

# AFFORDING PARISH

For Prospective Families  
2021 - 2022 Academic Year

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# TUITION AND PAYMENT PLANS

## Tuition & Fees

We understand that a Parish education is a significant investment but one that we believe will return life-long benefits to your child. Tuition information for each grade is available on our [Tuition Schedule](#). Parish tuition and fees include:

- Daily all-you-can-eat lunch
- Parents' Association dues
- Student access to divisional learning specialists and social-emotional counselors
- Athletics:
  - Athletic fees for 7<sup>th</sup> – 12<sup>th</sup> grade
  - Most pieces of athletic uniforms for 7<sup>th</sup> – 12<sup>th</sup> grade
  - Family admission to all home athletic events
- Upper School
  - Books and materials for Upper School math and science courses
  - Math and Writing Labs
  - Class retreat fees
  - Senior fees
  - College guidance and planning
- Middle School
  - Most books and supplies for all grades
  - Class trip fees for 5<sup>th</sup> and 6<sup>th</sup> grades (7<sup>th</sup> and 8<sup>th</sup> grade trip fees to Catalina Island and Washington, DC are additional)
- Lower School
  - Books, materials and supplies for all grades
  - Field trips and transportation

## Additional Expenses

Additional expenses vary from student to student based on grade, activities and family choices. Below are a few additional expenses families will want to consider:

- Uniforms: \$150 to \$500, depending on which pieces are purchased, how many are purchased and where they are purchased

- Laptop for students in 5<sup>th</sup> – 12<sup>th</sup> grade: Parish embraces the “bring your own device” model so families can purchase the laptop that fits their needs. Laptops meeting the [device requirements](#) generally start at \$400.
- Upper School textbooks: \$100 - \$400, depending on course selection
- Extracurricular activities: \$100 - \$800, depending on the activity
- Graduation attire: \$100 - \$300, depending on selection

## Payment Plans

Parish offers three tuition and fee payment plans to meet families’ needs:

- One payment due June
- Two payments due June and December, plus finance fee
- Ten payments due June, July, August, September, October, November, December, January, March and April, plus finance fee

Details regarding payment plans and finance charges can be found on our [Tuition Schedule](#).

## Other Ways To Help Pay for an Independent School Education

- Flexible spending accounts: If your employer offers a Dependent Care Flexible Spending Account, these funds may be used to pay for Pre-Kindergarten and for after school care and summer camp for children through age 13 if it enables parents to work.
- Section 529 plans: The Tax Cuts and Jobs Act of 2017 allows use of Section 529 savings to pay for private, public or religious elementary, middle and high school tuition up to \$10,000 per year, per child.
- Parish Episcopal School does not provide tax, legal or accounting advice. This information is not intended to provide, and should not be relied on for, tax, legal or accounting advice. You should consult your own tax, legal and accounting advisors before engaging in any transaction.

# TUITION ASSISTANCE

In keeping with our mission to foster an inclusive Episcopal community, Parish seeks to attract and maintain a diverse and talented student body, including students from diverse socio-economic backgrounds. As such, the School is committed to making a Parish education both accessible and affordable.

Parish's tuition assistance philosophy is based on the principle that each **family contributes to their student's tuition to the extent they are financially able**. No family should assume that a Parish education is out of reach solely for financial reasons. Tuition assistance is determined by a family's ability to pay educational expenses and the availability of funds each year.

Tuition assistance is provided in the form of tuition-reducing grants for tuition and fees. Grants are not discounts, but rather actual dollars credited to the student's tuition account. They are not loans and do not need to be repaid. Parish does not offer full-tuition grants. Some students who receive tuition assistance may be eligible for Supplemental Support to help defray some of the costs of attendance over and above tuition.

In support of our commitment to current families, the first priority for tuition assistance is given to returning students. The majority of tuition assistance is provided to students in 5<sup>th</sup> – 12<sup>th</sup> grade. Tuition assistance is not available for PreK and is limited to half of tuition for Kindergarten.

The tuition assistance process is strictly confidential. Parish follows set procedures to ensure a fair, consistent and equitable assessment of each family's ability to pay educational expenses. The School does not discriminate on the basis of race, religion, national origin, gender, sexual orientation or any other category protected by law. For full details on Parish's Tuition Assistance Practices, please contact the Financial Aid Office at [Tuition-Assistance@parish.org](mailto:Tuition-Assistance@parish.org).

For the 2020-2021 school year, Parish dedicated almost \$3.5 million in tuition assistance and supplemental support to more than 165 students.

# TUITION ASSISTANCE FAQs

## Will applying for tuition assistance affect my child's admission chances?

No. The admission application process and tuition assistance application process are separate. Admission committees are not aware of which students have applied for tuition assistance. We encourage families who think they might need tuition assistance to apply by the deadline, as funds are often not available at a later date.

## Does Parish offer scholarships?

Other than a few named scholarships for students with significant financial need, Parish does not offer merit aid or academic, athletic or arts scholarships. (Applicants will be notified if they meet the criteria to apply for a scholarship.)

## How are tuition assistance grants determined?

Tuition assistance is determined by a family's ability to pay educational expenses and the availability of funds each year. Families requesting tuition assistance should plan, budget and adjust spending to demonstrate that an independent school education is a family priority.

Parish works with School and Student Services (SSS), a third-party organization, to collect and verify families' financial information. Parish uses the amount that SSS calculates a family can pay toward tuition as a starting point. While household income is the most significant factor in determining ability to pay, the calculation is also influenced by family assets and debts, unusual expenses, extenuating circumstances, family size and number of children in tuition-charging schools.

When determining the final grant, Parish takes the above factors into account, as well as lifestyle choices and discretionary spending such as vacations, club memberships, club sports, financial support to other family members, charitable contributions and vehicle expenses. (Families that apply to multiple schools using SSS could receive differing tuition assistance grants due to varying policies and budgets.)

In keeping with the principle that each family bears the primary responsibility for financing a student’s education, for families requesting tuition assistance, both parents should be fully employed to the best of their abilities. With a few exceptions, an imputed income will be added for any able parent who is not providing income when calculating a family’s ability to pay.

### Will we qualify for tuition assistance?

Given the number of factors that affect the calculation of a family’s ability to pay (see above), it is impossible to predict how much tuition assistance a student will qualify for, if any. **For the current school year, 95% of tuition assistance applicants received some level of assistance.** The following table offers examples of students who received tuition assistance for the current school year. These examples are for illustrative purposes only and should not be used to assume or estimate a grant for your student.

FAMILY INCOME	# OF GRANTS/ # OF APPLICATIONS	RANGE OF GRANTS	RANGE OF FAMILY CONTRIBUTION PER CHILD
\$0 - \$50,000	11/11	\$16,965 - \$31,960	\$500 - \$7,000
\$50,001 - \$75,000	22/22	\$14,950 - \$32,310	\$500 - \$3,500
\$75,001 - \$100,000	21/21	\$8,460 - \$31,310	\$500 - \$23,000
\$100,001 - \$125,000*	26/26	\$3,000 - \$31,960	\$500 - \$20,355
\$125,001 - \$150,000*	22/22	\$8,838 - \$29,460	\$2,000 - \$16,500
\$150,001 - \$175,000*	18/18	\$3,500 - \$30,810	\$2,000 - \$20,380
\$175,001 - \$200,000**	7/7	\$6,465 - \$27,460	\$5,000 - \$22,500
\$200,001 - \$250,000**	12/15	\$7,965 - \$24,460	\$8,000 - \$23,000
\$250,001 - \$300,000**	9/10	\$6,500 - \$23,515	\$5,000 - \$25,515
Over \$300,000 **	4/8	\$5,508 - \$28,960	\$2,500 - \$26,460

Using the first line as an example, 11 families with incomes ranging from \$0 to \$50,000 applied for tuition assistance, and all 11 families received grants. Those grants ranged from \$16,965 to \$31,960. The amount of Parish tuition paid by families in that income range was between \$500 and \$7,000 per child. (The minimum tuition contribution is \$500.)

\* To qualify for a larger award in this range, families typically had more than one child in a tuition-charging school.

\*\* To qualify for any award in this range, families typically had multiple children in tuition-charging schools.

## **Do both parents need to apply for tuition assistance?**

An independent school education is a family decision and commitment. In cases of divorce, separation, or parents who never married, **custodial and non-custodial parents (as well as stepparents and legal guardians) are required to complete the application and submit required documents.** If a parent refuses to complete the application, an imputed income will be added for purposes of calculating the family's ability to pay.

All information is strictly confidential, and no parent will have access to another parent's financial information. If a parent has sole custody, please complete an affidavit from the Financial Assistance Office to request a waiver of the other parent's information.

Tuition assistance grants are awarded to the student, and the parents determine how the tuition balance will be paid. The school is not bound by divorce agreements, court orders or assertions that one parent is unwilling to pay educational expenses.

## **Do we need to reapply for tuition assistance each year?**

Yes. The amount of assistance varies from year to year based on available funds and a family's changing financial situation. As family income grows, tuition assistance decreases accordingly. Should a family's financial situation weaken, the School will endeavor to increase the level of assistance if funds are available.

## **Is there assistance for extra costs associated with attending Parish?**

Yes. Supplemental Support provides eligible students with tuition assistance for some of the costs of attending Parish over and above tuition, such as uniforms, textbooks, laptops, etc. Not all students who receive tuition assistance qualify for Supplemental Support. Like tuition assistance, the level of Supplemental Support varies each year based on a family's ability to pay and the availability of funds. Students are notified each year of the level of Supplemental Support they will receive, if any, for the following school year.

# HOW TO APPLY FOR TUITION ASSISTANCE

## Application Deadlines

Sibling applicants & returning families: November 30, 2020

Prospective applicants: February 8, 2021

- 1. Indicate your intent to apply for tuition assistance.** Complete your admission application in Ravenna by **January 8, 2021** and check the box indicating you intend to apply for tuition assistance. Admission applications are considered without regard to need for tuition assistance.
- 2. Complete the Parents' Financial Statement (PFS) by February 8, 2021**
  - Beginning October 2, 2020, go to the SSS website at <https://www.solutionsbysss.com/parents/> to complete the PFS online. Have the PFS report sent to Parish Episcopal School, code 5660.
  - Families applying for assistance should disclose all resources, including cash-based businesses, cash gifts from family members, 529 plans, etc. Families applying for tuition assistance are expected to apply for scholarships and tuition assistance whenever available from other organizations, including select sport organizations and siblings' schools, colleges and universities.
  - Parish does not offer full-tuition grants. When asked how much you can contribute toward your child's educational expenses, do not answer \$0. Carefully consider what you are able to pay toward tuition rather than what you would like to pay.
  - For help completing the PFS, contact the SSS Parent Support Team at (800) 344-8328 or [sss@communitybrands.com](mailto:sss@communitybrands.com) (assistance is available in Spanish). SSS also offers webinars, a step-by-step guide and a workbook on its website to assist parents with completing the PFS ([www.solutionsbysss.com/parents/resources/](http://www.solutionsbysss.com/parents/resources/)).
  - SSS charges a \$55 fee to process the PFS. For families who qualify based on their financial information, the fee will be waived by SSS when the application is submitted.

**3. Submit required documents by February 8, 2021.** In addition to completing the PFS, the following documents are required in order to receive a tuition assistance grant from Parish. Tuition assistance applications cannot be processed without complete documents.

- Copy of most recent paystub for each parent. If parents are self-employed, request that the requirement be waived by clicking on the "NA" button next to the document.
- All 2019 W-2s for each parent (select "NA" if self-employed)
- All 2018 W-2s for each parent (select "NA" if self-employed)
- Signed copy of 2019 tax return (Form 1040) including all schedules
- Signed copy of 2018 tax return (Form 1040) including all schedules
- If a parent/guardian owns a business, K-1s and signed copies of the 2019 and 2018 business tax returns and schedules are required for each business owned (Form 1040 Schedules C and E for sole proprietors, Form 1065 for partnerships, Form 1120 for corporations and Form 1120S for S-Corps).
- Other documents may be required once your application is processed and reviewed.
- Required forms may be submitted to SSS online through the My Documents tab at <https://www.solutionsbysss.com/parents/> or by mail. Uploading your documents online is preferred so they can be verified more quickly. Please do not send documents to Parish.
- Applications received after the deadline are considered only if funds are available.

**4. Receive notice of tuition assistance award, if applicable, concurrent with admission decision on March 12, 2021.**

**5. Accept your tuition assistance award and complete your enrollment contract** and pay a non-refundable \$100 initial tuition deposit per student. Deadline for award acceptance is two weeks after receipt unless otherwise noted.

# PLEASE JOIN US FOR A TUITION ASSISTANCE WEBINAR

January 14, 2021 at 7:00 p.m.

Learn more about  
our tuition assistance  
philosophy and process  
and how to apply.

Please RSVP to [jbaldwin@parish.org](mailto:jbaldwin@parish.org)

## CONTACT INFORMATION

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