

THE AGNES IRWIN SCHOOL RETURNING FAMILY GUIDE TO TUITION ASSISTANCE

**2020-2021
SCHOOL YEAR**



Agnes Irwin School Policy

The Agnes Irwin School seeks to enroll and retain talented students who represent a broad range of economic backgrounds. For the 2019-2020 school year, we committed over \$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 and the information is kept in strict confidence. It is the expectation of The Agnes Irwin School that once all children in the household are of school age, that both parents 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 W-2 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 2020–2021 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, 2019.

A. In section B5 on the PFS, be sure to enter **The Agnes Irwin School (1138)**. Please note that SSS fee waivers are determined by SSS, not Agnes Irwin.

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. 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 SSS.

Required forms checklist (submitting by stated due date allows for timely consideration):

- _____ PFS through SSS with required fee **(12/11/19)**
- _____ AIS Tuition Assistance Request Form 2020/2021 **(12/11/19)**
- _____ 2019 W-2(s) **(due 1/31/20)**
- _____ Noncustodial Parent Waiver Petition **(due 12/11/19 if applicable)***

*See Appendix A for policy description

Required tax documentation due on or before 4/1/20

- _____ 2018 1040 Federal Tax return with all schedules, or
- _____ 2018 1099 Federal Tax return with all schedules, or
- _____ 2018 Form 4869 Tax Extension Document

Tuition Assistance Timeline

By December 11, 2019:

Tuition assistance materials submitted directly to SSS.

Beginning mid-February

Current student tuition assistance grants will start to be mailed, provided that all of the necessary forms have been submitted by the stated deadlines in order to create a complete file for consideration.

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.

Tuition Assistance FAQs

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 tuition assistance application?

The Parents' Financial Statement (PFS) can be completed beginning October 1, 2019. To complete the online version of the PFS, please visit solutionsbysss.com.

What constitutes a complete tuition assistance application?

A complete application will consist of a PFS, the Tuition Assistance Request Form 2020/2021, 2019 W-2s for both parents (if applicable) and 2019 tax documents (1040, 1099 or 4869) with all supporting schedules. Tuition assistance grants are final and official once the 2019 tax forms are submitted **(by April 1, 2020)**. 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 should I expect a response to my application for tuition assistance consideration?

We send tuition assistance notification to current families in February and March. To do this, we need all parents to meet the aforementioned deadlines. If you do not meet the deadlines, your daughter could be in jeopardy of receiving a reduced tuition assistance grant or being put in the wait pool for assistance as we cannot hold grants for families who are late in submitting documents.

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If parents are divorced or were never married, who must file a Parent 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 stepparent 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 policy. The School is not bound by any decrees, agreements or legal document 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.

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.

What if I have an outstanding debt to the school?

The School will not award tuition assistance to students who have debt to the school until the outstanding debt is satisfied. Families in this situation may also be in jeopardy of losing some, or all, funding. Families can contact the Business Office to confirm the status of their account.

Will the school be able to meet my need?

The school attempts to meet demonstrated need, but because of limited tuition assistance, a student may be offered less than they qualify for in assistance. Current students are given preference in the tuition assistance process. There is no guarantee the school will be able to award tuition assistance.

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 a 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. It is possible that a current family who is a new applicant for funds would be put in the tuition assistance wait pool if the school did not have enough funding to meet their demonstrated need. Tuition assistance funds are limited so when the School cannot meet the demonstrated need of a family, the family is waitlisted for funds.

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 or 1099 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 (PFS). When your income tax form is complete, we ask you to mail or upload a copy to SSS but no later than **April 1, 2020** for 2019 tax results. Remember, SSS must have a copy of your 2019 1040 Income Tax Form or 1099 Income Tax Form with all 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 Form 4869 document verifying your extension to SSS by April 1, 2020 and return all completed 2019 tax forms to SSS by **August 15, 2020** 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, 2020. Therefore, we cannot honor tuition assistance awards when a family has chosen the October

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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

Randie Benedict (All Divisions)

Director of Enrollment Management

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Natalie Jones Brennan '05 (All Divisions)

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Claire Lewis (All Divisions)

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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.