



**Tuition Assistance Policies
Processing Year 2010, Academic Year 2010 - 2011**

ELIGIBILITY

Saint Margaret Parish provides tuition assistance to eligible families for children attending our parish schools in Pre-School, Kindergarten, and Grades 1 through 8. Families registered and active in Saint Margaret Parish may apply for tuition assistance and are eligible for the discounted parishioner tuition rate. We do not provide tuition assistance to families registered and/or active in another parish, or for students attending other schools.

A registered family is one which has provided updated information for the Saint Margaret Parish database. The form for updates is included with the Tuition Assistance Application packet and is also available on the parish website at www.stmargaret.org.

An active family is one which:

- ✓ is part of this worshipping community by regularly attending Mass at Saint Margaret or at Saint Mary Magdalen, and,
- ✓ provides regular support at an appropriate level through the use of offertory envelopes or electronic funds transfer.

We check for active registration as part of reviewing applications for tuition assistance. We monitor active status during the year by reviewing the number of envelopes returned through the Offertory collection.

- ✓ One total donation is entered and one attendance is recorded when multiple envelopes received during a week.
- ✓ Families which contribute to Offertory using Electronic Funds Transfer should mark the “I am giving electronically” box on the Offertory envelope, and place it in the collection basket each time they attend Mass.
- ✓ Families which forget the envelope for a particular week should use the WELCOME envelope found at each door of our churches, and mark the “I forgot my envelope” box.

Families attending Mass and contributing to Offertory infrequently may be asked to provide an explanation to maintain eligibility for assistance. The discounted tuition rate and any tuition assistance grants may be adjusted. We are sensitive to situations (for example, chronic illness) that prevent regular Mass attendance or Offertory contribution.

We will verify active status in a prior parish for families moving into the parish.



APPLICATION PROCESS

Families may pick up the Tuition Assistance application packet in early January. Saint Margaret Parish is a member of School and Student Services for Financial Aid (SSS), which assists private and parochial schools in determining a family's financial need.

There is an application fee. If this presents a hardship, families may contact the Parish Office Business Manager. Fee waiver cards are available for families that qualify based on income level.

The application may be completed online or may be sent to School and Student Services by mail.

SSS calculates financial need and provides the Report of Family Contribution (RFC) to the applicant (if purchased) and to Saint Margaret Parish. Financial need is defined as the difference between what it costs to attend Saint Margaret Parish School and the amount that SSS calculates a family is able to pay. Factors that influence the calculation of financial need include, but are not limited to family income, assets (including home equity and improvements), investments, and family size.

The Tuition Assistance Committee uses the RFC as a guideline in the grant process. The RFC report does not bind Saint Margaret Parish to any specific grant amount. Grants are based on demonstrated need and the budgeted amount of money available. The changing number of applicants year to year influences the amount available to any one family.

DEADLINES

The Tuition Assistance Committee publishes a schedule of deadlines as part of the Tuition Assistance Packet. The Committee evaluates all packets that are completed and submitted by the established deadline. Completed packets include all required information, as well as answers to questions posed by the Committee member reviewing the packet.

Incomplete packets are returned to families, and will be considered if resubmitted by the established deadline. Otherwise, incomplete packets will NOT be considered for grants.

Only applications from families new to the parish or those experiencing new hardship situations will be considered after the established deadlines.

TUITION ASSISTANCE GRANTS

Tuition assistance grants do not require repayment, as long as a family remains in good standing as an active parishioner.

Tuition assistance is not automatically renewed. Saint Margaret Parish requires families receiving financial aid to reapply each year.



APPEALS

Families are notified of grant amounts in early May. Appeals may be filed when a family's circumstances have changed since the original application.

CHANGES AFTER the APPEALS PROCESS

The Tuition Assistance Committee considers changed circumstances, positive and negative, and adjusts grants when necessary, as long as budgeted funds remain available. Possible reasons for adjustment include, but are not limited to:

Employment changes that affect total family income
Extraordinary medical expenses
Casualty losses
Change in number of students enrolled at SMS

Please contact the Business Manager to determine what documentation and explanation will be required for the Committee's consideration of new, negative circumstances. Likewise, if tuition assistance is no longer required, or repayment can be provided, please contact the Business Manager, so that the Parish may meet the needs of other families.

SPECIFIC SITUATIONS and RELATED REQUIREMENTS

1. DIVORCED or SEPARATED FAMILIES

Saint Margaret Parish believes that parents have an obligation to pay for the educational expenses of their children to the extent that they are able.

Both parents must provide all required documentation for an application to be considered complete. The Committee does not consider incomplete applications. Information from one parent is not shared with the other.

The Committee cannot be bound by the assertion that one parent has disclaimed legal responsibility for educational expenses.

Waiving the requirement that the non-custodial parent provide financial information will be considered only when documentation states that the location of the non-custodial parent is unknown, or that the non-custodial parent has given no support and has had no contact with the family for at least two years.

We reserve the right to contact both parents if additional information is needed.

Grants will be communicated to the custodial parent.



2. CHILDREN LIVING with OTHER RELATIVES

If family members other than the parents have legal custody, forms will be required of the custodian, and their financial information will be used in evaluating need.

If parents are living and claim the exemption for dependents when filing taxes, information will be required of the parents as well as the custodian.

3. COUPLES LIVING TOGETHER BUT NOT MARRIED

The Committee requires financial information from both parties when a couple lives together and is not married. If the child is from a former marriage, information will be required of the current family and non-custodial parent and spouse, if applicable.

4. PARENTS WHO DO NOT WORK

Tuition Assistance is intended to supplement, not replace, the family contribution to the cost of their child's education. A decision not to work presumes that parents have taken into consideration the cost of educating their children.

If a parent chooses not to work or to work fewer than 40 hours per week, the parish will impute an adjustment to annual income, based on full-time, 40 hours per week, at minimum wage or the cost of one child's tuition, whichever is greater.

Exceptions will be considered if the parent provides proof of personal disability or of the need to care for pre-school children, or for a disabled or critically ill child or parent. Consideration may also be given for a parent that is home-schooling a child.

Reductions in income for return to school for professional or graduate work or to change careers are considered voluntary, and do not qualify as a reason for granting tuition assistance.

Please note: This policy does not require a parent to work. It attempts to adjust the level of need by accounting for the minimum income that a parent could earn if working.

5. FAMILIES WHO HAVE THEIR OWN BUSINESSES and/or FARM

Business/Farm owners must provide the following additional information to the Business Manager:

- The SSS Business/Farm Income Statement
- Cash flow statements
- Balance sheet
- A current copy of the business tax return
- Copies of the Partnership return and Form K-1 for Limited Partnerships