



Affording The Little School

A Guide to Discounted Tuition



AFFORDING THE LITTLE SCHOOL

Our goal is to make The Little School accessible to all children and families who understand and embrace the mission of the School.

To support a socio-economically diverse and inclusive community, The Little School provides discounted tuition awards ranging from \$500 to \$28,000. Discounted tuition can include tuition, extended care, the summer program, and educational support as needed. The Little School encourages families to apply for discounted tuition, even if only a modest grant would make a difference.

While each family carries the primary responsibility for financing their child's education, The Little School works in partnership with individual families to develop a sound financial plan. For some families, a creative payment plan may be the solution. For others, it will be a combination of school and family resources.

WE ARE HERE TO HELP!

If you have questions about discounted tuition, please contact any of the following:

Kaile Thomas, Executive Director

kaillet@littleschool.org

Laura Zellerbach, Assistant Director

lauraz@littleschool.org

Nancy Van Ong, Business Operations Manager

nancyo@littleschool.org



WHAT IS DISCOUNTED TUITION?

Some of our families pay full tuition and some receive a discount on the cost of tuition. Discounts range from 5% to 98% of the cost of tuition and extended care. We intend for our discounted tuition to serve a wide range of income levels. We do not guarantee that assistance will be granted to all who apply, but we do encourage **all** families for whom tuition represents an unreasonable burden (for whatever reason) to apply. Applications are processed and reviewed by The Little School Administrative Team. If discounted tuition is key to your attendance next year, speak with Kaile Thomas, Executive Director. Discounted tuition is awarded as long as funds are available, but with enrollment of new families in March, early application provides the best opportunity for receiving assistance.

LET US WALK YOU THROUGH THE PROCESS

STEP 1: FALL (SEPTEMBER TO DECEMBER)

1. All prospective families receive Affording The Little School information with their admission packets. Questions about discounted tuition should first be directed to Kaile Thomas, Executive Director.
2. All families are invited to attend an Affording The Little School information workshop. Affording The Little School information workshops are optional and are held in the fall to provide a forum for questions and answers about various discounted tuition options, and for assistance in completing the School and Student Services (SSS) Parents' Financial Statement (PFS).
3. Currently enrolled families considering applying for discounted tuition can request information by contacting Nancy Ong, Business Operations Manager.
4. Currently enrolled families who are presently receiving discounted tuition, and who expect to continue to demonstrate need, must reapply for the coming year. A reminder to complete a new School and Student Services (SSS) Parents' Financial Statement (PFS) is automatically sent in the fall to all families currently receiving discounted tuition. Questions should be directed to Nancy Ong, Business Operations Manager.

STEP 2: WINTER (JANUARY AND FEBRUARY)

1. School and Student Services (SSS) Parents' Financial Statement (PFS).
2. 2021 Federal Income Tax-1040 and State Tax Return submitted to School and Student Services (SSS).
3. 2021 W-2 and/or 1099Misc. submitted to School and Student Services (SSS).
4. 2021 Paystubs
5. IRS 4506-T form submitted to School and Student Services (SSS).



6.

STEP 3: SPRING (MARCH AND APRIL)

1. Applicant families will receive notification of discounted tuition grants with their admission notifications in mid-March.
2. Currently enrolled families who have completed the discounted tuition application will receive notification of discounted tuition grants by mid-April.

YEAR-ROUND

Any currently enrolled family whose financial situation changes unexpectedly is encouraged to contact Kaile Thomas, Executive Director, in order to make reasonable and appropriate changes to an existing payment plan or to request discounted tuition information.

** School and Student Services by Community Brands (SSS) is a service in partnership with the National Association of Independent Schools (NAIS). SSS is used by more than 1,900 K-12 schools and organizations across the country to help assess a family's ability to pay for independent education and to help families feel confident that their request for discounted tuition is being treated objectively and professionally.*





HOW WE EVALUATE YOUR DISCOUNTED TUITION APPLICATION

PART I: MATERIALS COMPLETED BY ALL APPLICANTS

All discounted tuition grants are based entirely on need, as defined by a standard set of reporting requirements that include completion of the following:

1. School and Student Services (SSS) Parents' Financial Statement (PFS).
2. 2021 Federal Income Tax-1040 and State Tax Returns submitted to School and Student Services (SSS).
3. 2021 W-2 and/or 1099 Misc. submitted to School and Student Services (SSS).
4. 2021 Paystubs
5. IRS 4506-T form submitted to School and Student Services (SSS).

PART II: SCHOOL AND STUDENT SERVICES RECOMMENDATIONS

School and Student Services (SSS) computes a family's tuition contribution based upon a standardized calculation used by independent schools. The SSS calculation is derived by making an allowance for basic living expenses and taxes; the remaining funds are then considered discretionary income available for education. This system considers:

1. Gross taxable income
2. Assets (home equity, savings/investments)
3. Family size
4. Number of children in tuition-charging schools
5. Cost of living

PART III: THE LITTLE SCHOOL'S DISCOUNTED TUITION POLICY

The Discounted Tuition Committee at The Little School, consisting solely of The Little School Administrative Team, reviews all discounted tuition applications in strictest confidence. Upon receipt of the SSS recommended calculations, the Committee takes into consideration the cost of living in the San Francisco Bay Area as well as information about individual family circumstances to determine grants.

1. It is the responsibility of all parents in a family to assume the costs of education for their child(ren) to the extent that they are able to accept the responsibility.
2. Discounted tuition is based on financial need, not on the willingness or unwillingness of any parent to pay.



3. In the case of separated or divorced parents, The Little School requires that all parents supply complete financial information so that a fair assessment of need can be made. It is the position of The Little School that divorced or separated parents retain the obligation to contribute to the education of their children, whether or not there is a legal agreement between them to do so. Many divorce settlements stipulate the exact amount each parent must contribute toward educational costs or which parent is responsible for which costs and for how long. We do not abide by such guidelines; rather, The Little School makes a determination of the combined ability to pay. It is the responsibility of the parents/guardians to determine how to pay The Little School.
4. The Discounted Tuition Committee will consider the financial resources of all parenting adults (biological, adoptive, stepparents, guardians) playing a role in the child's life before making an award. All parents must, therefore, provide the financial information that is required to process a discounted tuition application. If any parent is remarried, we will take into consideration the obligations of a remarried parent to his or her new family. We will include in the calculations the resources of the new parent as well, bearing in mind the obligation of that parent to his or her other children.
5. The Little School may waive the requirement of financial information from the non-custodial parent and his or her spouse when the non-custodial parent's whereabouts are unknown, or when the non-custodial parent does not have a place in the child's life.
6. In families where all children attend school on a full-time basis, discounted tuition awards will be based on the assumption that all parents will be employed so that each will be able to contribute to the cost of his/her child's education in present and future years.
7. It is the responsibility of the parents, not The Little School, to see that the paperwork for discounted tuition is completed in a timely manner.
8. Once discounted tuition is granted to a family, The Little School will continue to award an annual grant, provided the family completes the necessary application process according to The Little School's schedule and continues to demonstrate need for assistance.
9. For applications received after the deadline, discounted tuition decisions will be made upon receipt of requested information on a rolling, funds-available basis to those families demonstrating need.

PART IV: SCHEDULE FOR DISCOUNTED TUITION AWARDS

1. By February 1, 2022, Parents' Financial Statement (PFS) is sent to School and Student Services (SSS) for processing. **Submitting the PFS is the critical first step in the discounted tuition process.**



2. By February 18, 2022, a copy of the 2021 Federal Income Tax (FIT), including all schedules, a copy of the 2021 W-2 form (Wage and Tax Statement 2021), and a signed copy of the IRS 4506-T form should be sent to School and Student Services (SSS). A copy of the student's FIT should be included, should they be required to file one. (An estimate of a family's 2021 tax return may be submitted initially and later replaced when the final return is completed.)
3. On March 17, 2022, awards will be made to those families who have returned the paperwork and demonstrated need. Letters of acceptance and discounted tuition awards are mailed together.
4. After March 17, 2022, discounted tuition decisions will be made upon receipt of requested information on a rolling, funds-available basis to those demonstrating need.
5. Currently enrolled families receive notification of discounted tuition grants by the end of April.

RANGE OF ELIGIBILITY FOR DISCOUNTED TUITION

At The Little School, families of varying financial means qualify for assistance. The boxes below show a range of household incomes, all of which meet the standard for a discounted tuition award.

The Little School's commitment to building and supporting a socio-economically diverse and inclusive community is demonstrated in these six case studies.

FAMILY 1		FAMILY 2	
Gross Taxable Income	\$60,000	Gross Taxable Income	\$325,000
Assets: Home Equity	No	Assets: Home Equity	Yes
Savings/Investments	No	Savings/Investments	Yes
# of children in tuition-charging school	1	# of children in tuition-charging school	1
Tuition Assistance	\$19,614	Tuition Assistance	\$7,005

ASSUMPTIONS:



- Divorced/separated families share the responsibility
- Extended Day and Summer Program will be included in total award amount, if applicable

FREQUENTLY ASKED QUESTIONS

If I expect that my circumstances would only allow for a small grant, should I still apply?

Yes, absolutely! For the 2020-2021 school year, The Little School awarded grants ranging from \$4,000 to \$28,000. The Little School recognizes that for some families even a small amount of assistance can make a critical difference.

Is discounted tuition automatically renewed each year?

No. Each family is required to reapply for assistance annually and must submit the necessary forms within the established time frame in order to qualify. As long as a family continues to demonstrate need, the School will work diligently to make tuition more affordable.

As tuition levels increase, do grants increase as well?

Yes. If a family's financial circumstances have not changed significantly, discounted tuition grants increase when tuition increases, and in direct proportion to the family's continuing need.

Are there accommodations made for significant changes in financial status?

Yes, absolutely! The Little School realizes that some families experience unexpected financial stresses due to a sudden loss of job, a family illness, or other circumstances, and The Little School works closely with families who face unexpected and significant changes in financial status. Families are strongly encouraged to contact Kaile as soon as it becomes apparent that a modified payment plan or additional resources may be needed.

What school related expenses does discounted tuition cover?

Discounted tuition grants may cover tuition, extended day, and summer programs.

Are the deadlines important?

Yes, they are. In order to make fair and expeditious decisions for all families, and to ensure the implementation of a successful program, it is very important to adhere to the established deadlines. However, when a family is unable to obtain all necessary tax



information by the discounted tuition application deadline, a provisional 1040 may be submitted. Of course, all awards will be subject to verification of the 1040 information.

Are assets as important as income in determining a grant?

Yes. Assets are factored into the report and recommendation provided by School and Student Services (SSS).

Who sits on the Discounted Tuition Committee?

Discounted Tuition applications are handled with strictest confidence by The Little School administrative team. The only individuals who review the discounted tuition applications are Nancy Ong, Business Operations Manager; Laura Zellerbach, Assistant Director; and Kaile Thomas, Executive Director.

If I do not qualify for discounted tuition, what are my options?

The Little School works closely with families to determine the payment plan that best suits each family's needs. Single, double, and eight-month payment plans are available.

What is the actual cost of educating a student at The Little School?

For the 2021-2022 school year, the tuition cost is dependent on the program. You can find our tuition breakdown [here](#).

The tuition does not cover the full cost of educating each child. The balance is covered by gifts to the Annual Fund, fundraising efforts by our parents, and disbursements from our Endowment.

The difference between the tuition charged and actual costs means that every student at The Little School receives a form of financial support.

How are the funds for discounted tuition derived?

The funds for discounted tuition are derived from:

- The School's operating budget
- Voluntary donations to the Spring Fundraiser (*all donations to the Spring Fundraiser are 100% tax-deductible*)
- Disbursements from the Endowment Fund for Discounted Tuition
- Preschool For All donation

What is the discounted tuition budget?

The discounted tuition budget for the 2021-2022 school year is \$282,557.

Will I be approached to contribute to the Annual Fund?



Indeed, all families, whether or not they receive a discounted tuition grant, will be asked to donate to the Annual Fund, as it is a vital link to the overall health of the School. As a parent or guardian of a The Little School student, you will be asked to give of your time, energy, and resources to the extent that you are able.

At The Little School, we care deeply about the level of parental participation in the Annual Fund, as it is a tangible indicator of the support and partnership between parents and the School. Every gift, regardless of its size, matters. Our annual goal is 100% parent participation in the Annual Fund.

In what ways can I support The Little School?

We welcome your assistance! Dozens of volunteer positions that accommodate a variety of schedule needs exist at the School. Contact Volunteer Chair, Kathryn Mullens at volunteerchair@littleschool.org for more information.

FACTS Tuition Payment Plans and Online Billing

The Little School works closely with families to determine the payment plan that best suits each family's needs. FACTS, a tuition management system, is paperless and flexible. This system sends email due date reminders, allows you to track payments online and has mobile payment options.

Families select either the one, two, or eight payment plan. Payments will be made through FACTS. If you have any questions, please contact Nancy Ong, Business Operations Manager at nancyo@littleschool.org or (415) 567-0430.

Discounted tuition, when awarded, will be deducted from the annual tuition; the payment plan options will be adjusted for the new balance.