



## **Affording a CDS Education – Sliding Scale Tuition FAQ for Prospective Families**

Children's Day School is a leader in economic diversity among San Francisco independent elementary schools. We devote over 19% of our operating budget to our sliding scale tuition (for 2018-2019 over \$3 million), an extraordinary financial commitment. 28% of our enrolled students are paying sliding scale tuition. Our sliding scale tuition is one of the many ways we honor our core commitment to diversity, including economic diversity.

All Children's Day School families – whether paying full or sliding scale tuition – have made the financial stretch for an independent school education, because they know that CDS provides:

- Strong academics.
- An enriched program with art, music, drama and physical education.
- An unparalleled environmental education program anchored by our unique working farm and organic garden.
- A school culture providing a safe place to be yourself, where students master social competencies that serve them well in high school and in adult life and where parents are viewed as true partners in the important responsibility of educating children.

### **Does CDS require that every family apply for sliding scale tuition?**

Applying for sliding scale tuition is optional, but all families with concerns about their ability to afford full tuition are invited to submit financial information to determine the tuition level for which they are eligible. For families who elect not to submit financial information, tuition will automatically be set at the full tuition amount. Full tuition for the 2018-2019 school year is \$32,930 for preschool-grade 4, and \$33,520 for grades 5-8. Parents should be aware that there will be some increase in tuition each year, reflecting the reality of the ever-rising cost of education.

We encourage families who have concerns about their ability to afford full tuition to apply for our sliding scale tuition. Families entering the school paying full tuition are expected to continue to pay full tuition, **unless they can demonstrate a significant change in their financial situation (e.g., job loss or job change; additional children in tuition-charging schools, etc.).**

**It does not improve your chances of admission to not apply for sliding scale tuition, and it is to your distinct disadvantage going forward to fail to apply and then request sliding scale tuition in subsequent years without a corresponding change in financial situation.** Thus, families who anticipate needing sliding scale tuition should apply for sliding scale at the time of the admission application.

**If a family enters CDS paying sliding scale tuition, does the student continue to pay sliding scale tuition until graduation?**

Sliding scale tuition awards are reviewed each year, and it is possible for families to qualify for sliding scale tuition in some years and not in other years. Often parents/guardians who enroll their young children are early in their careers and may qualify for sliding scale tuition, but may find as their careers progress that they no longer qualify for sliding scale tuition. However, if a family's financial circumstances remain the same and the school's resources can continue to support the program to the same extent, the school intends to fund that family's child for all the years he or she is enrolled at CDS. To continue receiving sliding scale tuition, families must reapply every year.

**Is sliding scale available for any of the CDS Extended Day Programs (after school program, enrichment classes, vacation camp, etc.)?**

Yes. For morning care and the after school program, cost is based on the percentage of tuition paid for each student. In addition, we offer a sliding scale rate for one enrichment class per session per student. Recognizing the need to provide quality, affordable care to working families when school is not in session, sliding scale rates also are available for all vacation camps with no limit on days or hours used. Rates can be found on the CDS website.

**What is the tuition payment schedule?**

Upon signing an enrollment agreement, families pay a non-refundable tuition deposit of 10% of tuition to hold their child's place. The deposit will be credited against the following year's tuition; tuition payment dates are included in the enrollment agreement. Families can pay the remaining tuition in one installment or in ten monthly installments. The ten-month installment plan is arranged through FACTS Tuition Management, a program that automatically deducts your payments from an account you designate on either the 5<sup>th</sup> or the 20<sup>th</sup> of each month. No interest is charged for this service, but there is a one-time yearly setup fee.

Tuition refund insurance is available through A.W.G. Dewar Inc. This plan provides partial insurance coverage in the event of a separation or withdrawal from school for a variety of reasons. The premium for this plan is based on tuition, and for the 2018-2019 school year is 1.15% of tuition. It is the school's policy to require families entering into a monthly payment plan agreement to subscribe to the tuition refund insurance plan; the school strongly suggests that all families purchase tuition refund insurance.

### **How do we apply for sliding scale tuition?**

To apply for sliding scale tuition, parents complete a Parents' Financial Statement (PFS). CDS, like many independent schools, uses the services of School and Student Services by NAIS (SSS), an organization of the National Association of Independent Schools. The PFS is an SSS form that gathers information about family income, expenses, assets, liabilities and other factors that might influence a family's ability to pay tuition. Using the information from the PFS, SSS computes an estimated family contribution for tuition. **The SSS computation is only one factor considered by the school in setting tuition; parents should not view the SSS computation as a determination of their eligibility for sliding scale tuition nor as a decision on the amount of sliding scale tuition.**

In addition to completing the PFS, families are required to provide supporting documentation, including tax returns.

Please refer to "CDS Sliding Scale Tuition Application Process and Deadlines for Prospective Families" for detailed instructions on how and when to apply for sliding scale tuition.

### **What about divorced, separated or never married parents/guardians?**

For multiple household families, each household is required to submit a separate sliding scale tuition application, including a separate PFS. Both custodial and non-custodial parents/guardians (regardless of legal settlements) who are divorced, separated or never married are expected to contribute to educational costs, are required to submit the PFS and must sign the re-enrollment/enrollment agreement. If either of the parents/guardians is remarried, income and assets of the stepparents are also considered. In exceptional cases where one parent/guardian cannot comply, the custodial parent/guardian should submit a written explanation. Lack of information from either parent/guardian may prevent determination of eligibility for sliding scale tuition or significantly affect the tuition amount.

### **How is sliding scale tuition determined?**

The Children's Day School Access and Affordability Committee (comprised of the Head of School, the Director of Finance and Operations and the Director of Admission) is responsible for determining the tuition level for families who have applied for sliding scale tuition. The Access and Affordability Committee reviews the completed PFS, the SSS computation (adjusted for the Bay Area cost of living) and all documents provided by your family, and with this information, determines tuition.

In determining tuition, the Access and Affordability Committee considers a number of factors, including whether a family owns real estate or has other significant investments; lifestyle choices (stay-at-home parent, discretionary spending such as vacations, etc.); other possible sources of funding for tuition; the tuitions being paid by families in similar financial situations; as well as many other factors. With limited funds, the Access and

Affordability Committee must consider the financial choices that families make and trusts that families understand the value of an independent school education and are committed to making education a top priority. Because each family's financial situation is unique, it is not possible to provide a general list of all factors that might be considered, but the Access and Affordability Committee's overarching goal is to distribute the limited funds as fairly and equitably as possible.

Families should be aware that one of the factors considered by the Access and Affordability Committee is a family's net worth (assets less liabilities). **Families with a significant net worth will not qualify for sliding scale tuition regardless of their income level.** Although the school's commitment to sliding scale tuition is substantial (more than \$3 million for the 2018-2019 school year), every year the need is greater than available funds, and it is the school's policy not to allocate these limited funds to families with a significant net worth.

**When are families notified of sliding scale tuition determinations?**

The Board of Trustees will establish tuition ranges for the 2019-2020 school year in January 2019. Tuition levels will be indicated on the enrollment agreements sent in March. At that time, some families will be offered sliding scale tuition; some families will be notified that they do not qualify for sliding scale tuition; and others will be added to a sliding scale tuition wait pool. A wait pool designation means that a student will be considered for sliding scale tuition if additional funding becomes available.

While CDS strives to make sliding scale tuition available to a high percentage of accepted students, unfortunately we do not have the resources to offer sliding scale tuition to every student who qualifies for both admission and sliding scale tuition. A student may be admitted to CDS but wait pooled for sliding scale tuition.

**If we have questions regarding sliding scale tuition, whom should we call?**

Questions about sliding scale tuition should be addressed to Diane Larrabee, Director of Admission, at [dianel@cds-sf.org](mailto:dianel@cds-sf.org) or 415-861-5432 x322.