

XAVIER HIGH SCHOOL



**Financial Aid Policies 2022-2023
for Enrollment in
Academic Year 2023-2024**

Before you start reviewing this document, please keep the following points in mind:

1. Read this document carefully.
2. Adhering to the deadlines explained below is essential, so that Xavier can make the financial aid award process fair and equitable. You must submit the application and supporting materials by the appropriate deadlines to receive consideration.
3. Do not assume that your son is going to earn a merit scholarship. If you have need, please file a financial aid application.
4. If you need this document provided to you in a language other than English, Spanish, or French, please contact the Admissions Office.

Need-Based Financial Aid Awards at Xavier High School (henceforth, “Xavier”) are intended to support Xavier’s mission:

Founded in 1847, Xavier High School is an academically rigorous, Catholic, Jesuit, college preparatory school in New York City that educates intelligent, motivated young men of diverse backgrounds and means. Xavier teaches students to take responsibility for their lives, to lead with integrity, to act justly in service of others, to pursue excellence in every endeavor and to deepen their relationship with God. Ultimately, Xavier forms young men who will go forth to transform the world for God’s greater glory.

In keeping with its Mission to provide a “Catholic, Jesuit, college preparatory” education to “intelligent, motivated young men,” Xavier offers need-based financial aid awards to provide access in an affordable way to a wide range of young men of “diverse backgrounds and means.” The financial aid award process at Xavier High School does not discriminate according to any of the categories listed in its non-discrimination statement, found on its “How to Apply” page on Xavier’s website. As a result of the “Access and Affordability” study completed in January 2014, Xavier believes that all families, regardless of their individual situation, must contribute some amount financially to support their child or children’s education. Even if a modest amount, making regular tuition payments signals a family’s commitment to participating in the life of Xavier. While a need-based financial aid award may make it possible for a son to attend Xavier, it will also require each family to carefully plan, budget, and sacrifice in order to demonstrate that Xavier’s tuition is a financial priority. Xavier recognizes that each family requesting need-based financial aid must make lifestyle sacrifices when it requests financial support from Xavier for the son(s) to attend.

Q. Who can apply for need-based financial aid?

- A. Any currently-enrolled student or new applicants for admission to Xavier for 9th grade can apply for financial aid. Generally, need-based aid will only be awarded for newly accepted 9th grade students who meet the appropriate application deadlines and to current students returning for the following school year who have applied by the appropriate deadlines and whose family has a clear, agreed-upon tuition plan in place with Xavier. **It is crucial that any financial aid applicant meet the appropriate deadlines.** Admitted transfer students are not typically considered for financial aid in their first year of enrollment; transfer students’ families, with rare exceptions, are expected to pay the full tuition and fees for the first year. After being enrolled for one year at Xavier, a transfer student’s family will thereupon be afforded the same consideration in the financial aid process as that given to any currently-enrolled student.

Q. Should I apply for financial aid?

- A. First, consider the total annual cost of a Xavier education. The tuition for 2022-2023 is \$22,260 and non-refundable Registration Fee of \$250. While Xavier does not charge any additional fees, the annual tuition does not take into account the cost of books (typically \$400-\$600 per year), fees for each athletic team, and the price of breakfast and/or lunch (if purchased at Xavier), which are separate from tuition.

Then, calculate your ability to afford this cost. First, consider all sources of income, adjust priorities and spending as able, and review assets available for use (including any external sources of funding, whether support from relatives or from an outside scholarship). Xavier expects families to review carefully their discretionary spending (e.g., expenses for clothing, vacations, or vehicles) and make reasonable adjustments in their lifestyle in order for their son to qualify for need-based aid. If, after this analysis, you believe you cannot cover all of the educational expenses, we encourage you to apply for financial aid. Part of the Financial Aid Committee's review of applications for need-based financial aid will include a thorough consideration of each family's financial choices with regard to discretionary income. If Xavier's Financial Aid Committee believes these choices are not in keeping with making Xavier a financial priority for tuition, the Financial Aid Committee reserves the right to refuse to provide an award or decrease the amount of an award based on such an application.

Q. Does applying for financial aid affect Xavier's admission decisions?

A. No. Xavier's Admissions Committee reviews each applicant's admission portfolio "need blind." The Admissions Committee does not consider whether or not someone has applied for need-based financial aid or the level of need-based aid needed as part of its admissions review and decision-making process.

Q. Can I complete the FACTS application in paper format instead of online?

A. No, you cannot file a FACTS application on paper. All FACTS applications must be submitted online via the FACTS link on Xavier's website. Please make sure to visit www.xavierhs.org/financialaid to begin the process. The FACTS application is available in English or Spanish.

Q. What if my family cannot afford the financial aid application fee?

A. If a family believes that it cannot afford the financial aid application fee, please email or call the Admissions Office to discuss its situation. Xavier provides a limited number of waiver vouchers and, if your family meets the income threshold, you may qualify for the use of an available voucher.

Q. Does Xavier offer a sibling discount?

A. No, Xavier does not offer a sibling discount. If the cost of sending multiple sons to Xavier at the same time presents a financial challenge to your family, please apply for financial aid.

Q. How are financial aid grants determined?

A. For the 2022-2023 academic year, Xavier partners with FACTS (*an online service*) in calculating the level of demonstrated need of each applicant for need-based financial aid who has completed a financial aid application and submitted the appropriate supporting financial documentation. Calculation of demonstrated need considers gross income, nontaxable income, qualifying expenses, assets, liabilities, family size, number of children in tuition-paying schools, and situations where the income level does not support the spending level, among other items. Included in this calculation is an allowance for basic living expenses and taxes paid both to the federal government and your respective state government. Xavier's Financial Aid Committee carefully considers the analysis provided by FACTS; all need-based award decisions are made solely by Xavier's Financial Aid Committee.

Q. FOR FAMILIES OF APPLICANTS TO THE CLASS OF 2027: What documents do I need to submit in addition to filling out the FACTS financial aid application?

A. For applicants applying for entry into the Class of 2027, each household will need to submit the following documents to FACTS so that these documents are received **no later than December 8, 2022**:

1. A complete copy of your 2021 FEDERAL tax returns including all related schedules (e.g., Schedule 1, A, C, and E), and, if applicable, business tax returns, including K-1s, Form 1065, Form 1120, and Form 1120S.
2. A copy of all your related 2021 W2 and/or 1099 for all jobs worked.
3. Two most-recent paystubs for all jobs worked in 2022. If you are receiving Social Security, unemployment or disability compensation you will need to submit a copy of the two most recent stubs.
4. A copy of your most recent mortgage statement, home equity statement, or rental agreement, or rent receipt.
5. Support documentation for receipt of SNAP or Section 8 housing assistance
6. Documentation regarding child support – court documents or cancelled check copy

These documents will be needed for all adults in the household. **All required documentation must be submitted directly to FACTS so that FACTS receives it no later than December 8, 2022.** Complying with this request allows Xavier the ability to review all financial aid applications in a timely manner and provide the notification of an award, if applicable, at the time of acceptance. Upon our review of your application, FACTS and/or Xavier may request additional documents. **The document checklist on Xavier’s website should be printed and used for reference.**

Q. FOR FAMILIES OF RETURNING STUDENTS (CLASS OF 2026, 2025, and 2024): What documents do I need to submit in addition to filling out the FACTS financial aid application?

A. Each household will need to submit the following documents to FACTS so that these documents are received by FACTS **no later than April 6, 2023**:

1. A complete copy of your 2022 FEDERAL tax returns including all related schedules (e.g., Schedule A, C, and E), and, if applicable, business tax returns, including K-1s, Form 1065, Form 1120, and Form 1120S.
2. A copy of all your related 2022 W2 and/or 1099 for all jobs worked.
3. Two most-recent paystubs for all jobs worked in 2023. If you are receiving Social Security, unemployment or disability compensation, you will need to submit a copy of the two most recent stubs.
4. A copy of your most recent mortgage statement, home equity statement, or rental agreement
5. Support documentation for receipt of SNAP or Section 8 housing assistance
6. Documentation regarding child support – court documents or cancelled check copy

These documents will be needed for all adults in the household. **All required documentation must be submitted directly to FACTS so that FACTS receives it no later than April 6, 2023.** Complying with this request allows Xavier the ability to review all financial aid applications in a timely manner and release the award decision no later than May 15, 2023. Upon our review of your application, we may request additional documents. **The document checklist on Xavier’s website should be printed and used for reference.**

Q. FOR FAMILIES OF APPLICANTS TO THE CLASS OF 2027: What if my tax return has not been filed in time to submit it with my aid application?

A. You will be using your 2021 tax returns and accompanying schedules and forms, which are the most recently available.

Q. FOR FAMILIES OF RETURNING STUDENTS (CLASS OF 2026, 2025, and 2024): What if my tax return has not been filed in time to submit it with my aid application?

We recommend that you make an appointment with your tax consultant early in order to insure your federal and state returns are finished by March 15, 2023, thus having the completed tax information in-hand provides you sufficient time to complete your FACTS application by March 31, 2023. FACTS will not process an application from a returning family unless FACTS has your 2022 taxes. FACTS must receive all supporting documentation by April 6, 2023, for your application to be considered complete and eligible for a proper review by Xavier's Financial Aid Committee. Award decisions are contingent upon receipt and review of these documents.

Q. What if I have children at other schools that charge tuition?

- A. If you have children who attend another K-12 school that charges tuition, the cost of their education is considered as part of the Xavier's review of your situation up to \$13,000 per year per each child. If you are applying for aid from Xavier High School, we expect you to apply for need-based financial assistance at all schools, if the school has such a program. In situations where one of the schools does not have a financial aid program, a note should be included with the FACTS application explaining that.

College tuition is considered an investment rather than an expense, as it generally pays for itself with higher future wages. As such, many families and college students will utilize federally subsidized loans, as well as aid that may be available at the college level. Xavier High School has a long-standing policy of allowing for college tuition at the average rate of in-state tuition at a New York State public college or university. Xavier has set the threshold of \$11,000 per year per college student for the 2022-2023 school year.

Q. What happens in cases of parental divorce or separation?

- A. Regardless of marital status, Xavier High School does consider both biological parents, whether custodial or non-custodial, as responsible for their child's education. Therefore, Xavier High School requires both biological parents, whether custodial or non-custodial, to complete separate FACTS financial aid applications. If the biological parents of the student are in the process of a divorce or separation that has yet to be finalized, both biological parents are responsible for the tuition of their son(s).
1. Xavier's **Financial Aid Committee requires a copy be supplied** of the relevant section of the divorce decree (as amended and currently in force) which stipulates each parent's responsibility for payment of private high school tuition.

By the financial aid filing deadline, send this copy to nogas@xavierhs.org or to:
Mr. Steven Noga
Director of Admissions & Financial Aid
Xavier High School
30 W. 16th St.
New York, NY 10011

2. **For the purpose of assigning financial aid awards**, in the case of divorced parents, the Financial Aid Committee assesses each parent's need independently of the other's, using as the basis for the Committee's decision the tuition-payment responsibility assigned to each parent as stipulated in the divorce decree. Note that this stipulation applies regardless of which parent(s) sign(s) the Registration form, if the student is accepted by and thereupon registers at Xavier High School.
3. **In the absence of any court-approved language** stipulating each parent's respective responsibility for payment of private high school tuition, for the purpose of reviewing and rendering a decision on a financial aid

application, it is the Financial Aid Committee's policy to assign equal responsibility to each party for determining need.

4. **The Committee does not honor private agreements** made between the divorced parents for assignment of tuition payment responsibility, nor does the Committee honor either unilateral assignment of such responsibility (unless directly assigned as such in the divorce decree) or unilateral withdrawal from such responsibility.
5. **If both parents are seeking financial aid**, each parent must submit a separate FACTS application. According to #2 above, it is possible (and indeed likely) that the Committee will render a different decision for each parent, according to its assessment of need in each parent's case. In cases of re-marriage by either biological parent, all adults in each household must include and submit their financial information in the application. In the case of a step-parent, his or her income and assets are to be included in the application and we will consider obligations a step-parent has towards his/her own natural children.
6. **If only one parent files a fully completed financial aid application through FACTS**, the Financial Aid Committee will assess need and render its decision only for that portion of the tuition that is the filing parent's tuition-payment responsibility; **the non-filing parent will be expected to pay his or her portion of tuition in its entirety.**

Q. What allowances are made if one parent cannot be located, refuses to complete the application, or the filing parent is legally a single parent?

- A. Xavier High School understands that some family situations can be very difficult. In a case where a parent cannot be located or is completely absent, an official letter must be submitted to Xavier High School by a priest, school administrator, guidance counselor, placement director, or attorney confirming that the other biological parent cannot be located, is absent, or refuses to participate in any aspects of his or her child's life. The letter writer cannot be a relative of the applicant nor can the letter writer be a current Xavier employee. The letter must state the following, as applicable:
 1. The whereabouts of the other biological parent is unknown.
 2. The other biological parent has provided no support and has had no contact with the family for at least the past three years.
 3. It is in the family's best interest not to have further contact with the other biological parent.
 4. Any other extenuating circumstances that the individual believes the School should consider.

This letter should be submitted directly to Mr. Steven Noga, Director of Admissions & Financial Aid, by the appropriate filing deadline to the following address:

Mr. Steven Noga
Director of Admissions & Financial Aid
Xavier High School
30 W. 16th St.
New York, NY 10011

If information comes to the attention of Xavier High School that a parent who was previously declared as 'non-involved' in the son's education life is, in fact, involved in that son's life (e.g., attends school functions, makes tuition payments, picks up the son after school or from school-sponsored events, listed as an emergency contact on the Registration form, etc.), Xavier will make reasonable attempts to contact that parent and have that parent complete the FACTS application and provide the required financial documentation. If that parent refuses to

comply, Xavier reserves the right to adjust, alter, or reconsider the financial award based on the information provided to or not provided to Xavier High School.

Q. What is your policy for parents who are homemakers?

- A. When one or both parents are choosing not to work, unless an appropriate reason is provided (other children are younger than Kindergarten age or there are special needs children at home, health issues, or care for a relative who may be in medical distress), an income of \$22,000 will be added for each applicable parent in FACTS's calculation. This is roughly equivalent to working a part-time, 30-hours-per-week job at the New York City minimum wage.

Q. What happens if one or more parents/guardians in the household is/are self-employed?

- A. Xavier requires you to submit additional documentation with your application, including either your Schedule C if the business has a sole proprietor or your Federal business tax returns (K-1s, Form 1065, Form 1120, and Form 1120S) if you are part of a partnership or S corporation. After the Financial Aid Committee reviews these documents, it may request additional documents to verify your family's financial situation.

Q. Is there a limit to the financial aid available?

- A. While Xavier High School does provide a generous amount of need-based aid on an annual basis, it does not have the capacity to meet the demonstrated need of all applicants for need-based aid. In many cases, that means that Xavier will provide an award that gets as close to a family's demonstrated need as Xavier's resources allow. Xavier does not have the resources to support a student for the full cost of tuition. As noted previously, we expect each family to be able to contribute even a modest amount towards tuition. In cases where the FACTS analysis and our review suggests that a family has a level of need where the family cannot reasonably contribute the requisite minimum, Xavier does not have the resources to meet the family's need and the family may not be offered a need-based financial aid award.

Q. Is the aid awarded for one year only, or for every year my son attends Xavier High School?

- A. Need-based financial aid grants are awarded on an annual basis and each family must reapply every year. While there is no guarantee you will be granted a similar award for each successive year, you can assume that you may receive a similar award, if your family's financial picture remains similar for the next award cycle. Should your family's financial situation change significantly, the Financial Aid Committee may reevaluate your award accordingly. Payments received in excess of the full tuition obligation may result in an adjustment to your financial aid award or may be applied to future tuition obligations, to be determined by the school at its sole discretion.

Q. If my family has an unexpected financial emergency, can I apply for financial aid after the deadline?

- A. We understand that sometimes a family's financial situation can change unexpectedly. While funds are more limited for these types of grants, we encourage you to apply if needed. When applying late, please notify Mr. Steven Noga, the Director of Admissions & Financial Aid, at nogas@xavierhs.org that you are submitting an application. Additionally, we encourage you to contact Mr. Michael Pender, Vice President for Finance, at penderm@xavierhs.org to discuss your situation and explore possible alternative solutions for the payment of tuition.

Q. Can I still apply for financial aid after the deadline?

- A. Xavier does not stop families from submitting a FACTS application after the deadline, but our prior experience indicates that **it is highly unlikely that we will be able to offer any need-based award to late applicants who do not meet the December 1, 2022, deadline for applicants to the Class of 2027 or the March 31,**

2023, deadline for currently-enrolled Xavier students. We allocate need-based financial aid awards towards meeting as much of the demonstrated need as possible for families who apply by the filing deadline. In the case of families who apply after the deadline, we encourage families to pay all required tuition payments pending notification of awards, in case sufficient need-based aid is not available.

Q. When will I know if I have been awarded financial aid?

- A. **For those applying for the Class of 2027**, a financial aid application will only be considered if it has been filled out completely and all requested documents have been submitted by the heretofore mentioned deadlines. For those students who receive a favorable admission decision, a financial aid decision email will be sent to you with your son's acceptance email, provided that you submit your FACTS application by the December 1, 2022 deadline and FACTS receives all supporting financial information by December 8, 2022.

For currently enrolled students, the award decision notification will be released no later than Monday, May 15, 2023, provided that you have submitted the FACTS application by the March 31, 2023 deadline and all your supporting financial information has been received by FACTS by April 6, 2023.

Q. Can I appeal the financial aid decision if I believe it is insufficient?

- A. You may appeal the financial aid decision if your financial situation has changed or you believe the Financial Aid Committee may have misunderstood your current situation. In such cases, you may be asked for additional documentation. Please contact Mr. Steven Noga, Director of Admissions & Financial Aid at nogas@xavierhs.org for instructions about how to submit an appeal.

Q. Will my family have to repay the financial aid?

- A. No. Financial aid is a grant, not a loan. Through the generosity of many benefactors—loyal alumni, current parents, past parents, and other supporters—Xavier continues to be able to make a Catholic, Jesuit, college preparatory education affordable and accessible to young men of diverse backgrounds and means.

Q. Does Xavier High School offer merit scholarships?

- A. Xavier provides academic-based merit-based scholarships to approximately 7% of each class. Those renewable scholarships are typically valued at 40%, 60%, and 90% of tuition for the student's freshman year. Merit scholarships are only awarded to incoming freshmen. These merit scholarships are awarded independent of need, although an admitted applicant who receives a merit scholarship may qualify for additional need-based aid if the family of that admitted applicant has a demonstrated need that exceeds the value of the merit scholarship that the applicant earns. Applicants who wish to be considered for a merit-based scholarship must meet all admissions requirements, including taking the HSPT, whether through Xavier High School, Regis High School, Fordham Preparatory School or the Archdiocese of Newark. Merit scholarships are fixed at a set dollar amount and do not increase in any successive year. A registered student who receives and accepts an academic scholarship must maintain an 85 cumulative average in order for that scholarship to be renewed.

For applicants for the Class of 2027, please do not assume your son will earn a merit scholarship. If you have financial need, apply through FACTS for need-based aid.

Q. What happens if I do provide inaccurate details on the FACTS application?

- A. Xavier assumes that all information provided in FACTS Financial Aid application is truthful and accurate; the parent(s) signature on the FACTS form affirms that this is the case. Xavier reserves the right to request that a family submit an IRS Tax Return Transcript if the Financial Aid Committee has any reason to doubt the accuracy of the information submitted on the FACTS application. If the Financial Aid Committee discovers that any

information is deliberately misleading, false, or grossly inaccurate, Xavier may reject the application, and refuse to consider aid applications submitted in any subsequent years for the student (or for any siblings) registered at Xavier High School. In addition, if Xavier believes that the information provided to the Internal Revenue Service is fraudulent or misleading, the School reserves the right to refuse to consider an application for need-based financial aid.

Q. Will my financial aid status and information remain confidential?

A. Xavier takes seriously its responsibility to maintain confidentiality over all financial aid information and records. Xavier High School must comply with any legal requests from courts or attorneys to provide documents. Parents are expected to keep their financial aid awards confidential and not discuss them with other families or teachers. **Please never email any financial documents to FACTS or to Xavier High School. If you do, you potentially expose yourself and Xavier High School to unnecessary risk.**

Q. What if I have additional questions?

A. Please contact Mr. Steven Noga, Director of Admissions & Financial Aid at nogas@xavierhs.org or call the Admissions Office at (212) 924-7900 ext. 1442. If you are having challenges completing the FACTS application, please call 866-441-4637.