TUITION ASSISTANCE
2020–21
Redwood Day’s value shines throughout our program and community. Keeping every child engaged and growing is at the core of who we are. To achieve this, diverse experiences and perspectives are essential. We consider diversity through many lenses, one of which is economic diversity. Redwood Day’s commitment to economic diversity is supported by an extensive need-based tuition assistance program.

Of course, tuition is essential to our ability to offer all that Redwood Day is known for: an incredible academic program, a deeply connected community, leading-edge, inspirational faculty, and our beautiful 4-acre campus. We know that choosing an independent school education is a significant financial decision for families, and one that impacts children for life.

Our tuition assistance program supports our commitment to each child and each family. Each year, a significant portion of the School’s budget is dedicated to tuition assistance. Our need-based tuition assistance program makes the School accessible to families with a wide range of economic experiences. Approximately 28% of students receive tuition assistance in the form of grants that range from $1,000 up to 95% of tuition. These grants make it possible for so many families to invest in a Redwood Day education. We know that every single Redwood Day student, parent, and teacher is positively impacted by the tuition assistance program.

### TUITION AND TUITION ASSISTANCE OVERVIEW

Redwood Day is an economically diverse community. Whether or not your family applies for assistance, we want you to be aware of our tuition assistance program and how it connects to the mission of diversity at Redwood Day. Each child’s experience here includes having classmates and friends from the full spectrum of economic circumstances.

2019–20 Tuition
Includes: morning extended care, field trips, outdoor education, sports, drama productions, photos, and yearbook expenses.

<table>
<thead>
<tr>
<th>Grade</th>
<th>Tuition</th>
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<tbody>
<tr>
<td>Kindergarten – Fifth Grade</td>
<td>$28,400</td>
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<tr>
<td>Sixth – Eighth Grade</td>
<td>$31,530</td>
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<tr>
<td>Unlimited Extended Care (hourly rates also available)</td>
<td>$3,000</td>
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Tuition typically increases a small amount each year. The 2020–21 tuition amounts will be set by the Redwood Day Board of Trustees in January 2020.
FREQUENTLY ASKED QUESTIONS

Q: Will my family’s application for tuition assistance impact our admissions decision?
A: The tuition assistance application process happens at the same time as the admissions process, but the two processes are separate. The Admissions Committee makes its decisions independently and, once admissions decisions are made, the Tuition Assistance Committee looks at the financial need of those being offered enrollment.

Q: Will every admitted student who is eligible for tuition assistance receive it?
A: Unfortunately, no. Even though Redwood Day’s Board of Trustees dedicates close to $2 million to tuition assistance each year, we always receive more applications for tuition assistance than available funds. If we are unable to meet a family’s financial need, we will place the student in a tuition assistance wait-pool in the hopes that funds will become available.

Q: How do I know if our family qualifies for tuition assistance?
A: A family should look at all their personal resources. If a family then believes they need assistance to meet tuition cost, the family should apply for tuition assistance. Tuition assistance grants are awarded to individual students on the basis of family financial need. The Tuition Assistance Committee considers many factors when determining a grant amount, including income, assets, liabilities, age of parents, number and ages of children, other educational commitments, budget, and more.

Q: What types of tuition assistance do you offer?
A: Redwood Day offers only need-based tuition assistance grants. We do not offer merit-based scholarships (e.g. in academics, athletics, art, music, etc.) or loans. Tuition assistance grants do not need to be paid back. However, in the spirit of giving, we hope that families of alumni who received tuition assistance will one day contribute to future generations so that others may experience the same educational opportunity.

Q: How are my financial status and my ability to pay evaluated if I am separated, divorced, a non-custodial parent, or unmarried?
A: We partner with School and Student Services (SSS) to process tuition assistance applications and to compute the financial need of families seeking tuition assistance. SSS is a service that works in collaboration with the National Association of Independent Schools (NAIS) of which Redwood Day is a member. SSS and the Redwood Day policy for determining financial need is based on the principle that all parents and guardians are responsible for the support and educational expenses of their children. We require all parents, including non-custodial parents, to complete, sign, and submit the Parents’ Financial Statement (PFS) and all required tuition assistance documents.

A completed tuition assistance application is required from all households with parents/guardians involved in the child’s life regardless of any financial arrangements between households. All submitted information will be kept confidential. Financial information from one household will not be shared with the other household.

Waiving any part of this policy will require a written and signed statement explaining the non-involvement of a parent to the Admissions and Tuition Assistance Office in advance of the tuition assistance application deadline.

Q: How is our family ability to pay tuition evaluated if a parent in our household does not work?
A: We value diversity of approaches to family life. To maintain equity in our tuition assistance program, unless specific circumstances require a parent not to work, the Tuition Assistance Committee will assign a salary to non-working parents who are not caring full-time for a family member (e.g. a young child). We respectfully ask families to submit an explanation of their non-working status.

Q: What if I miss the tuition assistance application deadline? Can I still apply?
A: Yes, though the likelihood of receiving tuition assistance is significantly reduced. Tuition assistance applications received after stated deadlines will be processed after all on-time applications have been processed. Funds are usually fully allocated with on-time tuition assistance applicants and are not often available for late tuition assistance applicants.
Q: Is tuition assistance automatically renewed each year? Will our grant be the same each year?

A: Tuition assistance awards are granted on an annual basis. Returning families must reapply each year, meet all stated deadlines, and complete all documentation. Assuming the resources of the School to award grants and the family financial circumstances remain the same from year to year, we will make every attempt to keep the grants consistent. Typically, there is a modest (3–6%) overall tuition increase each year which may slightly increase your family’s contribution.

Q: When will my family learn if we have been offered a tuition assistance grant?

A: Admissions acceptance notification for 2020–2021 is on March 19, 2020. With an admissions acceptance notification, a family who has applied for tuition assistance will also receive a tuition assistance response. The response will be one of three: 1) A grant amount awarded to an individual student, 2) Notification that a family does not qualify for tuition assistance, or 3) Notification that the family is in the wait-pool for tuition assistance.

Note: Current families and faculty/staff families applying for tuition assistance must submit their tuition assistance applications by the stated Priority Deadline (December 2, 2019) and will be notified of decisions on January 27, 2020.

Q: What if my child is offered enrollment by the Admissions Committee but is in the wait-pool for tuition assistance? What is our next step?

A: If the School doesn’t have sufficient funds to meet a family’s financial need, the student will be placed in a tuition assistance wait-pool and will be notified of any funding that becomes available. If a family in the tuition assistance wait-pool accepts admissions and signs a contract without tuition assistance, the family will be expected to pay tuition in full for the coming year and in subsequent years. The ability to pay tuition in one year is considered to be a demonstration of the ability to pay in subsequent years.

Q: How do I apply for tuition assistance?

A: Sign on to sss.nais.org. Click on the prompt to complete a Parents’ Financial Statement (PFS) before the deadline. In addition to completing a PFS, you will be asked to submit supporting materials electronically before the deadline. Please review the Tuition Assistance Checklist for deadlines. A tuition assistance application is complete when the PFS and all supporting information are received from all parents, either jointly or separately. It is the family’s responsibility to verify that their information is complete via the SSS parent portal at sss.nais.org. Late applications received after the deadline will be considered only if funds are still available.

Q: Does Redwood Day require a minimum contribution from families, or can tuition assistance cover the entire school cost?

A: Redwood Day grants will cover a maximum of 95% of tuition. Tuition includes the cost of books, field trips, yearbooks, school photos, athletics, and outdoor education trips. Tuition does not include lunch or extended care. Families are also asked to participate in the Annual Fund (fundraising) each year to the extent that they are able.

Q: What tax information is required for my tuition assistance application? Why do you require this documentation?

A: All families applying for tuition assistance must provide a copy of their federal tax returns, W2 forms, corporate tax returns (if applicable), and supporting tax documents and schedules to the Tuition Assistance Committee each year. We require these documents to confirm anticipated/estimated incomes documented on the PFS.

Grant decisions will be based on estimated income, assets, and expenses, and are offered on a provisional basis until the final tax return is provided. Failure to provide these forms, or a significant difference between the estimated and actual return, may result in the reduction or withdrawal of any provisional grant offered.
PRIORITIES

We prioritize tuition assistance applications as follows:

• **First Priority**
  Returning students already receiving tuition assistance.

• **Second Priority**
  Siblings of current tuition assistance recipients, Redwood Day faculty/staff, and returning Redwood Day families demonstrating a significant change in financial circumstances since initial enrollment, and who are applying for tuition assistance for the first time.

• **Third Priority**
  New students applying for tuition assistance.

• **Fourth Priority**
  All applications received after stated deadlines.

**Returning students currently receiving tuition assistance**

Tuition assistance awards at Redwood Day are granted on an annual basis. Returning families must reapply each year, meet all stated deadlines, and complete all documentation. Assuming the resources of the School and the family’s financial circumstances remain the same from year to year, we will make every attempt to keep the grants consistent. Typically, there is a modest tuition increase each year, which may slightly increase your family’s contribution. Tuition assistance grants to returning families may be withdrawn if the current year’s tuition payments are not current.

**siblings of current tuition assistance recipients and faculty/staff children**

Tuition assistance applications for siblings of current tuition assistance recipients are considered after re-application of all current tuition assistance recipients but before all new family grants. We can typically offer grants meeting a family’s financial need to siblings of current tuition assistance recipients and faculty/staff children.

**Returning Redwood Day students not currently receiving tuition assistance**

We expect families who first enroll at Redwood Day without a tuition assistance grant to understand the long-term financial commitment they are making. If a family enrolls at Redwood Day without tuition assistance, the family will be expected to pay tuition in full for the coming year and in subsequent years. Therefore, we will consider a grant for a returning family who does not currently receive tuition assistance only if a significant change of financial circumstance (such as unavoidable job loss or decrease in income, another student enrolling in independent school creating much larger educational costs, increase in medical costs, etc.) can be demonstrated since initial enrollment.

**New students**

Although the admissions and tuition assistance processes are independent of each other, a family offered enrollment at Redwood Day who has also applied for tuition assistance will receive a tuition assistance grant decision along with their admissions acceptance notification in March.

**Late tuition assistance applications**

Tuition assistance applications received after stated deadlines will be processed after all applications received on-time have been processed. To provide an equitable process for on-time applicants, there are no exceptions to this policy. Grants are usually fully allocated with on-time applicants and are not often available for late tuition assistance applicants.
REDWOOD DAY 2020–21
TUITION ASSISTANCE APPLICATION CHECKLIST

Each household must complete an application.

Tuition Assistance Application Deadlines
Redwood Day Families and Faculty/Staff: December 2, 2019
New Applicants: January 17, 2020

1 Complete your School and Student Services (SSS) Parents’ Financial Statement (PFS)
   b. Click on the prompt to login/create a user account to complete the PFS online.
   c. As you complete the PFS, be sure to indicate that you would like your PFS to be shared with Redwood Day (SSS code is 6020).
   d. Be sure to submit and pay for your PFS by the deadline (approximate cost to submit the PFS is $51).

2 Upload and submit these supporting materials directly to SSS by the DEADLINE:
   • Copy of your completed and signed 2018 Federal Tax Return - Include ALL ATTACHMENTS (Personal/Corporate returns, tax schedules, and tax forms filed) but do not include worksheets or state returns. All tax information must be copies of the originals submitted to the IRS.
   • Copy of all 2018 W2s
   • Use the cover sheet provided online upon submission of your PFS to upload or mail these supporting materials to SSS.

3 Upload and submit your 2019 Federal Tax Return (with all schedules) and W2s by April 15, 2020 (only applicable if your family has received a grant from Redwood Day and has enrolled at Redwood Day for the 2020–21 school year).

Any 2020–21 grants made prior to April 15 are contingent on the 2019 tax return matching your projected 2019 financial information. Grants may be changed or withdrawn if there are significant discrepancies between the projections and actual amounts reported to the IRS.

RETURNING FAMILIES — If you have already submitted 2018 tax returns, tax schedules, and W2s to your SSS account, you do not need to submit another copy unless specifically requested to do so.

Late applications received after the deadline will be considered only if funds are still available.

A file is ready for consideration by Redwood Day’s Tuition Assistance Committee when the Parents’ Financial Statement and all supporting information (except for 2019 tax returns) are received from all parents, either jointly or separately. It is the family’s responsibility to verify that their information is complete via the SSS parent portal at sss.nais.org.
QUESTIONS?

School & Student Services (SSS)
Customer Service Center
800.344.8328
sss@nais.org

Darlene Bell-Carson
Director of Tuition Assistance & Associate Director of Admissions
510.534.0804 x 224
dbellcarson@rdschool.org