

## Financial Aid Information, Instructions, and Supplementary Form

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 developed by the School and Student Service for Financial Aid (SSS) of NAIS. 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. The computation tables used by the SSS method reflect need criteria based on a "modest standard of living" as defined by the Bureau of Labor Statistics. 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 need as calculated by SSS. 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.

The instructions and application forms for financial aid for the 2010-2011 school year are available online at [www.waldorfschoolofbaltimore.org](http://www.waldorfschoolofbaltimore.org), click on Admissions, then Financial Aid. The instructions and Application/Supplementary Form are part of this document and include the link to the Online Parents' Financial Statement. Please follow the instructions carefully. Remember that deadlines are very important. **All families applying for financial aid must submit the online Parents' Financial Statement (PFS) no later than Monday, January 4, 2010. Noncustodial parents must also submit the online PFS no later than January 4, 2010.** The online PFS is available at <http://sss.nais.org/parents>. Be sure to print a copy of your online application. If necessary, you may complete and submit a paper PFS postmarked no later than January 4, 2010. A paper version of the PFS may be obtained at <http://sss.nais.org/parents>, click on Apply for Financial Aid, then Download Forms, or by contacting Kathy Lewis at 410-367-6808 x 205 ([klewis@twspb.org](mailto:klewis@twspb.org)) prior to December 18, 2009. **In addition, all other required supporting information as outlined in the attached instructions must be submitted directly to: SSS by NAIS, Application Processing Center, P.O. Box 449, Randolph, MA 02368-0449 by January 4, 2010. For overnight mail, send to: SSS by NAIS, Application Processing Center, 437 Turnpike Street, Canton, MA 02021. Send all materials directly to SSS by NAIS, not to the school. It is very important to follow the instructions carefully and submit all required information.** Please note: all families must submit copies of their 2008 tax returns to SSS by NAIS even if they submitted them to the school last year. Financial data submitted by parents is treated with strict respect for confidentiality.

If you have any questions or need assistance as you complete the application process, please contact Linda Zandler, Finance Director, at 410-367-6808, x206 ([lzandler@twspb.org](mailto:lzandler@twspb.org)) or Kathy Lewis at x205 ([klewis@twspb.org](mailto:klewis@twspb.org)). The Financial Aid Committee will allocate financial aid awards by mid-February for returning families and in early March for newly accepted families. Applications for financial aid received after the deadline will be processed on a rolling basis only if funds are available. Again, please read the instructions carefully and pay close attention to the deadlines. Please review the financial aid package early and call with questions before the school's holiday break from December 19 through January 3, 2010.

**WALDORF SCHOOL OF BALTIMORE INSTRUCTIONS FOR APPLYING FOR FINANCIAL AID**  
*(Please note: New procedures, websites and phone numbers for 2010-2011)*

1. Complete the Online Parents' Financial Statement (PFS) according to the instructions at <http://sss.nais.org/parents>. The school SSS code for Waldorf School is **8002**. The deadline for completing the Online PFS is January 4, 2010. Note: Committed domestic partners should be listed in Part A.1. It is important that you answer all questions completely and clearly. SSS will not process incomplete forms. The SSS Customer Service number is (800)344-8328 (M-F:9-8 and Sat:9-4) or email [sss@nais.org](mailto:sss@nais.org). Be sure to print a copy of the Online PFS for your records.

2. **NEW: Mail all required supporting documentation** listed below by the deadlines **DIRECTLY to: SSS by NAIS, P.O. Box 449, Randolph, MA 02368-0449**. Do not submit any required supporting documentation to Waldorf School of Baltimore. For overnight mail, use this address: SSS by NAIS, Application Processing Center, 437 Turnpike Street, Canton, MA 02021. **Please note:** you must submit your 2008 federal IRS tax form(s) and W-2s directly to SSS even if you provided a copy to the school last year. Submission of all supporting documentation to SSS is required by the School for application processing.

**Due by January 4, 2010, Items 1-5 below are required from all applicants:**

1. A signed copy of your 2008 Federal income tax return (Form 1040) with all schedules
2. Copies of all 2008 W-2s and 1099s
3. Completed "Waldorf School Application/Supplementary Financial Aid Form" (See form below)
4. A copy of each parent's final 2009 paycheck stub(s)
5. PFS Documentation Cover Sheet with any submitted documentation. Download this form at <http://sss.nais.org/parents/>, click on Apply for Financial Aid, then Download Forms. Be sure to specify the documents you are submitting with each PFS Cover Sheet.
6. A signed copy of any 2008 Federal tax returns related to your business or corporation with all schedules, if applicable
7. Business/Farm Statement, if applicable (see #3 below)
8. Request for Waiver/Alternate Request for Waiver, if applicable (see #4 below)
9. OPTIONAL: An explanatory letter detailing any special circumstances or any significant differences you expect between your 2008 and 2009 tax returns.

**Due by April 15, 2010:**

1. A signed copy of your 2009 Federal income tax return (Form 1040) with all schedules
2. Copies of all 2009 W-2s and 1099s
3. A signed copy of any 2009 Federal tax returns related to your business or corporation with all schedules, if applicable

3. Parents who are self-employed or owners of businesses, farms, and corporations, including part owners and shareholders in S-corporations, in addition to the 2008 and 2009 tax returns and schedules, must submit a Business/Farm Statement directly to SSS. This form may be downloaded from <http://sss.nais.org/parents/>, then click on Apply for Financial Aid, then Download Forms.

4. Separated/Divorced/Never Married Parents. It is the school's policy to consider both parents' financial resources in evaluating need. Both parents must submit all the required items listed above. Each parent must file a separate PFS and all supporting documents with SSS. This requirement is waived only under extraordinary circumstances. To request a waiver of this requirement, submit the "Request for Waiver" form (available online at [www.waldorfschoolofbaltimore.org](http://www.waldorfschoolofbaltimore.org), click on Admissions, then Financial Aid) directly to SSS with other supporting documentation.

6. 2009 Federal Tax Forms, Schedules, and W-2 forms, including all 2009 tax forms related to a business or corporation must be submitted to SSS as soon as they are available (no later than April 15, 2010). Please note that any award granted prior to the receipt of 2009 tax returns may be subject to adjustment.

7. PFS forms submitted after the January 4 online and postmark deadline, or supporting documentation submitted after the January 4 deadline, will result in a late application. Late applications will be processed only if funds are available.

8. If you need to file a paper version of the PFS, mail the completed Parents' Financial with the appropriate fee postmarked no later than January 4, 2010 directly to: SSS by NAIS/Application Processing Center, 427 Turnpike Street, Canton, MA 02021. The paper PFS takes more time to process. Paper versions of the PFS may be obtained from <http://sss.nais.org/parents/>, then click on Apply for Financial Aid, then Download Forms, or by contacting Kathy Lewis at 410 367-6808 x205 or [klewis@twbsb.org](mailto:klewis@twbsb.org) prior to December 18.

9. Contact Linda Zandler at [lzandler@twbsb.org](mailto:lzandler@twbsb.org) (410-367-6808 x 206) or Kathy Lewis at [klewis@twbsb.org](mailto:klewis@twbsb.org) (x205) if you have questions or need assistance. Keep in mind that the school will be on holiday break from December 19-January 3.

**The Waldorf School of Baltimore**  
**Application/Supplementary Financial Aid Form 2010-2011**

Student Applicant(s):

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

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

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

**Please answer all questions, including those that also appear on the Parents' Financial Statement (PFS).**

1. Does your family receive financial support from relatives or other sources? (Include support for education, trips, camps, etc., as well as basic daily needs.)  
 No     Yes    Annual Amount: \$ \_\_\_\_\_    If yes, please explain.
  
2. Do you share household expenses (rent, mortgage, food, utilities, or other basic needs) with a member of your household who is not listed on the PFS on p. 1, section B?  
 No     Yes    Annual Amount: \$ \_\_\_\_\_    If yes, please explain.
  
3. Does your family provide financial support for relatives?  
 No     Yes    Annual Amount: \$ \_\_\_\_\_    If yes, please explain.
  
4. 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.
  
5. If you have made a voluntary career change that has affected your income, please explain the circumstances.
  
6. Has your income increased or decreased significantly? If yes, please explain.  
 No     Yes
  
7. Do you have childcare costs incurred because of your work? If yes, please detail the costs.  
 No     Yes

\_\_\_\_\_  
Parent Signature(s)

\_\_\_\_\_  
email address