



Cross Schools Financial Aid Application Policy

Cross Schools is committed to making a Christian education accessible to all families. In order to distribute financial aid equitably, we have established the following guidelines and requirements for applying for financial aid:

1. Application to the SC Education Scholarship Trust Fund.

To be considered for financial aid, applicants must also apply for SC Education Scholarship Trust Fund, even if you do not think you will qualify for it. The school will require proof (screen shot of confirmation or forwarded confirmation email, etc) that the SCESTF application was submitted prior to being reviewed for school aid. The school reserves the right to adjust the amount of tuition responsibility and financial aid award based on the acceptance of the SCESTF award. If a family is awarded the ESTF, that award amount will need to be paid to the school.

2. Required Documents

To be considered for financial aid, applicants must submit the following documents by the specified deadline:

- **Federal Tax Forms:** A complete copy of the most recent IRS Forms 1040 (federal tax return) along with all applicable W-2 forms for each working parent or guardian.
- **IRS Verification of Non-Filing Letter (Form 4506-T):** If a family claims exemption from filing federal taxes, they must submit an IRS Verification of Non-Filing Letter.

3. Income Adjustments for Non-Working Parents

- In cases where one parent or guardian is not working, \$30,000 will be added to the household income calculation for financial aid purposes, unless there is a valid reason such as disability or enrollment in full-time education, which must be documented and approved.

4. Household Members

- All household members, including stepparents, must be listed on the financial aid application. Financial data for stepparents and all adults contributing to household income will be considered in the assessment of need.



5. Maximum Aid Award

- Financial aid will not exceed 40% of the total tuition cost unless explicitly approved by the Board of Trustees in cases of exceptional need.

6. Participation in the Cross Schools One Fund

- All recipients of financial aid are expected to participate annually in the Cross Schools One Fund, which supports the school's mission and development.

7. Past Due Balances

- Families with a past due balance on their account will not be considered for financial aid for the following school year until the past due balance has been brought current or a payment plan has been approved by the school's finance office.

8. Additional Considerations

- Any misrepresentation of financial or household information may result in the revocation of financial aid.
- Financial aid awards are reviewed annually, and families must reapply each year, providing updated financial documents and information.
- If a student is withdrawn during the school year, the remaining financial aid funds are forfeited.
- Financial aid is only available for grades TK-12
- If a family re-enrolls for the next school year contingent on aid, and the aid awarded is determined to be less than needed, the family will be able to withdraw their student with no penalty or withdrawal fee.
- If a family chooses to hold off on re-enrolling until the aid is awarded, the family will have to pay the current applicable re-enrollment fee at time of re-enrollment.

By applying for financial aid, families acknowledge and agree to these terms. Cross Schools reserves the right to request additional documentation or clarification as necessary.