

## St. Andrew's School Application for Financial Aid for 2012-13 Information for Parents

Thank you for your interest in St. Andrew's. To be eligible for consideration for financial aid your online application and all required supporting documents must be submitted by **February 15**.

**The online financial aid application is available after November 1.** Financial aid decisions are included in your child's enrollment contract packet. Newly admitted student contracts are mailed on March 10 and returning student re-enrollment contracts are mailed on April 15.

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SCHOOL & STUDENT SERVICES BY NAIS  
WEBSITE FOR SCHOOLS

**School and Student Services (SSS)** processes our financial aid applications. Based on the financial information you provide on your online Parents Financial Statement (PFS), SSS reports to us an estimated amount your family can contribute towards tuition. This helps us make fair and objective financial aid decisions. To begin your financial aid application for the coming school year, please follow these steps:

### ONLINE SSS APPLICATION:

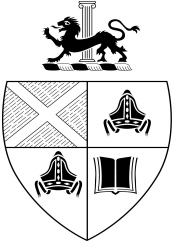
1. After November 1, go to <http://sss.nais.org/>.
2. Click on the prompt to begin your **Parents' Financial Statement (PFS)**. You only have to complete one PFS for all children applying to our school and for all schools to which you are applying for financial aid. **Our School Code is 6280**. Be sure to list our school code so that we will have access to your application.

### ADDITIONAL DOCUMENTATION to be mailed directly to St. Andrew's School:

1. Please mail a copy of **this current year's tax returns (2011)** with all applicable schedules, and the same for the previous year (2010), unless we received the previous year's tax documentation in last year's application process.
2. Please complete the **St Andrew's Financial Aid Questionnaire** that follows this page.
3. Please mail these documents together to: **Director of Financial Aid**  
St. Andrew's School  
350 Noxontown Road  
Middletown, Delaware, 19709

**For any School and Student Services (SSS) Questions:**

**Call 800-344-8328 (Mon - Fri: 9am - 8pm EST. Sat: 9am - 4pm EST)**



# St. Andrew's School

## Application for Financial Aid for 2012-13

### Policies, Guidelines and Additional Documentation

**Please read this information carefully, before completing any paperwork.** If your child's financial aid application is not complete by our deadline, and we have not heard from you, both funding and your child's space at St. Andrew's may be at risk.

**To complete your child's financial aid application, please follow these steps:**

	<u>PAPERWORK DUE:</u>	<u>DUE DATE:</u>	<u>SEND TO:</u>
1	<b>The Parents' Financial Statement (PFS)</b> <i>Submit Online <a href="https://sss.nais.org/">https://sss.nais.org/</a></i>	February 15	Submit to SSS online SSS code for St. Andrew's is <b>6280</b> .
2	<b>St. Andrew's 2012 Financial Aid Questionnaire (attached)</b>	February 15	St. Andrew's by mail (please do not fax/email)
3	<b>2011 Tax Returns, <u>all schedules</u>, and, if applicable, the Business/Farm Statement</b>	February 15	St. Andrew's by mail (please do not fax/email)

New financial aid applicants must send a copy of the past two years tax documentation, 2010 and 2011. If final 2011 tax returns are not available by February 15, a draft copy is requested in order for the committee to make a tentative financial aid decision.

#### **St. Andrew's Financial Aid Policies and Committee Guidelines:**

St. Andrew's is committed to meeting 100% of demonstrated financial need of all families whose children are offered admission. To enable us to do this with the finite resources available, and to help us make fair and equitable decisions, the following policies and guidelines have been adopted:

- **If the parents are separated or divorced**, all paperwork, including tax documentation, is requested from both parents.
- **If there are stepparents**, the Committee will consider all partners' assets and liabilities as we review the student's financial situation. Non-custodial parents must also submit a financial aid application to help complete the student's financial background.
- **In the interest of equity, if one parent elects to stay at home and not seek employment**, the Committee will impute a basic income of \$14,000 for the non-working parent. (An exception is made if the parent is at home caring for a non-school age child or an elderly parent.)
- **If multiple children attend tuition-charging schools or colleges**, it is expected that the family will be applying for financial aid at all schools. St Andrew's should not be expected to implicitly subsidize tuition at other schools or colleges.

- **If a parent elects to return to school or to change jobs**, or a sibling elects to enroll in a 5<sup>th</sup> year advanced degree program resulting in a decrease in family financial resources, St. Andrew's cannot underwrite this family choice with greater financial assistance.
- **If one parent is temporarily unemployed and not disabled**, the Committee will review past years of employment history and may recommend educational loans before considering a financial aid award. If a financial aid award is made, the unemployed parent may be asked to participate in quarterly financial aid reviews to report on and demonstrate a continued job search.
- **Financial aid grants are annual**; a family must re-apply each year they seek financial assistance. When there are dramatic changes in a family's financial situation due to a significant financial set back, we will do all we can to make it possible for the child to receive the financial assistance needed to continue at St. Andrew's. At the same time, we expect a family in this situation to make other adjustments to their family expenditures, in addition to seeking financial aid, to help cover the costs of private education. Likewise, when a family's financial situation improves greatly, the annual grant will be adjusted to reflect the positive gain.
- **International Students** (students whose parents earn income outside of the United States) are rarely granted financial aid due to the difficulty in determining financial need. At most and in rare situations, an international student may be granted up to fifty percent of tuition.

Financial aid decisions and award letters will be mailed with the enrollment contracts.

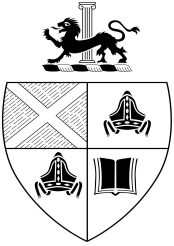
**New student admission decision letters and enrollment contracts will be mailed on March 10, 2012.** The parent reply date for both holding a space and financial aid for new students is April 10, 2012. The signed enrollment contract and the deposit are due by the parent reply date to reserve and confirm your acceptance of your child's place at St. Andrew's.

**Returning student re-enrollment contracts and financial aid decisions will be mailed on April 15, 2012.** The signed enrollment contract and deposit are due back by April 30, 2012, in order to reserve and confirm your child's place at St. Andrew's.

Please call or e-mail if you have questions or concerns about meeting our deadlines.

On Behalf of the Financial Aid Committee,

Louisa Zendt  
Director of Admission and Financial Aid  
[lzendt@standrews-de.org](mailto:lzendt@standrews-de.org)  
302-285-4230



# St. Andrew's School

## 2012 Financial Aid Questionnaire

To be mailed with tax documentation to St. Andrew's by February 15.

Student(s): \_\_\_\_\_

Parent(s) completing this form: \_\_\_\_\_

**Mother/Guardian:**

Name \_\_\_\_\_

Home Phone \_\_\_\_\_

Email \_\_\_\_\_

Please circle:

married                      remarried  
separated/divorced      single parent

**Father/Guardian:**

Name \_\_\_\_\_

Home Phone \_\_\_\_\_

Email \_\_\_\_\_

Please circle:

married                      remarried  
separated/divorced      single parent

**Special Assets:** *(Please share your best estimate of these assets that you may hold.)*

Life Insurance

Retirement Savings

College Tuition Savings

Annual Contribution: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Total Cash Value: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

<b>Tuition for the 2012-2013 school year is not decided until February 2012.</b> To estimate what you will be able to reasonably contribute towards tuition at St. Andrew's, consider the following details from this current school year:	
<b>EXPENSES:</b>	<b>BASED ON 2011-2012 expenses:</b>
Tuition (Room and Board)	<b>\$47,000</b>
Tuition Refund Insurance - Required	(1.2% of net tuition)
Books, Special Activities and Program Fees	\$500 (average)
Personal Expenses	\$750 per year (average)
Health Insurance Coverage - Optional	\$250 - \$1,500
(Required, if your personal coverage does not exist.)	
<b>ESTIMATE of Total Costs to attend St. Andrew's in 2012:</b>	<b>\$48,000-50,000</b>
<b>Estimate of tuition employer, grandparents or other relatives can contribute:</b>	- _____
<b>Estimate of tuition amount parents can contribute (for each child at SAS):</b>	- _____
<b>Estimate of the tuition amount you request in a Financial Aid Grant</b>	= _____

Please explain any unusual circumstances, concerning your child's financial situation that you would like the Financial Aid Committee to consider, on the reverse side of this form or in an attachment to this form.