, programs, and activities generally accorded or made available to students at the school. It does not discriminate on the basis of race, national and ethnic origin in administration of its educational policies, admissions policies, scholarship and loan programs, and athletic and other school administered programs.*