

# TUITION ASSISTANCE

**\$4.1M**

Tuition assistance  
& additional  
support

**94%**

Applicants who  
qualified for tuition  
assistance

**\$22,322**

Average tuition  
assistance award

**\$30K to  
\$380K**

Family income  
range for those  
receiving tuition  
assistance

*Welcome! Thank you for joining us. The webinar will begin at 6:30.*

# JULI BALDWIN

- 21<sup>st</sup> in the Parish community
- 8<sup>th</sup> year as Director of Financial Assistance
- 19 years as Parish parent to three boys



- Long-time tuition assistance recipient

# OFFICE OF FINANCIAL ASSISTANCE

Parish Episcopal School is committed to fostering an inclusive community, including students from diverse socioeconomic backgrounds. Parish's tuition assistance program provides **accessibility** and **affordability** and ensures that children admitted to Parish have the opportunity to attend and flourish regardless of their family's financial resources.

- Tuition Assistance
- Supplemental Support
- Scholarships (need-based)

# TUITION ASSISTANCE PHILOSOPHY

- Parish's Tuition Assistance philosophy is based on the principles that each family:
  - Bears the primary responsibility for financing their child's education
  - Contributes to tuition to the extent they are financially able
- Consistent with financial aid best practices
- Follow set procedures to ensure a fair, consistent and equitable assessment of each family's ability to pay educational expenses

**2023-2024**

**\$4.1 million in tuition assistance**  
**201 students (17% of student body)**

# YOUR TUITION INVESTMENT

- Daily all-you-can-eat lunch
- Access to divisional learning specialists and social-emotional counselors
- Athletic fees and most uniforms for 7<sup>th</sup> – 12<sup>th</sup> grade
- Upper School
  - Books/materials for math, English and most science courses
  - Math and Writing Labs
  - Class retreat fees
  - College guidance and planning
- Middle School
  - Books and school 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 and Washington are additional)
- Lower School
  - Books, materials and school supplies for all grades
  - Field trips and transportation

# ADDITIONAL EXPENSES

- Uniforms: \$300 to \$500
- Laptop for students in 5<sup>th</sup> – 12<sup>th</sup> grade: BYOD
  - Choose laptop that fits your needs
  - Laptops meeting requirements start at \$400 - \$500
- Upper School textbooks: \$100 - \$250
- Extracurricular activities: \$200 - \$1000
- Graduation attire: \$150 - \$300



All amounts approximate

# TUITION ASSISTANCE MYTHS & MISCONCEPTIONS

MYTH/MISCONCEPTION	REALITY
#1: Tuition Assistance is simply discounting tuition	<ul style="list-style-type: none"><li>• Funded by the school</li><li>• Actual dollars budgeted and approved by the board</li><li>• Grants applied to tuition accounts</li><li>• Not a loan – does not need to be repaid</li></ul>

# TUITION ASSISTANCE MYTHS & MISCONCEPTIONS

MYTH/MISCONCEPTION	REALITY
#2: Tuition Assistance is a negotiation	<ul style="list-style-type: none"><li>• Determined by each family's calculated ability to contribute to cost of education</li><li>• Calculated by third party (similar to FAFSA)</li><li>• Verified by taxes</li><li>• 300+ students and prospective students apply – distribute funds equitably and fairly</li></ul>



# TUITION ASSISTANCE MYTHS & MISCONCEPTIONS

MYTH/MISCONCEPTION	REALITY
#3: “We won’t qualify”	<ul style="list-style-type: none"><li>• Goal: accessible and affordable</li><li>• Biggest factor is household income</li><li>• Also impacted by assets and debts, unusual expenses, family size, number of children in tuition charging schools, extenuating circumstances.</li></ul>

**2023-2024 school year**  
**94% of applicants received some level of assistance**

# WILL WE QUALIFY FOR TUITION ASSISTANCE?

FAMILY INCOME	# OF GRANTS/ # OF APPLICATIONS	RANGE OF TUITION ASSISTANCE GRANTS	RANGE OF FAMILY CONTRIBUTION PER CHILD
\$0 - \$50,000	3/3	\$34,505 - \$35,455	\$500 - \$1,500
\$50,001 - \$75,000	8/8	\$22,145 - \$35,505	\$500 - \$5,000
\$75,001 - \$100,000	19/19	\$13,145 - \$36,055	\$500 - \$14,000
\$100,001 - \$125,000	25/26	\$13,440 - \$36,005	\$500 - \$14,000
\$125,001 - \$150,000	31/31	\$8,945 - \$35,305	\$500 - \$26,000
\$150,001 - \$175,000 *	24/25	\$7,985 - \$34,705	\$750 - \$20,000
\$175,001 - \$200,000 *	25/25	\$5,145 - \$30,555	\$4,000 - \$22,000
\$200,001 - \$250,000 **	32/32	\$2,000 - \$32,505	\$2,500 - \$31,945
\$250,001 - \$300,000 **	15/15	\$5,000 - \$29,945	\$5,000 - \$26,000
\$300,001 - \$350,000 **	8/9	\$4,945 - \$21,385	\$10,000 - \$31,000
Over \$350,000 **	7/16	\$1,440 - \$14,645	\$12,500 - \$31,945

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

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

# PARISH TUITION ASSISTANCE PROCESS

1. Indicate intent to apply for tuition assistance in admission application in Ravenna – two different applications
2. Apply for Tuition Assistance through third-party platform, Clarity
3. Clarity pulls tax return, verifies information, and calculates what a family can contribute toward tuition
4. Parish uses this calculation as a starting point and reviews and adjusts as necessary (ex. job loss, college scholarships)
5. Financial Assistance Committee reviews and approves tuition assistance grants
6. Receive your tuition assistance decision with admission decisions on March 8th

# HOW DOES CLARITY CALCULATE FAMILY CONTRIBUTION?



INCOME  
(money in)  
minus  
UNCLE SAM  
(taxes)



ASSETS  
(what you own)  
minus  
LIABILITIES  
(what you owe)



ALLOWANCE FOR  
BASIC LIVING  
EXPENSES  
(based on  
family size)



DISCRETIONARY  
INCOME



DISCRETIONARY INCOME



**FAMILY  
CONTRIBUTION**  
(Ability to Pay  
tuition for all  
children in tuition-  
charging schools)

# HOW IS TUITION ASSISTANCE GRANT CALCULATED?

Tuition & Fees	\$30,000
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Calculated Family Contribution	- \$10,000
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Gap	= \$20,000
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## **Tuition assistance grants may not cover 100% of the gap**

- Availability of funds (finite budget)
- Number of families that apply (30% increase in last two years)
- Distribute funds equitably and fairly
- Priority given to returning students

# THEY THINK WE CAN AFFORD HOW MUCH?



# WHERE IS THE DISCONNECT?

- **Definition of discretionary income**
  - Financial assistance best practices – money left over after taxes & allowances
  - Families – money left over at the end of the month
- **Calculation does not take into account lifestyle choices/discretionary spending**
  - Basic allowance for living expenses rather than actual costs (home, car, etc.)
  - Discretionary spending such as vacations, club memberships, club sports, financial support to other family members, charitable contributions, dining out, etc.
  - Independent school education is a choice – another way to choose to spend discretionary dollars

# FAQs



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

**A** **No** - admission committees are not aware of which students have applied for tuition assistance.

**Q** *Does Parish offer scholarships?*

**A** Parish does not offer merit-based academic, athletic or arts scholarships. We do offer a few named scholarships for students with significant financial need (applicants notified if meet criteria to apply).

**Q** *Does Parish offer full-tuition grants?*

**A** Every family pays something - no family receives 100% tuition assistance. Minimum tuition contribution is \$500.

**Q** *Why is my tuition assistance grant from Parish different than from another school?*

**A** Different schools use different third-party providers to calculate ability to pay, have different policies and practices and have different budgets.



# FAQs



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

**A** Yes – grants vary from year to year based on funds and family's changing financial situation.

**As income grows, tuition assistance decreases accordingly.**

**Should income decrease, assistance could increase if funds are available.**

**Q** *Is assistance available for extra costs associated with attending Parish?*

**A** Supplemental Support provides eligible students with assistance for some costs over and above tuition, such as uniforms, textbooks, laptops, etc.

**Q** *How will a non-earning parent affect the tuition assistance grant?*

**A** An imputed income is added for parents who are able to work and choose not to. Exceptions – preschool aged child, special needs, temporary unemployment, etc.

**Q** *What if we don't qualify for tuition assistance?*

**A** Parish offers one, two and ten payment plan options to meet families' needs.

# FAQs



**Q** *What is the process for parents who are divorced, separated or never married?*

**A** **Both parents are required to complete the application and submit required documents**

All information is strictly confidential.

Grant is awarded to the student and parents determine how tuition will be paid.

Parish is not bound by divorce agreements, court orders or assertions that one parent is unwilling to pay.

Step-parents must also apply; calculation considers obligations to their children.

In certain situations, parents with sole custody can request a waiver of the other parent's information.

**Q** *Does the calculation take into account children attending college?*

**A** Total Family Contribution is divided evenly among all children in tuition-charging schools.

For undergraduate programs only.

**Q** *Why do we have to provide so much information?*

**A** Depending on family financial circumstances, number of children attending and length of time, amount of total tuition assistance can equal cost of car or even a house.

One big difference – tuition assistance is not a loan. We are giving money away.

Have a fiduciary responsibility to distribute the funds fairly and equitably.

QUESTIONS?

# HOW TO APPLY

- **February 7<sup>th</sup>** - deadline for prospective families. **DO NOT WAIT FOR AN ADMISSION DECISION!**
- **Do a family budget. Know what you can afford.**
- **Complete the application through Clarity:**
  - ✓ ClarityApp.com or link at [parish.org/admission/tuition-assistance](http://parish.org/admission/tuition-assistance)
  - ✓ Streamlined, mobile-friendly
  - ✓ Available in Spanish
  - ✓ Clarity webinar at [parish.org/admission/tuition-assistance](http://parish.org/admission/tuition-assistance)
  - ✓ Be sure to select Parish Episcopal School
  - ✓ Pay \$60 fee charged by Clarity to process application (for families who qualify, fee waived when application is submitted)

- **Provide required documents through Clarity portal. Application is not complete without required documents.**
  - ✓ 2022 personal tax returns (including all schedules) and W-2s for both parents – transcript received directly from IRS through Clarity
  - ✓ 2021 personal tax returns (including all schedules) and W-2s for both parents – upload to Clarity
  - ✓ 2023 W-2 or year-end paycheck stubs - upload to Clarity
  - ✓ Other documents as requested:
    - 2022 business tax returns if you own 50% or more of a business
    - Schedule C or E
    - If unemployed – include in notes, provide unemployment benefits statement
- Clarity is certified for both GDPR and SOC2 and uses enterprise-level security standards, including end-to-end encryption of all personally identifiable information. Full SSN's not included in transcripts.

# TIPS FOR COMPLETING THE APPLICATION

- ✓ Estimate 2023 income using W-2 or last paystub.
- ✓ Make certain all information on 4506c form is ACCURATE for 2022, including the exact way names are spelled and exact address listed on 2022 tax return.
- ✓ Questions about both pre-tax and post-tax retirement contributions.
- ✓ “Is there another household associated with this student?” This question should only be answered YES if parents live in two households (never married/ separated/divorced). If parents live in the same household, this response should be NO.

# TIPS FOR COMPLETING THE APPLICATION

- ✓ Carefully consider what you are able to pay toward tuition rather than what you would like to pay. When asked how much you can contribute toward your child's educational expenses, do not answer \$0.
- ✓ If log back into application to make changes, must hit submit at end.
- ✓ "Other Considerations" – tell your story.
- ✓ Upload all required documents with application!

# WE ARE HERE TO HELP...

Help with Clarity application  
and uploading documents



In-app help

206.210.3752

[Support@ClarityApp.com](mailto:Support@ClarityApp.com)

Spanish-speaking reps



Help with Parish process



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