



Family Guide to Tuition Assistance

2023-2024

The School of Los Angeles (323) 462-3752

For admissions and tuition assistance questions, contact admissions@school.la

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2023-2024

Affording an SLA Education	3
The Application Process	3
First-Time Family Tuition Assistance Application Steps and Guidelines	4
Current Family Application Steps and Guidelines	4
Monthly Income and Expense Report	4
Additional Support and Resources	5
“Total Family” Philosophy	5
Current Families New to Tuition Assistance	6
Merit Aid & Scholarships	6
Underemployed/ Non-Working Parents & Caretakers	6
Multiple Tuition Charging Schools	6
Student Assets / Trusts / College Funds / Inheritance	6
Retirement	7
Home Equity / Housing Expense	7
Family Lifestyle Decisions	7
Automobiles	7
Family Vacations	7
Extracurricular Activities	7
Business Income / Business Startups	8
Negative Income	8
Loss of Income	8
Foreign Income	8
Frequently Asked Questions	9
APPENDIX A: Noncustodial Parent Waiver Request for Tuition Assistance	12

2023-2024 Family Guide to Tuition Assistance

We want every family to know that regardless of their financial circumstances, an SLA education is completely within reach. SLA's commitment to supporting the overall cost of tuition with need-based tuition assistance represents a nearly unparalleled commitment in LA independent schools. This means that approximately sixty percent of our student body receives some form of aid, with many families receiving nearly full scholarships. This allows the school to recruit and enroll the brightest, most dedicated students from all walks of life.

Each year we enroll a significant number of students who know what it means to live in the most trying financial circumstances. Our model is founded upon the belief that the best educational tool for any young person is the collaboration and camaraderie of peers from different backgrounds—peers who have stories and perspectives to share, the stuff of life that simply cannot be gleaned from a textbook. Because our student body is so diverse, the education that SLA students receive inside and outside the classroom is truly unique in Los Angeles.

Affording an SLA Education

Tuition covers only a portion of the full cost of an SLA education. Recipient families receive assistance underwritten by the School's operating budget and generous gifts from alumni, families, and friends. SLA encourages families who find our tuition unaffordable to apply for Tuition Assistance, keeping in mind that the primary obligation for financing a student's education rests solely with the family. The School expects a family to make significant adjustments in the use of its discretionary income and lifestyle choices in advance of and during their experience at SLA. In every instance, the Tuition Assistance Committee requires evidence that a family's commitment to their child's education is a priority over discretionary lifestyle choices.

SLA does not use financial need as a consideration in determining a student's eligibility for admission. The admission and Tuition Assistance processes are separate and distinct.

Despite our dedication to helping those who demonstrate need, there are always more students who qualify than funding available. Therefore, we encourage families to apply as soon as possible and before the application deadline. Understanding that an SLA education is a significant investment in your child's future, the School's Tuition Assistance Committee reviews, evaluates, and determines a fair assessment of a family's ability to afford an exceptional education for your children.

Tuition Assistance decisions are held in the strictest confidence. All conversations regarding a student's Tuition Assistance should take place with the Director of Tuition Assistance. Families should not be discussing awards with other parties.

The Application Process

SLA's need-based Tuition Assistance program must be applied for annually, and families are required to demonstrate financial eligibility each year of attendance. In order to make Tuition Assistance decisions in a fair and equitable manner, SLA requires that all applicants complete the Parents Financial Statement (PFS) and submit federal tax returns through a third-party need-analysis service called School and Student Services (SSS by NAIS) for each year of enrollment. SLA reserves the right to amend awards if new information comes to

light after an award notification. It is the responsibility of the family to notify the School of a change in circumstances (better or worse) at any time during the application process and/or school year.

FIRST-TIME Family Tuition Assistance Application Steps and Guidelines:

- Review the published family workbooks and manuals that address your family's questions at <https://www.solutionsbysss.com/parents/resources/> and <https://school.la/tuition-assistance>.
- Complete the Parents Financial Statement (PFS) through the [School and Student Services](#) (SSS) website by submitting your 2022 federal tax returns and 2023 tax estimates by January 12, 2024.
- After creating an individual profile on SSS, you will be able to add SLA as a school to which you would like your application sent. Our school code is 147592. All application requirements and information can be found on the SSS website.
- SLA will not award Tuition Assistance until all current supporting tax documentation is uploaded and reviewed. "Draft" 2023 tax documentation will be used to calculate preliminary awards. All awards are considered preliminary and are subject to revisions until all final documentation from all pertinent parties has been submitted to SLA. All families' final federal tax returns are due to SLA via the SSS portal by April 17, 2024.
- In the event that a family files for an extension on their federal taxes, the family is still responsible for submitting all supporting documentation by February 1, 2024, and final tax returns no later than the published 2023 federal filing deadline.
- Gain admission to SLA.
- Complete the enrollment process.

CURRENT Family Application Steps and Guidelines:

- Complete the Parents Financial Statement (PFS) on [School and Student Services](#) for Tuition Assistance (SSS) website by submitting your 2022 federal tax returns and 2023 tax estimates by January 5, 2024.
- SLA will not award Tuition Assistance until all prior-year and current supporting tax documentation is uploaded and reviewed. "Draft" 2023 tax documentation will be used to calculate preliminary awards. All awards are considered preliminary and are subject to revisions until all final documentation from all pertinent parties has been submitted to SLA. All families' final federal tax returns are due to SLA via the SSS portal by April 17, 2024.
- In the event that a family files for an extension on their federal taxes, the family is still responsible for submitting all supporting documentation by February 1, 2024, and final tax returns no later than the published 2023 federal filing deadline.
- Tuition Assistance applications still need to be completed by the deadlines even if the student's re-enrollment contract is on "hold status" (e.g. delinquent payment of tuition, academic or behavioral reasons, parents/caretakers uncooperative with the School). The School reserves the right to withhold

a re-enrollment contract and/or Tuition Assistance offer for the coming year if issues arise (see above) after a family signs the contract.

Monthly Income and Expense Report

The monthly income and expense report on the SSS application is an important tool in determining need. The expectation is that families will report accurately their monthly expenses. If a family is showing a negative monthly net income, an explanation is needed in the space provided on the SSS application. If it is stated that family members fund the difference then those family members will be asked to provide income verification and help provide an SLA education. If the total income that is reported does not match income reported on the application, the higher of the two incomes will be used to calculate need. If the monthly income and expense report does not support demonstrated lifestyle, the application will be denied.

Additional Support and Resources

SLA provides financial assistance for expenses above and beyond tuition according to the level of assistance a family receives. For families paying less than \$5,000 tuition per year, this may include:

- Formal dress items
- Prorated trips (i.e. Haiti and Tijuana Service trips)

Additionally, for families paying \$1,000 or less in tuition per year, this may additionally include:

- Assistance with required books and materials

Funding of the program will be on a yearly basis and the budget amount will be determined by the Director of Tuition Assistance and the Director of Student Affairs. If possible, these additional aid recipients will be awarded assistance on the basis of the percentage of Tuition Assistance that the student is receiving and the funds that are available. This is not guaranteed and the disbursement of additional support awards for recipients are based on budgetary constraints. Discounting is not limited to full coverage and can also be a percentage of the total amount.

“Total Family” Philosophy

SLA expects to have a cooperative and communicative relationship with all parents or caretakers of each of our students, and requires the active participation of a student’s entire family in funding this educational opportunity. These expectations are in effect regardless of any legal agreements between family members, such as alimony agreements, prenuptial agreements, divorce, custody, or other similar arrangements.

In cases of cohabitation, SLA considers the entire household income, regardless of the legal status of the family. SLA expects parents, caretakers, domestic partners, and step-parents to play a critical role in financing a student’s education. Tuition Assistance decisions are made on a “total family” basis. The School is happy to speak with any noncustodial parent who is reluctant to provide their information to SSS and the School. SLA policy requires non-custodial parents to submit their financial information on the SSS application.

The School recognizes, in rare cases, there may be an unusual circumstance that makes it difficult or impossible to obtain certain information. In this case, SLA will ask the applying parent to provide information and the School will make every effort to make contact with both biological and/or custodial parents and all responsible family members. Please contact SLA’s Director of Admissions and Tuition Assistance at

admissions@school.la for more information. Refusal to provide this information will result in an application status of "incomplete" and resulting denial of Tuition Assistance.

Current Families New to Tuition Assistance

Current families who have not previously applied for Tuition Assistance will not be eligible for Tuition Assistance unless they demonstrate a significant change in the family's financial situation and until they have been enrolled at SLA for a minimum of one academic year. In the case of divorce, our "total family" philosophy applies.

Merit Aid & Scholarships

SLA does not offer merit scholarships for athletics and academics. SLA maintains the philosophy of need-based financial assistance.

Underemployed / Non-Working Parents & Caretakers

The primary responsibility for financing an education rests with the parents and caretakers of a student. In most SLA families, both parents work in order to maintain income sufficient to provide an independent school education for their children. It is unfair to ask these dual-employed families to subsidize the educational cost for a family who chooses, for lifestyle reasons, not to work at a level commensurate with their education and abilities or who chooses not to work at all.

If a parent is self-employed and claims a low income for the profession compared to the Bureau of Labor Statistics annual mean wage for that profession, a higher level of income will be imputed unless a justification can be shown for a lower income. The Committee will impute estimated income for parents or caretakers who choose not to work and adjust the Expected Family Contribution (EFC) accordingly.

For families with preschool-aged children, if outside childcare costs are equal or exceed the income of the non-working parent, they should notify the Committee of their circumstances and explain their situation in the additional notes section of the PFS application. Parents returning to school, starting a business venture, or changing jobs as a personal choice must realize that a resulting decrease in their family income will not be underwritten by SLA.

Multiple Tuition Charging Schools

If more than one child in a family attends a tuition-charging institution, SLA requires families to apply for aid/assistance at each of the institutions their children attend. SLA is unable to subsidize tuition for other tuition-charging schools of any type, including college. Copies of award letters from other institutions are required. SLA does not consider tuition paid for children beyond the undergraduate level such as master's and doctoral degrees when determining eligibility for aid.

Student Assets / Trusts / College Funds / Inheritance

Savings, investments, trust funds, 529 funds, or other assets in a student's name which are held for a student for any reason, even those restricted in some way, are considered available resources for use in funding a student's education at SLA and must be reported during the SSS process.

Retirement

SLA does not expect money in qualified retirement plans, such as a 401(k), 403(b), IRA and pension to be used in funding this educational opportunity. Funds in non-qualified retirement accounts such as regular brokerage accounts, savings, equity in second homes will be treated as assets that can be used to fund an SLA education. SLA cannot be expected to subsidize a family decision to fund more than 15% of pre-tax income into qualified retirement plans. The SSS methodology takes into account the age of parent(s) and the value of the retirement plan accounts and adjusts accordingly.

Home Equity / Housing Expense

The SSS needs analysis considers equity a family has in their primary residence, as well as other assets. It is not our expectation that parents will sell their home or take a home equity loan to support a child's education unless the balance of equity is significant. However, if a family has directed discretionary income toward the acquisition of assets (rental homes, etc.), rather than toward the cost of education, they will be expected to direct a larger portion of current income towards educational expenses.

The expectation is that a family will choose reasonable housing for their income level. If a family spends more on housing than the cost of the average comparable dwelling for their family size, then the excess spent on housing will be allocated back into the PFS as income.

Family Lifestyle Decisions

We recognize that each family makes its own decisions as to how to spend discretionary income and that it can be spent in a wide range of ways, including such things as tuition, home improvements, cars, or travel. SLA is a close-knit community, and families applying for Tuition Assistance should be aware of the implications of their lifestyle choices when they are visible to others, including students. The Tuition Assistance Committee has an obligation to ensure that Tuition Assistance dollars are going to families who choose to prioritize their discretionary spending toward funding an SLA education.

Automobiles*

To that end, SLA expects that families applying for assistance will spend resources reasonably and allocate discretionary income effectively. If a family chooses to spend over \$500 per month or \$6,000 per year on car loan/lease payments for a car, the difference spent will be imputed back as income. Families must report their automobile make, year, and model in the SSS application along with the cost of loan/lease payments.

Family Vacations*

In the same light, there is an expectation that families seeking aid will also plan reasonable-cost family vacations.

Extracurricular Activities

Beneficial extracurriculars outside of SLA are vital to a child's development and SLA is supportive and encourages this growth. Still, SLA cannot supplement unreasonable extracurricular costs and the expectation is that families will choose to allocate resources toward tuition.

Business Income / Business Startups

All parents who own a business will be required to upload current business tax returns. The expectation is that business owners will furnish all applicable tax statements such as 1120S for an S-corp or 1065 for a partnership. The committee also expects that cash flow statements, balance sheets, and any other information relevant to the business be provided and uploaded to the SSS application. We do not consider business or rental depreciation or loss in the calculation of financial need. Depreciation does not reflect an actual cash disbursement or loss. Adjustments will be made to the application.

If a clear financial picture that matches lifestyle cannot be created through documentation, the application will be rejected and the family denied an award. SLA will not underwrite a parent's decision to finance a startup company, and in the same light, will not supplement income loss from a business, bankruptcy, past income tax debt, or lawsuit.

Negative Income

Understand that the reporting to the IRS is different from actual cash flow. The SSS methodology focuses on income and cost of living adjustments. Providing tax documentation is a way to verify what has been reported in the application. In the case of reported negative income, lifestyle will be evaluated and income adjusted.

Loss of Income

SLA understands that changes in employment and emergency events happen. The expectation is that parents will explore all avenues of paying for their child's education before asking the school for assistance. The school cannot be expected to underwrite the cost of a child's tuition due to the loss of income.

Foreign Income

SLA does not award Tuition Assistance without the income verification of United States federal tax returns. The school cannot ascertain a family's need and evaluate Tuition Assistance without the proper documentation. In cases where one parent files United States taxes and another parent works outside the United States, income will be imputed for that parent based on provided documentation and lifestyle evaluation. In circumstances where parents are on temporary employment or student visas, please contact the Director of Tuition Assistance to discuss.

Frequently Asked Questions

Q: Should I apply for Tuition Assistance?

A: First, consider the full cost of an independent school education. If you cannot cover expenses out of income and judicious use of assets, consider your other options, such as tapping home equity or assistance from relatives. If you are counting on gifts from relatives, it is important to discuss with them whether or not they can maintain that help over the course of your child's attendance at SLA. If after this review you feel you cannot afford the full cost of SLA, we encourage you to apply for Tuition Assistance.

Q: What financial sacrifices does SLA expect my family to make when evaluating how much we can afford for tuition and school-related expenses?

A: It is SLA's belief that the primary responsibility for financing education rests with families. Our Tuition Assistance Committee's goal is to effectively evaluate each family's financial picture in such a manner that the family realizes some financial sacrifice for an SLA education. We will not provide aid to offset lifestyle choices and expenditures that could have been directed to education, such as luxury cars, second homes, expensive vacations, club memberships, high credit card debt, etc.

Q: What does SSS do?

A: SSS uses a methodology to compute a family's ability to pay for educational expenses for all children. The SSS computation takes into account family size, cost of living adjustments based on zip code (COLA), and other special circumstances. Many NAIS schools use SSS for Tuition Assistance analysis.

Q: What is the range of Tuition Assistance that is awarded?

A: SLA Tuition Assistance awards range from a small percentage of the tuition to nearly the full tuition.

Q: Do I have to reapply each year for Tuition Assistance?

A: Yes. Each student's need is recalculated annually. Therefore, parents are required to complete the application and upload all required documentation each year.

Q: Does Tuition Assistance cover school trips and other ancillary costs?

A: Mostly. SLA works hard through strategic budgeting to include most of the costs of an SLA education in the cost of tuition, such as lunch, technology, and most trips and books. Some of the extra costs may include summer reading books, formal dress items, certain trips (i.e. Haiti, Tijuana Service trips), and extras such as the annual yearbook or senior memorabilia, including class rings. Certain high-need students will qualify for additional support to help cover ancillary costs such as books, trips (in full or prorated according to TA award), and formal dress items.

Q: If I am living with someone who is not my child's biological parent or if I am remarried, how will the Tuition Assistance Committee review my child's file?

A: We may require financial information from all adults involved in the applicant's life, including step-parents, significant others, and partners.

Q: What if the noncustodial parent does not provide support for my student? Do they need to apply through SSS?*

A: Both custodial and non-custodial parents (regardless of legal settlements) who are divorced, separated, or never married are expected to contribute to educational costs and are required to submit the PFS. Lack of information from either parent may prevent the family from receiving Tuition Assistance. It is possible for the review committee to waive the noncustodial requirement in certain situations. The conditions under which we may consider waiving the noncustodial parent requirement are usually: 1) The noncustodial parent's whereabouts are unknown; 2) The noncustodial parent has no contact, and has not had any contact, with the applicant over a period of years; or 3) The noncustodial parent provides no financial support to the student. The custodial parent may request that The School of Los Angeles waive the requirement of obtaining financial documents from the applicant's noncustodial parent. Please review and complete Appendix A (page 12) and upload the completed form to the SSS portal with your tuition assistance application.

Q: Will applying for Tuition Assistance have an impact on the admission decision?

A: No. Admissions decisions are made first. The Tuition Assistance Committee only reviews Tuition Assistance applications after the Admission Committee selects them to be offered a space at SLA.

Q: If a parent decides to attend graduate school or other educational opportunities how will that choice impact the Tuition Assistance award?

A: The Tuition Assistance Committee expects the parent enrolled in graduate school will continue to earn income and has arranged to fund their education without depending heavily on family resources.

Q: I choose to volunteer rather than work. How will that decision impact my Tuition Assistance award?

A: SLA recognizes that families have the freedom and the responsibility to make choices regarding their financial status. However, if only one parent works outside of the home, the Tuition Assistance Committee will add additional income as if the non-working parent were employed full time. Volunteer work does not affect the application for aid.

Q: If the award amount that we received is not sufficient, is there an appeal process?

A: Yes. Please send your request for an additional review in writing to the Director of Tuition Assistance. You will be asked to fill out a detailed Monthly Cash Flow Report and provide additional documents to substantiate your appeal.

Q: Are students ever asked to take jobs at SLA to help pay for their education?

A: No.

Q: I still have questions regarding the application process for Tuition Assistance. Whom should I contact?

A: Please contact SLA's Director of Admissions and Tuition Assistance at admissions@school.la, or call SSS at 1-800-344-8328.

APPENDIX A: Noncustodial Parent Waiver Request for Tuition Assistance



Noncustodial Parent Waiver Request for Tuition Assistance

CONTACT INFORMATION

Applicant (Student 1) Name

Applicant (Student 2) Name

Custodial Parent Name

Permanent Address

Email Address

Cell or primary phone number

Tuition Assistance is based on the family's ability to pay as demonstrated by the information submitted in the Parent Financial Statement (PFS). Both custodial and non-custodial parents (regardless of legal settlements) who are divorced, separated, or never married are expected to contribute to educational costs and are required to submit the PFS. Lack of information from either parent may prevent the family from receiving Tuition Assistance.

It is possible for the review committee to waive the noncustodial requirement in certain situations. The conditions under which we may consider waiving the noncustodial parent requirement include but are not limited to:

- 1) The noncustodial parent's whereabouts are unknown;
- 2) The noncustodial parent has no contact, and has not had any contact, with the applicant over a period of years; or
- 3) The noncustodial parent provides no financial support to the student.

We are also sensitive to the fact that there is a single parent for some students without any non-custodial parents. The non-custodial requirement may be waived in these situations, when:

- 1) The custodial parent has been a single parent since the student's birth.
- 2) The student's other parent is deceased.

This is a petition requesting that we waive the noncustodial parent requirement regarding the submission of Tuition Assistance application forms. Upon receipt of this petition, our committee will review and respond to the request. Please complete the entire form, answering all questions, and submitting all requested documentation. Only completed petitions will be reviewed.

I request that The School of Los Angeles waive the requirement of obtaining financial documents from my child's noncustodial parent. *(please mark one statement below)*

- I DO know the whereabouts of my child's noncustodial parent.
- I DO NOT know the whereabouts of my child's noncustodial parent.

If the noncustodial parent has not had any contact, with the applicant over a period of years; please date the statement below:

We have not had contact with my child's noncustodial parent since _____ / _____ / _____
(enter approximate date)

CUSTODIAL PARENT PERSONAL ACCOUNT

Please provide a statement below sharing any additional information that will help the committee understand the circumstances that make it necessary to waive the noncustodial requirement. Please provide as much detail as possible and include any applicable documentation. (If necessary, you may continue on the back of this sheet or attach an additional document to explain your situation. The school will keep this sensitive information in the strictest of confidence.

Custodial Parent Signature

Date

_____ / _____ / _____

*Please upload this completed form to SSS under "Additional documents" labeled "Affirmation of absentee parent."