



MODERATED TUITION APPLICATION OVERVIEW

The Tuition Moderation process for the 2020-21 School year has begun. This information is for all families requesting moderated tuition.

TKG was founded on the fundamental principle of accessibility and is 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, also 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 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 tuition moderation 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.
- PT hours are done in a co-op model and help make up the difference/gap between tuition paid and moderated. There is no additional credit/discount for PT hours worked at TKG. The maximum number of hours to be scheduled are 18 hours in the month. Each PT work hour is "valued" at \$16.25 but is not considered a cash value or exchange.
- PT hours are scheduled with your input and with your talents in mind! Yvette, the admin lead on logistics will most likely be in touch with you to schedule your hours (with consultation from Bobbi Jean and Michelle).
- There is no requirement for you to discuss moderated tuition with any of the staff or



community @ TKG unless you desire.

Important Note: Qualifying does not guarantee that moderated tuition will be granted, and the final moderated 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 students we can afford to accept, with priority given to retaining existing families.

HOW TO APPLY

In order to apply for moderated 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. If you applied last year, you will log in to your current account and do not need to set up a new account.
- You only have to complete one PFS even if you have several children applying to our school. TKG'S code number is 9082.
- After you have pressed submit, you'll be brought to a payment screen. The fee of \$48 paid directly to SSS covers the cost of processing. 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 will 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 2018 tax return and 2018 W2 be submitted to the SSS system. 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 moderated tuition.

STEP 3: TKG WILL COMMUNICATE MODERATED TUITION DECISIONS TO YOU

- You will be notified regarding your request for moderated tuition via email by March 15, 2020.
- Final re-enrollment contract paperwork as well as financial deposits and fees are due by March 31, 2020

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 and current account is in good standing, 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 2018 tax return (or 2019, if available) and 2015 W2(s) before beginning the PFS.

- PFS Completion deadline: February 28, 2020
- Conditional Moderated Tuition grants will be communicated: on/around March 15, 2020
- Due date for uploading tax returns and W2s: March 31, 2020
- Re-enrollment contracts and deposits due: March 31, 2020

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 Moderated Tuition?

Anyone may apply for Moderated Tuition. Moderated Tuition determinations are based solely on demonstrated need. Applying for Moderated 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.

Do I need to reapply for Moderated Tuition each year?

Yes you are required to complete the Moderated Tuition application each year including submitting your filed tax returns. The school's intention is to continue to offer Moderated 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 Moderated 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. 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?

Yes. 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.

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.

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 2017 amounts will differ by \$5,000 or more from amounts for 2016, please explain in Section F: Notes.

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 Moderated 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.

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 Moderated Tuition?

You will be notified regarding your moderated tuition request via email by March 15, 2020.

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

No. Moderated 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 t.valdez@KnowingGarden.org