



February 2008

Dear Parents,

Enclosed please find your financial aid packet for the 2008-2009 school year.

- Please return all forms **as promptly as possible**, as we would like to mail first round awards by mid-April.
- Tuition for 2008-2009 is \$12,300. **If you return all tuition assistance forms postmarked by March 31, however, we will reduce your tuition by \$100!**
- Please note that the Financial Aid Committee **will meet in late March and in late April** but will not meet in May.
- Please do not forget to include your **net worth statement** and a copy of your **2007 Federal Tax Return**, including all schedules and required worksheets. Especially important are farm or small business schedules if applicable. The financial aid committee cannot reach a decision without **all** requested forms. (If you wish to submit your application prior to submitting your 2007 taxes, you may send us tax returns for 2006. As soon as possible, however, send your 2007 return as well.)
- If you complete the Great Barrington Rudolf Steiner School (GBRSS) Tuition Assistance Application for 2008-2009, you may send us a copy of that in lieu of completing our forms.
- Please return your application in the envelope we provide. This will assist us in protecting the privacy of your information. If you do not have our envelope, mail your forms to **Attention: Jeff Sills**.

You should know that we value your privacy and that we share your information only with members of the Tuition Assistance Committee. In particular, teachers and staff at the school are unaware of families' tuition assistance awards.

As you go through our financial aid award process, you should know that part of the mission of our school is to make it possible for all families who wish to send students to our school to be able to do so.

Please be aware, also, that tuition does not cover the cost of textbooks, school supplies, athletic and other fees, field trips, or travel. Separate from travel to another country, these additional fees amount to roughly \$500 per year. New York State families may receive textbooks through local public school districts. Many students work part-time to earn money for travel, and the school hosts several fundraisers each year to assist with this process.

Please email me at [jhsills@gmail.com](mailto:jhsills@gmail.com) if you have any questions. You may also leave messages for me on the High School telephone, (413) 528-8833, and I will get back to you as soon as possible.

Sincerely,

Jeff Sills, Treasurer



## GENERAL FINANCIAL AID POLICIES

### 1. Timelines for completing and submitting Financial Aid Forms:

#### a. Returning Families:

Those families completing and submitting all required paperwork on time (see cover letter) will be considered in the first round of scholarship awards, encompassing the largest distribution of aid.

If a family is late with its application and/or any of the required paperwork, the award will be considered with the second round of aid distribution. The second round is considerably smaller, resulting in a minimum of 25% decrease in each aid package awarded (from the amount the family would have received if the application was on time)

#### b. New Families:

New families may be considered in round one, two or three depending on when they enroll. Funds are generally smaller in round three.

### 2. Adjustment of Housing costs:

There are a number of families who receive free or subsidized housing in lieu of pay for services they provide. To ensure fairness in determining what families of equal income should receive as financial aid, a housing cost, representing low estimates of what monthly housing costs are in this area, has been established. A local realtor will provide cost estimates for this purpose. This monthly housing cost schedule will be added to the family's income in determining financial need.

### 3. Adjustment of other services received in lieu of payments:

As explained above, the Financial Aid Committee desires to treat all families as fairly as possible. When services (food, automobile, electricity etc) are provided to a family in lieu of income, a minimal cost comparable to the cost of the free services will be added to the family's income when determining eligibility.

### 4. Establishing home values:

For families who own homes, a copy of the most recent property tax assessment will be required with their application.

### 5. Divorced or separated families:

Financial aid at GBWHS is determined by a family's ability to meet educational expenses. In general, it is the position of this school that divorced or separated parents retain the obligation to contribute to the education of their children whether or not there is a legal obligation to do so. It is necessary therefore; that both natural parents provide financial information that is requested by the school each year. If however, the custodial parent has remarried, the stepparent's financial information may be provided in lieu of that of the non-custodial parent, always bearing in mind that stepparent's obligation to his or her own biological children.

6. Minimum Family income:

In some families, both parents work to enable their child to attend the Waldorf High School; in other families, only one parent works. In some cases a parent, in his or her own business, earns less than the minimum wage for full time work.

While not trying to dictate what kind of work an individual should be doing, we believe that in fairness to all parents, and in order to make the best use of financial aid funds, the following policies should be set:

In a two-parent family, if the major wage earner earns less than \$16,640, we will substitute \$16,640 for that individual's income. (This works out to be \$8 per hour for 40 hours a week x 52 weeks a year.)

In a single parent family, if child support and wages equal less than \$8,000 we will substitute \$8,000 for that individual's income.

If there are extenuating circumstances that influence minimum family income, then a written explanation should be included with the application.

7. Range of aid given:

The range of aid given generally falls between 5% and 40% of the total tuition cost for a given family. The Financial Aid Committee will, under unusual hardship conditions, provide aid of up to 60% of tuition costs. Special consideration will be given to families with more than two children enrolled in the school.

The Committee understands that there are rare circumstances in which a returning family may experience a temporary or one-time hardship. The family may submit in writing an explanation of this hardship. In these cases extra hardship allowance may be made. Documentation and a personal interview may be required.

There may be times when a family believes the application does not give a complete picture of the family's circumstances. In these cases, the family may include a written explanation of these circumstances.

The Financial Aid Committee may request an interview with the family or may call a family to clarify its application.

Families may also request a personal interview to fully explain their circumstances.

The Financial Aid Committee will award financial aid with the understanding that the aid will not be issued until any outstanding balance with the school has been settled.

Families receiving financial aid are not eligible for additional sibling discounts.

8. Appeals to the Financial Aid Committee:

Reconsideration of the financial aid decision is made for those individuals whose financial status has significantly changed since the time of the application. If a family wishes to appeal its award, it has two weeks from the date the award was issued to submit a written appeal to the Committee. Such an appeal should be based upon new financial information or a different interpretation of previous information.

9. Appeals to the Executive Committee

If a family believes that it needs a further appeal, and it does not qualify for emergency funds, it may write a letter to the president of the Board of Trustees, who will review the appeal with the Executive Committee and the chair of the Financial Aid Committee.

## COMMITTEE POLICIES

The Financial Aid Committee reviews all applications confidentially. Only the school's Treasurer knows the identity of a family applying for financial aid.

The Committee uses a standard formula as a first step in calculating estimated awards. This formula follows the Princeton service, which arrives at a figure that represents a family's "ability to pay". The final award is determined by comparing the total of the estimated awards with the total available financial aid funds, and by taking into consideration as many other variables as possible that might affect a family's situation.

If there is a change in the family's circumstances after the application process has been completed, or if additional information is made available to the Committee, the administrator can recalculate the "ability to pay" figure, thereby arriving at a different estimated award.

## PARAMETERS FOR THE USE OF EMERGENCY FUNDS

A percentage of financial aid that is not awarded may be set aside for emergency funds. The exact amount will be determined by the number of applicants and the needs of the families requesting aid.

Emergency funds are available to any family that can document a serious misfortune that impacts its ability to pay its current tuition bill. Misfortune includes: serious illness that impacts the ability of a tuition earning parent to work for more than three months; death of an immediate family member; an accident that impacts the ability of a tuition earning parent to work for more than three months; the loss of a full time job of a tuition earning parent as a result of an employer's decision; or a catastrophe (e.g., fire) resulting in a significant loss.

A family that experiences a major change in its economic situation after its award has been granted may submit a new application explaining the altered circumstances any time during the school year.

***The Great Barrington Waldorf High School does not discriminate on the basis of race, color, creed or national or ethnic origin in the administration of its financial aid policies.***



**GREAT BARRINGTON WALDORF HIGH SCHOOL**  
**Application for Financial Aid**  
**2007-2008 School Year**

Complete this form, attach copies of the documents listed below, and return to the school business office **by March 31, 2008.**

Father's Name: \_\_\_\_\_ Telephone #: \_\_\_\_\_

Mother's Name: \_\_\_\_\_ Telephone #: \_\_\_\_\_

List of Required Documents:

Please include all applicable items; incomplete applications will be returned to you.

\_\_\_\_\_ Completed School Tuition Assistance Application

\_\_\_\_\_ 2007 IRS FORM 1040 (or alternate form) with all attached schedules (or 2006 Tax forms if 2007 is not available)

\_\_\_\_\_ For business or farm owners, IRS Schedule C

\_\_\_\_\_ Copy of your most recent property tax bill, showing assessed value of the property

\_\_\_\_\_ Primary Residence      \_\_\_\_\_ Other Real Estate

List all amounts held in:	Parents' Names	Children's Names
1. Savings Accounts	\$_____	\$_____
2. Checking Accounts	\$_____	\$_____
3. Retirement Accounts	\$_____	\$_____
4. IRA	\$_____	\$_____
5. Stocks	\$_____	\$_____
6. Bonds	\$_____	\$_____
7. College Accounts	\$_____	\$_____
8. Other Investments	\$_____	\$_____

Special Circumstances: (Explain here)

Would you like an interview?       Yes       No

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*All of the information I have submitted in this application and in the Tuition Level Assessment Application is true and complete to the best of my knowledge. I have not concealed or withheld any information pertaining to assets, savings, or income for myself or for my children.*

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Parent signature

Date

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Parent signature

Date

The Great Barrington Waldorf High School does not discriminate on the basis of race, color, creed, national or ethnic origin, marital status, sexual orientation, or Veteran status in the allocation and administration of financial aid programs.

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FAMILY DATA				
Parent(s) Name			Phone #	
Complete Address				
Occupation(s)			Phone #	
Best Time & Place to Call				
Are you 100% responsible for tuition? If not, please explain:				
CURRENT EDUCATION EXPENSE 2003-2004				
Student Name	Age	School/College	Tuition	Your Share
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
<b>Total 2003-04 Tuition excluding discounts:</b>				\$
INCOME / EXPENSE PROJECTION - August 2004 to July 2005				
			Monthly	Annual
Total Monthly Income (from page 3)			\$	\$
Total Monthly Expenses (from page 3)			\$	\$
Net Income (Income less Expenses)			\$	\$
Tuition Amount Willing to Pay for 2004 - 2005			\$	\$
<b>Total Tuition Adjustment requested (Total tuition less annual amount able to pay):</b>				\$
OTHER RESOURCES				
Individual or relative making tuition contributions: (Name)				\$
Equity in Real Estate (Current value less debt balance)				\$
Liquid Assets (from page 4 items 1 & 2)				\$
Other assets (from page 4 items 3 through 8)				\$

MONTHLY HOUSEHOLD INCOME					
Mother's Net (after taxes)	\$	Alimony	\$	Grants/Loans	\$
Father's Net (after taxes)	\$	Rental Income	\$	Div/Int	\$
Child Support	\$	AFDC/Soc Sec	\$	Trusts/Relatives	\$
Other (Specify)					\$
<b>Total Monthly Income (includes self-employment):</b>					\$

MONTHLY EXPENSES					
Rent or Mortgage (include taxes & insurance)	\$	Debt repayment (credit cards etc)	\$	Medical /Dental (inc health insur)	\$
Food	\$	Day Care (inc GBRSS)	\$	Personal (clothing, etc)	\$
Auto / transportation (include pymts, gas, insur, repairs)	\$	Child Support payments	\$	Other	\$
Utilities (include heat, elect, water, phone, sewer)	\$				
<b>Total Monthly Expenses:</b>					\$

OTHER DEPENDENTS (AND RELATED EDUCATION COSTS) 2004-2005				
Name	Age	School/College	Tuition	Your Share
			\$	\$
			\$	\$
			\$	\$
			\$	\$

Will these children attend GBWHS in the future? If so, when?

Is either parent currently attending college? If so, where?  
 Course of study? Completion Date:  
 Tuition : \$ Amount you pay: \$ Other sources:

Have there been any significant changes in your situation in the past year? If so, please explain:

Do you foresee any significant changes in your situation during the coming year? If so, please explain: