



Lake Champlain Waldorf School

www.lakechamplainwaldorfschool.org

“A healthy social life is found only, when in the mirror of each soul the whole community finds its reflection, and when in the whole community the virtue of each one is living.”

– Rudolf Steiner

LCWS provides financial assistance to families who could otherwise not afford attending the school. Financial assistance is provided to families by reducing tuition on a per-child basis. Factors used in deciding assistance include a family's financial position, tuition for the grade of the attending student, unusual circumstances for the family, and both the current and long-term financial position of the school.

Understand that all financial aid given is a direct reduction in the revenues received by the school for its general funds. There is no pool of funds or endowment being dispersed. The general fund pays the expenses of the school from salaries and health care benefits to the paper used in classrooms. The committee must balance the amount of aid given with the funds required to continue providing students with the level of education promised and the faculty and staff with a living wage.

Joining a Waldorf school is joining a community. The community consists of teachers, administrators, and parents committed to a form of education that they deeply believe is the best opportunity for children to begin a life of learning, exploration, and self-development. All members of the community commit personal time and resources to fulfilling this goal.

Every community becomes wealthier through diversity. Diversity requires vigilance by all members to see that those separated simply by financial means remain welcome and that our community reflects our society as a whole.

We welcome families who need financial aid to apply. Please reflect upon your financial position and all resources available to you, the financial needs of the school, and the possible needs of other families. We ask that you consider our community as a whole before applying for financial aid.

Sincerely,

The Financial Aid Committee

FINANCIAL AID INSTRUCTIONS

2016–2017

MISSION

The Lake Champlain Waldorf School strives to promote a healthy socio-economic balance with financial aid policies that seek to assist in making Waldorf education affordable to all families who want it for their children.

FINANCIAL AID BASICS

The Financial Aid Committee oversees the entire application and award process and makes all award decisions. Any family can apply for financial aid, which is awarded based on need. The committee is authorized to consider unusual circumstances, to modify financial need rankings based on additional information obtained through interviews and other processes, and to reconsider awards that have been made.

Financial aid decisions are based on the committee's assessment of applicants' needs and the budgeted funds available for financial aid. The committee must stay within the budget limit to ensure the financial well being of the school. Financial aid cannot cover the entire tuition obligation. Unfortunately, the demand for financial aid always exceeds the available resources.

Financial aid will only be awarded if the applicant's LCWS accounts, including tuition, fees, late charges, etc., are fully paid and current, or if the applicant has a payment plan approved by the Finance Director.

APPLICATION PROCEDURE

By February 1 of each year, all families applying for financial aid must complete and submit a *School and Student Service for Financial Aid (SSS) Parents' Financial Statement* form. In addition, business and/or farm owners must also complete the SSS Business/Farm Statement.

Applicants must also upload into SSS a copy of their latest Federal Income Tax Return as part of the SSS application.

All financial documents must be **uploaded to SSS** when applying for financial aid.

This year we ask applicants to answer the supplemental questionnaire found on the last page of these instructions and enter answers into SSS.

Our school's primary source for evaluating a family's need for aid is the analysis of the family's financial circumstances from SSS. SSS does not determine the amount of aid granted by our school; the SSS reports are used to ensure that all applications are presented uniformly and evaluated fairly, objectively, and confidentially. The applicant is also encouraged to submit information if there are any exceptional financial circumstances not reflected in the SSS form into the "Other Considerations" field on the SSS application.

Financial aid is awarded on an annual basis and the award only applies to the academic year for which the award is sought (which would be the current or upcoming year). Therefore, a new *School and Student Service for Financial Aid (SSS)* application must be submitted each year.

Diversity Statement: The Lake Champlain Waldorf School admits students of any race, color, sex, national or ethnic origin, or sexual preference to all rights, privileges, programs, and activities accorded and made available to students of the school. It does not discriminate on the basis of race, religion, color, national and ethnic origin, gender expression or identity, sexual orientation, or physical ability in the administration of its educational policies, admission policies, financial aid, or other school programs.

Financial Aid Application Timeline/Deadlines

February 1, 2016	Last day to submit/upload the following to the SSS application site, sssbynais.org : <ul style="list-style-type: none">• Submit Parents' Financial Statement online with the \$47 fee.• Upload a copy of your most recent Federal Tax Return.• Families who own a business or farm must also upload the SSS Business/Farm Statement.• Submit answers to the supplemental questionnaire. Enter answers in the "Other Considerations" field under "Additional Information" on the SSS application site.• Provide information regarding any other "Special Circumstances" in "Other Considerations".
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Beginning February 8, 2016	Financial aid Committee will analyze and evaluate the SSS reports. You may be asked to provide further information during the evaluation period.
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No later than March 14, 2016	Aid is granted and families are notified by email or letter.
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April 1, 2016	Enrollment contracts must be signed and returned to the school. Aid granted to families who have not returned their signed contracts by April 1 will be revoked.
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Returning families and new families accepted by February 1, 2016, please note:

Late or incomplete applications will be considered only on a case-by-case basis when there are extraordinary circumstances. Late or incomplete applications may result in no financial aid.

Other things you need to know:

- Our school ID number to be used on the SSS online form is **4447**. All financially responsible parents and guardians (custodial and non-custodial) must complete and submit the Parents' Financial Statement. The deadlines are the same for all parties.
- The school will consider the assets, including those that are not immediately liquid, of all parents and/or legal guardians.
- All information submitted to the Financial Aid Committee is held in strict confidence and only the Committee reviews all the material.
- If additional information is needed, the Financial Aid Committee may request a meeting.

If you have any questions, please contact the Financial Aid Committee by email at financialaid@lakechamplainwaldorfschool.org.



Financial Aid Supplemental Questionnaire

It is our goal to provide financial support to those families in need in an objective, equitable and fair manner. In addition, we strive to provide aid to as many families as require assistance in order to attend LCWS. Due to **very limited** resources we need to make difficult choices.

From experience we have learned that this is no simple proposition. In some cases it is difficult to get an accurate and complete portrait of a family's financial position through just the SSS forms, financial documents, and letters of request. The following questionnaire is designed to address this issue and to help us gain a clearer picture of every family's needs.

The questions provided may not include your circumstances. We welcome explanations of your specific circumstances.

Please submit these in SSS as described for the questionnaire below. All information provided will be held in the strict confidence of the committee members, the Admissions Director and the Finance Director.

Please submit answers to all questions that apply and any other special circumstances into SSS in the "Other Considerations" field under "Additional Information" section.

Name: _____ Date: _____

1. If you applied in a previous year, have there been any significant changes to your family or finances, such as change in employment or family structure or lottery windfalls?

2. Other than the income of the student's parent(s), are there other sources of funds available that can be accessed and contributed towards tuition? Examples: Trust funds, grandparents or other relatives willing to assist, scholarships, other. **If so, what is the maximum contribution available from each source. Are there any restrictions or limitations to the funds?** For example: a time constraint, a one-time gift, good until new employment.

3. If your family configuration is complicated due to divorce or for other reasons, can you provide us with information that will help us determine who is able and willing to contribute towards tuition and who is not? Examples include a divorcee who does not support Waldorf education; separated parents where each is to contribute one-half of the tuition but one requires assistance and the other does not; a single parent and grandparents under one household. In the case of divorced parents with joint financial obligations to tuition, each parent's financial position will be considered separately based on the percentage of tuition for which they are responsible. Both parents must fill out individual SSS forms. Only those who fill out SSS forms will be considered for aid. When appropriate a separate contract will be written for each parent incorporating their portion of the tuition.

4. How do you foresee your financial situation changing over the next year or two and over the duration of your child's time at LCWS?

Depending upon the complexity of your financial situation we may need to contact you for additional information and/or require a personal interview.

Thank you for your assistance,
The Financial Aid Committee