

## Financial Aid Information and FAQs for 2012-2013

The Waldorf School of Baltimore is committed to seeking a diversity of backgrounds and incomes within its student body and offers a financial aid program to help accomplish this goal. Awards are made to students whose families qualify for aid on the basis of financial need. In order to fairly determine a family's financial need, the school uses a needs-analysis program administered by TADS. Total income, assets, number of dependents, cost of educating all children in fee-charging institutions, extraordinary expenses, and retirement needs are all taken into consideration. Families who are committed to providing a Waldorf education for their children but are concerned about their ability to pay the tuition should consider applying for financial aid. It is not possible to determine if a family qualifies for a grant without the information provided by the application process; however, families currently receiving grants have average incomes between \$60,000 and \$120,000. Some families receiving grants fall outside this range.

The primary responsibility for financing a student's independent education rests with the family. Because the demand for financial aid is high, families are advised that they may need to seek additional resources to supplement the school's financial aid program. In most cases, the school can meet only a portion of a family's calculated need. The Financial Aid Committee's decisions are influenced by the availability of funds, the number of applications, the needs within specific classes, and the overall needs of the school. Eligibility for financial aid begins in the kindergarten year prior to first grade. The school considers financial aid requests from returning students first. Consequently, funds may not be available to offer financial aid grants to every newly accepted student who qualifies for aid.

**All families applying for financial aid must submit the online TADS application for financial aid no later than January 4. Noncustodial parents must also submit the online TADS application no later than January 4.** The link to create a TADS account and access the TADS application is available on the school's Financial Aid webpage, or the webpage can be accessed at <https://mytads.com/?service=ta>. **In addition, all other required supporting information, including final 2011 paystubs, 2010 Federal tax returns, schedules, and W-2s, the WSB Supplementary Financial Form (available below), and Business/Corporation tax returns, if applicable, must be uploaded, faxed or mailed to TADS by the deadline.** Please note: all families must submit copies of their 2010 tax returns to TADS even if they submitted them last year. Financial data submitted by parents is treated with strict respect for confidentiality. Families who receive a financial aid grant must also upload, fax or mail a copy of their 2011 tax return to TADS by April 17.

The Financial Aid Committee will allocate financial aid awards by mid-February for both returning families and newly accepted families. Applications for financial aid received after the deadline will be processed on a rolling basis only if funds are available. Please read all instructions carefully and pay close attention to the deadlines.

The Waldorf School of Baltimore does not discriminate on the basis of sex, race, color, religion, sexual orientation, or national or ethnic origin in the administration of its educational program, admission policies, financial aid policies, employment practices and other school-administered programs.

## Frequently Asked Questions

### **Do I need to apply every year?**

Yes, families need to apply each year that they are requesting financial aid. The school gives priority to returning families.

### **What are the application requirements for divorced, separated, never married, or nontraditional families?**

All adult family members are expected to participate in the application process. Separated, divorced or never married parents must each submit a TADS application, regardless of any arrangements or legal agreements. If a parent has remarried, both the parent and the step-parent should complete the application. For co-habiting adults, both adults should complete the application. If a parent is "absent," the custodial parent must explain the situation on the WSB Supplementary Financial Aid Form.

### **What if both parents are not working?**

Unless there are extenuating circumstances, the school expects that both parents in a two-parent household should earn income once the youngest child is of elementary school age (grade 1) or older and will impute an income for the non-working parent for

purposes of calculating a family's ability to contribute to their child's education. Extenuating circumstances may be explained on the WSB Supplementary Financial Aid Form.

**What supporting documents are required?**

In addition to completing the online TADS application, parents must submit the documents listed at the end of the online application. These documents include 2010 federal income tax returns, schedules, and W-2s, 2011 paystubs, applicable business, corporation, or partnership tax returns, the Supplementary Financial Aid Form, and other supporting documents as requested. The WSB Supplementary Financial Aid Form is available below or it may be downloaded from the TADS application page.. Families may also submit a letter explaining any circumstances they wish to include with their application. The supporting documents may be uploaded, faxed, or mailed to TADS.

**Do I need to submit my 2011 Federal Tax Return?**

Yes, the 2011 tax return with schedules and W-2s is due by April 17 and may be uploaded, faxed or mailed to TADS.

**Can I get help with my online application?**

Yes, TADS offers excellent support. You may call TADS at 1-800-477-8237 Monday through Friday, 9:00 a.m. to 7:00 p.m. During the same time you can go to <http://www.mytads.com> and click on the icon for live help for an online chat, or you can email your question to [support@tads.com](mailto:support@tads.com). The fax number is 612-548-3326.

**I am concerned about my ability to pay the tuition, and I have some general questions about the financial aid process at the school. Who should I contact?**

Families who are concerned about their ability to afford the tuition are encouraged to apply for financial aid. If you have questions about your payment options or about the financial aid process, please contact Linda Zandler at [lzandler@twusb.org](mailto:lzandler@twusb.org) or 410-367-6808, ext. 206, or Kathy Lewis at [klewis@twusb.org](mailto:klewis@twusb.org) or 410-367-6808, ext. 205.

# The Waldorf School of Baltimore

## Supplementary Financial Aid Form

Student Applicant(s):

Name \_\_\_\_\_ Entering Grade \_\_\_\_ Name \_\_\_\_\_ Entering Grade \_\_\_\_

Name \_\_\_\_\_ Entering Grade \_\_\_\_

**Please answer all applicable questions and submit with your supporting documents by the deadline for full consideration of your application.**

1. Does your family receive financial support from relatives or other sources, or do you share household expenses with someone not listed in Section 1 of the TADS Application? (Include support for education, trips, camps, etc., as well as basic daily needs or household expenses.)  
 No     Yes    Annual Amount: \$ \_\_\_\_\_    If yes, please explain.
2. Does your family provide financial support for relatives?  
 No     Yes    Annual Amount: \$ \_\_\_\_\_    If yes, please explain.
3. Unless there are extenuating circumstances, the school expects that both parents in a two-parent household should earn income once all children are of elementary school age (grade 1) or older and will impute an income for the non-working parent for purposes of calculating a family's ability to contribute to their child's education. If your children are all of elementary school age (grade 1) or older and both parents are not employed full-time, please explain the circumstances.
4. If you have made a voluntary career change that has affected your income, please explain the circumstances.
5. Has your income increased or decreased significantly? If yes, please explain.  
 No     Yes
6. Separated, divorced or never married parents must each submit a TADS application, regardless of any arrangements or legal agreements. Custodial and non-custodial parent must each submit an application. If a parent is "absent," the custodial parent must explain the situation and indicate the date of last contact.
7. If you wish to submit additional information about your family's situation, please do so below or submit a separate sheet.

To the best of my knowledge, the information on this form is complete and accurate.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Email address

\_\_\_\_\_  
Date

\_\_\_\_\_  
Please Print Name

\_\_\_\_\_  
Relationship to Student(s)