



INDEXED TUITION APPLICATION OVERVIEW

The Financial Assistance process for the 2016-17 School year has begun. This information is for all families requesting moderated tuition.

TKG was founded on the fundamental principle of accessibility, and the Board of Directors and Administration are committed to making a TKG education accessible to as many families as possible. Families from a range of income levels have qualified for tuition moderation. We encourage all interested families to apply yet it is important to understand that a limited amount of tuition assistance is available given our current operating model, which is currently dependent on donations in order to cover all of our expenses.

The following is some basic information about our program:

- Tuition moderation at TKG, otherwise known as Indexed Tuition, is a need-based program designed to help qualifying families afford the cost of tuition. The Program entails an assessment of the family's ability to pay school tuition, determines if a family is eligible, and then reduces tuition based on the amount a family can pay.
- TKG follows the guidelines for tuition moderation set forth by the National Association of Independent Schools (NAIS).
- TKG uses a third-party service, SSS by NAIS (School and Student Services by National Association of Independent Schools), to structure its objective tuition assessment analysis. Based on the information provide by applying families, SSS calculates an estimated amount that the family can contribute to educational expenses. Information that is entered into SSS by NAIS is confidential and all information regarding who receives financial aid is also confidential.
- The SSS methodology takes into consideration such things as taxable and non-taxable income, assets and investments, and makes allowances for things such as daily living expenses. The formula also considers family size and the number of children attending tuition-charging schools.

Important Note: Qualifying does not guarantee that indexed tuition will be granted, and the amount of the final indexed tuition amount is at the discretion of the Finance Committee.



Decisions are based upon the operating budget and the number of applicants being admitted. Because of our program's scope, it is budgeted on a yearly basis, with careful consideration given each spring to the number of new financial aid students we can afford to accept, with priority given to retaining existing families.

HOW TO APPLY

In order to apply for indexed tuition, please follow the process outlined below:

STEP 1: COMPLETE 'PARENTS FINANCIAL STATEMENT' ONLINE

- Go to sss.nais.org and click on the "Apply Now" button to begin your Parents' Financial Statement (PFS).
- You will set up a PFS online account using your email address, which will allow you to return to work on your PFS again before submitting it.
- You only have to complete only one PFS even if you have several children applying to our school. TKG'S code number is 9082.
- In Section 20 (Other Considerations), please provide your monthly parent hours selection (0-24 hours per child) and the jobs of interest (See Parent Jobs list). Note that TKG parent jobs are valued at \$16.25/hour and reduce the monthly out-of-pocket tuition expense paid, provided that the hours and job tasks are completed.
- After you have pressed submit, you'll be brought to a payment screen. The fee of \$47 will be waived for returning families. Once your PFS is submitted, it cannot be withdrawn from the SSS system.
- After submitting your PFS, you'll have access in the PFS Online in a section called "My Documents." You can upload the additional documents we require there. See Step 2.

STEP 2: SUBMIT YOUR SUPPLEMENTARY DOCUMENTATION

- In addition to the completed PFS, TKG requires your 2014 tax return and 2015 W2 to be sent to SSS. You will be given instructions about submitting required backup documents by mail or online. Your documents will be handled with the utmost level of security. To read more about SSS's document security, go to <http://sssbynais.org/parents/security>.
- If you prefer to mail your documents, please send to: SSS by NAIS, Application



Processing Center, P.O. Box 449, Randolph, MA 02368-0449. (For overnight mail, use this address: SSS by NAIS, Application Processing Center, 437 Turnpike Street, Canton, MA 02021.)

- If you submit your documentation online, your information will be delivered more quickly to our school, allowing us to make a faster decision regarding your request for indexed tuition.

STEP 3: TKG WILL COMMUNICATE INDEXED TUITION DECISIONS TO YOU

- You will be notified regarding your request for indexed tuition via email by March 28, 2016.
- Final contract paperwork and financial deposits and fees are due by April 1st.

RENEWALS AND PRIORITIES

All recipients must complete the process for each school year. Retaining current students and families is the school's highest priority; therefore, returning families, provided the paperwork is received within applicable deadlines, are given first priority. Next, new families are considered. Applications received after the deadline will be considered only if the budget allows.

IMPORTANT DATES AND DEADLINES:

The PFS is a comprehensive application that will take some time to complete. Give yourself ample time to meet the deadlines. You'll need your 2014 tax return (or 2015, if available) and 2015 W2(s) before beginning the PFS.

- Parent Financial Statement (PFS) must be initiated by: March 11, 2016
- PFS Completion deadline: March 18, 2016
- Due date for uploading tax returns and W2s: March 20, 2016
- Indexed Tuition grants will be communicated: by March 28, 2016
- Re-enrollment contracts and deposits due: March 31, 2016

A non-profit organization, TKG admits students of any race, color, religious affiliation, national and ethnic origin to all the rights, privileges, programs, and activities generally accorded or made available to students. We do not discriminate in our admission policies, tuition assistance programs, or other school-administered programs.



FREQUENTLY ASKED QUESTIONS

Who may apply for Indexed Tuition?

Anyone may apply for Indexed Tuition. Indexed Tuition determinations are based solely on demonstrated need. Applying for Indexed Tuition does not guarantee that it will be offered.

How is demonstrated need determined?

Need is determined through review and analysis of a variety of information. Final decisions are determined by the Finance Committee. In order for us to allocate our resources wisely and fairly, we utilize an independent service that assists independent schools across the country in determining a family's ability to pay for tuition. We also require applicants to submit additional documentation including filed tax returns that helps to fully assess family's financial situations.

How and when do I apply for Indexed Tuition?

Upon requesting Indexed Tuition application materials, you will be e-mailed an application packet with instructions and due dates for the various forms needed.

Do I need to reapply for Indexed Tuition each year?

Yes you are required to complete the Indexed Tuition application each year including submitting your filed tax returns. The school will continue to offer Indexed Tuition for your level of demonstrated need until your child graduates. Because we have to stay within specified budgets, we give careful consideration to the number of new Indexed Tuition students we can afford to accept. We expect families of new applicants to disclose potential or anticipated future financial need at the time of their original application to the school.

What if parents are divorced or separated?

We consider both parents to have an obligation to contribute to the extent they can to their children's educational expenses. We take into account the assets and income of both natural parents. We cannot be bound by the assertion that one parent has disclaimed legally or otherwise any responsibility for educational expenses. If either parent has remarried we will consider the income of the stepparent, keeping in mind the obligation of that stepparent to his or her natural children. If either parent lives in a household with another adult, we may consider the assets and income of that person, depending on circumstances. In view of this, both natural parents and their current spouses need to fill out a separate financial application form.



Are there exceptions to the application requirements for divorced or separated parents?

Requests to consider extenuating circumstances (such as a missing parent or one who has not provided support and has not been in contact with the family for a lengthy period) should be explained in writing to the Finance Committee (email to m.evangelist@knowinggarden.org)

What if I have more than one child?

You can use one printed PFS to apply for aid for up to three children and to send the results for these children to up to three schools each. If you wish to apply for more than three children, ask the administrator at each school whether you need to complete more than one PFS.

What if I do not know the exact amount in response to a question?

If you do not know an actual amount, give your best estimate. Enter a zero (0) if no other amount applies. Do NOT leave items blank. Do NOT enter symbols, such as >, <, ~, or N/A, or words such as "none," "same," or "unknown." Round all figures to the nearest dollar. If you estimate, for any question, that your 2015 amounts will differ by \$5,000 or more from amounts for 2014, please explain in Section F: Notes.

Am I required to work the maximum parent hours per child in order to receive moderated tuition?

No. Please make a monthly hour selection per child based on your available time and interest. Earning parent job credit by working in the classroom, joining committees or doing various organization jobs is an additional way to reduce the out-of-pocket tuition cost each month.

Can I change my Parent Hours selection after I know what my Indexed Tuition amount will be?

Changes can be made to your parent hours selection prior to contract submission. If you need to make changes to your parent hours/jobs after your contract has been submitted, please contact Trish Valdez at t.valdez@knowinggarden.org.

What if I have children at other tuition-charging schools?

Other school tuitions you pay are figured into our calculations of need, but in order to be granted Indexed Tuition from us you must apply for financial assistance at all schools your children attend. Be sure to specify the school codes in the application



When would I be notified about my Indexed Tuition amount?

Indexed Tuition determinations will be provided to applicants only after all materials have been completed, the admissions application has been submitted, and a positive determination on admissions has been made.

How can I be assured that my information is kept confidential?

A Moderated Tuition application is a confidential process between TKG and the family. Decisions are based on a family's personal financial matters—information to which the public is not privy. In turn, we expect families to exercise discretion during the process and not discuss their application or approved Moderated Tuition with other families. Materials submitted to SSS are highly secure. For more information, please refer to the FAQ page (Help Center) on the SSS website at <http://sssbynais.org/parents/security>. A family is able to track receipt of materials sent to SSS through their password-protected account.

How will we be notified of the decision to award our family Indexed Tuition or not?

You will be notified regarding your moderated tuition request via email by March 28, 2016.

If we receive Indexed Tuition will we be asked to repay it?

No. Indexed Tuition is an outright reduction in tuition provided to families based on demonstrated need.

Who do I contact if I have additional questions?

Please email m.evangelist@knowinggarden.org