

**THE AGNES IRWIN SCHOOL
FIRST TIME FAMILY GUIDE
TO TUITION ASSISTANCE
2024-2025
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 2023-2024 school year, we committed over \$5.2 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 \$25,000 and about 35% 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 Clarity Financial (Clarity). We use Clarity computations to estimate how much a family can afford to contribute to the tuition costs. To make this determination, the Clarity application 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 complete a 4506c within Clarity in order to obtain tax documentation directly from the IRS.

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 of 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, 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 financial aid at independent schools or about Clarity, please connect to the National Association of Independent Schools website at www.nais.org or Clarity website at www.clarityapp.com.

Starting the Application Process

Step 1. Indicate your intention to apply for tuition assistance on your admission application and with your Agnes Irwin Admission Director, Manager or Assistant.

Step 2. Log in to <https://app.clarityapp.com/> and click “Sign In” to create your account by providing your name, email and creating a password.

Step 3. Complete the application

- A. Complete your biological information, add applying student(s) and indicate Agnes Irwin as the school you are applying to
- B. Sign and submit a Form 4506c to give Clarity permission to pull your prior year tax information directly from the IRS
- C. Complete your financial information

Step 4. Submit and pay for your application

- A. The Clarity application fee is \$60 and covers all Clarity schools who accept the Clarity application

Step 5. Upload additional documents under “Document Requests” – please see Checklists below for required dates

_____ Upload most recent pay stubs (for both parents, if applicable)

_____ Non-Custodial Parent Waiver (single parent households only)

_____ 2023 W-2s or Schedule K-1s (for both parents, if applicable)

All financial information submitted is kept strictly confidential. All materials should be sent directly to Clarity.

Required steps checklist (due on or before 12/8/23) for both parents, if applicable:

- _____ Clarity application with required fee
- _____ 4506c completed and submitted within Clarity
- _____ Most recent pay stubs (for both parents, if applicable)
- _____ Non-Custodial Parent Waiver (single parent households only)

Required steps checklist (due on or before 1/31/24) for both parents, if applicable:

- _____ 2023 W-2, K-1 or proof of 2023 income (for both parents, if applicable)

Tuition Assistance Timeline

Admission applications due, first deadline:
December 1, 2023

Tuition Assistance application due, first deadline:
December 8, 2023

Applicants must reply to admission and tuition assistance offers:
March 1, 2023

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

Other than this Guide, where can I find information on the tuition assistance process?

You can find information on the tuition assistance process at Agnes Irwin on our website at www.agnesirwin.org/tuitionassistance, within our tuition assistance publication that the Admission Office can supply you or by contacting Natalie J. Brennan '05, Associate Director of Admission & Tuition Assistance at nbrennan@agnesirwin.org or 610-801-1205.

When does the Clarity application become available to families?

The Clarity application can be completed beginning on 10/1/23 and is due on or before 12/8/23 in order to meet the first deadline.

What constitutes a complete tuition assistance application?

A tuition assistance award may be issued after a student has been accepted to Agnes Irwin. A complete application will consist of a Clarity application, 2022 W-2s, 1040s, 1099s and all supporting schedules (this is completed by signing and submitting a 4506c within the Clarity application), most recent 2023 paystubs and Non-Custodial Parent Waiver (for single parent households only). Tuition assistance grants are final and official once your family has submitted your 2023 W-2, K-1 or proof of 2023 income and returns the executed tuition assistance letter to the Admission Office on or before **March 1, 2024** or by the stated deadline on your tuition assistance letter.

When do I have to commit to Agnes Irwin after I am accepted?

For accepted applicants, responses are due by **March 1, 2024** or by the due date specified on your tuition assistance letter if informed after March 1, 2024.

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Does Agnes Irwin offer merit scholarships?

No, Agnes Irwin only offers need-based grants; all designated awards are listed in the Named Scholars document found on our website. We remain committed to using all funding available to give qualified students access to an Agnes Irwin education regardless of family income.

What if one parent does not work outside of the home?

The School will 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 worked during school hours. As stated, it is our expectation that once all the children in the home are of school age, all parents will work.

Does applying for tuition assistance affect my child's chances of admission?

No, however it may impact her ability to enroll. Despite our generous tuition assistance budget, we are unable to meet 100% of the demonstrated need of all our applicants and current families. Therefore, an applicant may be accepted yet not offered tuition assistance or may only be offered a portion of their demonstrated need. In some circumstances we will create a tuition assistance wait pool. We encourage families to apply for tuition assistance only after they have determined that, after considering all of the available family resources, they will be unable to pay the full cost of an Agnes Irwin education.

If parents are divorced or were never married, who must file a financial statement?

All parents and guardians must complete the application for consideration of tuition assistance. 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 step-parent 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 reflects "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 documents 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 Non-Custodial Parent Waiver that is available on the tuition assistance

website. Please see Appendix A for our Non-Custodial Parent Policy.

If we qualify for tuition assistance, are we guaranteed aid?

The School attempts to meet demonstrated need, but because of a limited tuition assistance budget a student may be offered less than the family qualifies for in assistance. Current students are given preference in the tuition assistance consideration process. There is no guarantee the School will be able to award tuition assistance, although we hope to offer appropriate assistance to all accepted students whose families qualify.

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 will typically be expected to cover all or a portion of the tuition increase year after year. Families must file a new application including the Clarity application and supporting documentation. There is no guarantee that Agnes Irwin will be able to increase the 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.

If my child enrolls without applying for tuition assistance, can I apply for consideration of tuition assistance in the future?

Yes, you can apply for assistance if there has been a significant change in your financial profile; however, 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 Clarity application. Clarity will ask that you complete a 4506c that will pull your prior tax year information (in this case, 2022). This is a required step in the consideration of tuition assistance application process.

Who will see my tuition assistance application?

All tuition assistance information will be treated as highly confidential. Only the Agnes Irwin Tuition Assistance Committee and the Business Office will see this information. The Admission Committee, Division heads and faculty are not privy to any tuition assistance materials.

Contact Information

Allison Price (All Divisions)
Director of Enrollment Management
610.801.1206; aprice@agnesirwin.org

Natalie J. Brennan '05 (All Divisions)
Associate Director of Admission and Tuition Assistance
610.801.1205; nbrennan@agnesirwin.org

Christine Dymek (Grades 5-12)
Admission Office Manager
610.801.1202; cdymek@agnesirwin.org

Deb Goggins (PreK - 4)
Admission Office Assistant
610.801.1203; dgoggins@agnesirwin.org

Appendix A

Non-Custodial 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 (NAIS) 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 non-custodial requirement. The conditions under which we may consider waiving the non-custodial requirement are usually: 1. The non-custodial parent's whereabouts are and have been unknown, 2. The non-custodial parent has no contact, and has not had any contact, with the applicant over a period of several years, 3. The non-custodial parent provides no financial support to the student for any expenses whether related to education or otherwise.

If applicable, please complete the Non-Custodial Parent Waiver which can be found on our tuition assistance website.