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Visit us! www.bertschi.org

Financial Assistance Checklist

- Submit your financial aid application online by the appropriate preliminary deadline date:**

January 20 for currently enrolled families.

February 6 for families applying for admission.

Submit the following before the financial assistance file completion deadline, March 4, 2014:

- Parents' financial information via the FAST online system
- Copies of 2013 IRS form 1040 tax return and all accompanying schedules

All paperwork and financial information related to your financial assistance application will be submitted directly to FAST online: www.ismfast.com

For More Information

Our Admission Office will be happy to answer any questions you might have.

Affording a Bertschi Education

Tuition/Fees for 2013-14

Tuition PK-5: \$22,589
Fees: \$500

A deposit of 10% of your total family obligation is due with a signed enrollment contract

Range of aid awards:

Total Income	Award Range
\$0-25,000	\$18,000-22,000
\$25,001-50,000	\$10,000-22,000
\$50,001-75,000	\$5,000-20,000
\$75,001-100,000	\$1,000-18,000
Over \$100,000	\$1,000-12,000

Financial Assistance at Bertschi

Bertschi School is committed to attracting and retaining a socio-economically diverse student body. We have established a program of financial aid for families who might otherwise be unable to consider Bertschi as an option for their child. Our financial aid program helps with not only tuition but associated educational costs such as Learning Services.

Independent school education is a choice for families. Most families must make significant financial sacrifices to support this choice and adjust their spending priorities accordingly. However, some families simply cannot cover tuition costs, even after the most careful household budgeting. If, after careful planning, you are not able to afford Bertschi School's tuition and fees, we encourage you to apply for assistance.

Bertschi School recognizes that the primary responsibility for financing a student's independent school education rests with his or her family.

How Financial Aid Awards are Determined

Financial aid awards are based on a family's ability to meet the cost of an education at Bertschi. To determine the most fair and equitable estimate of a family's need, Bertschi utilizes Financial Aid for Student Tuition (FAST), an organization that does an independent assessment of financial need. In addition, parents may be asked to provide an explanation of their financial situation and relevant documents to the School. All aid packages are carefully structured to meet the needs of each individual family's situation.

Will applying for financial aid affect my child's application for admission?

The admission committee reviews applicant files with a primary goal in mind: to identify those students who will benefit the most from an education at Bertschi and make a positive contribution to the life of the school. The committee does not have access to financial information or aid applications and their acceptance decisions are made need-blind.

However, our financial aid funds are limited, and we must be able to budget for the needs of the students we wish to accept when admission decisions are finalized.

Accepted applicants demonstrating financial need sometimes outnumber those whom the school is able to support. Although it may be difficult for an applicant to receive an admission acceptance letter and a letter denying financial aid or offering a lower award than expected, it is our strong belief that we cannot presume that a family will not be able to find another way to attend Bertschi School.

Financial Aid Application Timeline

The FAST system is open year round.

Jan 25

Application deadline for currently enrolled families - begin your FAST process online so we know you are applying. You need not submit supporting documents by this date.

January

			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Feb 6

Application deadline for families applying for admission - submit your FAST application online so we know you are applying. You need not submit the supporting documents by this date.

February

						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	

Mar 4

File completion deadline - all components must be on file in FAST for consideration for a financial aid award.

March

						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

Mar 14

Enrollment contracts incorporating financial aid awards mailed.

Mar 24

Signed enrollment contracts and deposits due for all families.

Financial Aid Policy Detail

Confidentiality

Throughout the financial aid process families provide information of such a personal nature that it is imperative that the highest standards of confidentiality be adhered to. Students are not identified as being financial aid recipients by the school. In the case of separated and/or divorced parents, no information will be given by the school to either parent regarding the other parent's financial disclosures.

Additionally, the school asks families applying for or receiving financial aid to refrain from discussing the specifics of their needs and awards with other families.

Student Performance

Recipients of financial aid are not subject to special standards or other requirements that would treat them unequally or unfairly. They are expected to meet the same standards of performance that all other students are expected to meet. To be eligible for financial aid, and to continue to receive aid, families must demonstrate financial need and students must remain enrolled at the school by satisfactorily completing the school year.

Returning Students Receiving Financial Aid

Bertschi School will attempt to offer the same level of aid to all returning students as long as the family continues to demonstrate a similar level of need. If the family's ability to contribute to the student's education increases, the level of aid awarded will decrease accordingly. If the family's ability to pay decreases, the school will make every possible effort to raise the level of aid awarded.

Returning Students Requesting Aid for the First Time

Families who have not received assistance previously may apply for financial aid. However, we cannot guarantee that the school will be able to meet the financial need of these families. It is our expectation that families who begin at the school paying full tuition will continue to do so, however the school acknowledges that a family's financial situation can change unexpectedly.

Separated and Divorced Parents

Financial aid at Bertschi School is determined by a family's ability to meet educational expenses; it is based on need, not on a willingness or unwillingness to pay. It is the position of the school that divorced or separated parents retain the obligation to contribute to the education of their children whether or not there is legal agreement between them to do so. The School will consider the assets of both natural parents before making any award, and cannot be held by the assertion that one parent has disclaimed responsibility for educational expenses. If either parent has remarried, we will also consider the assets of the stepparent, always bearing in mind the obligation of that stepparent to his or her own natural children.

Same sex families and parents who have never been married or lived together will be treated the same as all other families when considering the family's request for financial aid. Both parents assets whether married, living together or separated will be used to determine the family's need for aid.

Non-Working Parents

Bertschi School believes independent school education is a family choice requiring sacrifices from the family. In the case of a parent who chooses not to work and all children in the household are in grade levels above kindergarten, a minimum of \$17,000 of income is imputed in calculating the family's gross income figure for the year. The School, at its sole discretion, may decide to impute a higher level of income to calculate gross income. Factors such as prior employment, training, and education degrees may be used to evaluate the imputation of income. The School can waive this imputation when the family has special circumstances.

Parents in School

Bertschi School recognizes that obtaining a bachelors degree significantly improves an individual's earning power and will not impute income to those parents who are in the process of earning their first bachelors degree. The financial aid committee will generally assess less financial need to families where a parent has voluntarily chosen to change their lifestyle by returning to school beyond the bachelor level, and there will be no allowance for tuition paid on behalf of the parent.

Additional Charges for Other Services

The school recognizes that families may incur charges for Extended Day and Learning Services depending on individual student needs and family work schedules. Financial aid awards support these needs in addition to tuition and fees. Two-parent families need to demonstrate that both parents are working in order to qualify for aid for Extended Day. If the overall budget allows, financial aid may be offered for after school clubs.

Award Computation

The school subscribes to the belief that families who apply for aid and show a demonstrated need should have that need fully funded, if possible. Computation of financial need is extremely complex and involves many decisions regarding income, expenses, assets and liabilities. Each year the school will establish a computation method for calculating financial aid and each family's need will be calculated utilizing that method.

Bertschi School strives to evaluate each family's unique financial situation. Factors considered in the evaluation include, but are not limited to: home equity, student assets and income, trust funds, retirement funds, and business assets, income and depreciation.

It is expected that families will apply for financial aid for all children in tuition charging institutions, including secondary schools and colleges. The school seeks an equitable distribution of financial aid resources from all institutions.

Parents are obligated to disclose if they receive any outside financial help for education from relatives, friends or other sources.

Documentation

The School may from time to time require various forms of documentation and information from applying financial aid families. All families shall be required to conform to the same documentation and application procedures. Additionally, home equity and business assets and income may be verified through documentation.

Families will provide specific information about their employment when applying for Extended Day financial aid.

Appeals Process

Once financial aid has been offered families may appeal their awards. The School will assess the appeal in a timely manner and make a decision regarding the appeal.

Changes in an award decision can only be made if new family financial information is provided which was not previously available to the School. Computation of a new award must meet all financial aid policies.