



Atlanta Jewish Academy

Introducing Flexible Tuition @ AJA

www.atljewishacademy.org

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1_Flexible Tuition

1_1 What is Flexible Tuition, and “Why” Are We Offering It?

- We are launching a Flexible Tuition Program for the start of the 2017 – 18 school year.
- Critical to the thought of adopting a Flexible Tuition approach was the desire to **keep AJA accessible to families from a wide range of economic backgrounds**. While every family is expected to contribute to the cost of tuition and fees and to support the community to the extent individual family circumstances permit, the school does not expect all families to be able to pay tuition at the same level.
- Flexible Tuition is based on a family’s ability to pay, allowing families to apply for reduced tuition, in contrast to applying for a “grant” or “award”.
- We wanted to create an easy way for the tuition to meet AJA families at their financial comfort level.

1_2 AJA’s Commitment

- The introduction of Flexible Tuition reflects AJA’s commitment to:
 - An excellent, creative, integrated dual Jewish and General studies curriculum with a focus on 21st century learning, community building and Jewish values.
 - Diversity of our community along multiple dimensions – with the AJA Flexible Tuition Program supporting the school’s financial diversity.
 - Fiscal responsibility with tuition offsetting a large portion of the cost of delivering an excellent AJA education. Donations from foundations and individuals cover the balance of our expenses.

2_FAQs about Flexible Tuition

2_1 What is Flexible Tuition?

Flexible tuition is a different way of thinking about the AJA approach to ensuring access to a Jewish Day School education for all and ensuring continued socio-economic diversity of the school’s student body.

2_2 Why is AJA adopting the Flexible Tuition model?

- As a community, we are committed to the school’s continued socio-economic diversity.

- Our current program with its various discount and aid offerings was not being fully utilized.
- We thought a simpler approach would be more useful for families.
- Feedback from parents underscored that they were confused with the annual notice about tuition change year after year.
- We identified the need to simplify the amount of payment options, to streamline the process.

2_3 How is Flexible Tuition different from Financial Aid?

It is a different mindset and approach. Rather than focusing on a tuition grant or aid, the focus is on asking, *“what level of tuition can my family afford to pay?”*

Some of you may perceive or experience it to be the same as financial aid, but we believe it is an important philosophical shift. The bottom line is that we are determined to keep the school accessible to families from a wide range of economic backgrounds, and as such, we have decided it makes strategic sense to offer a wide range of tuition level options.

2_4 Does every AJA family need to apply for Flexible Tuition?

No, every family does not need to apply. All families are invited to submit financial information to determine the tuition level for which they are eligible. Families who elect not to submit financial forms will pay regular tuition rates (below in Section 4).

2_5 How does the Flexible Tuition Program work?

AJA uses a neutral, third party entity as a starting point to calculate the Flexible Tuition Program level. That organization is FACTS Grant and Aid Assessment (FACTS), a service (\$30 per family) that is used by more than 2,400 K-12 schools and organizations across the country. FACTS assesses a family’s ability to pay for independent education and helps them feel confident that their request for assistance is being evaluated objectively, confidentially, consistently and professionally.

2_6 How can a family know if they are eligible for the Flexible Tuition Program?

First, a family must apply through [FACTS](#) beginning in November each year, and needs to submit all required financial information to determine if they are eligible for flexible tuition and at what level. The formula used to calculate the tuition level is complex, and considers many factors that affect a family’s ability to pay (i.e. income, assets, family size, cost of living, unusual expenses, other discretionary costs, number of independent school or college tuitions currently being supported, etc.).

It is impossible for the school, or for a family, to determine the level of tuition for which they qualify unless the entire application is completed online and submitted to FACTS each

year. Each family's financial situation is considered thoroughly and confidentially on an individual basis to ensure attention to special circumstances.

2_7 How is Flexible Tuition handled in situations where parents are separated, divorced, or remarried?

In the case of parents/guardians who do not live together (i.e. divorced, separated, never married), each parent/guardian household must submit a personal financial statement, along with all prior year tax returns to be considered for Flexible Tuition. AJA is not bound by any decrees, agreements, or legal documents excusing a parent from financial responsibility for his or her child's education. It is expected that both parents and all adults financially responsible for a student contribute to the cost of a student's education regardless of legal agreements. AJA determines ability to pay by factoring in all available resources from both parents and step parents, regardless of custody or other legal issues. Families who are not able to submit all required documentation will jeopardize the student's eligibility for the Flexible Tuition Program.

2_8 Who determines a family's Flexible Tuition level and how is it calculated?

FACTS first determines a family's tuition level with its automated system. The three-member Flexible Tuition Committee, which has no AJA board, nor AJA parent members to preserve confidentiality, looks at the data provided by FACTS. This occurs on an anonymous, case-by-case basis and further refines the Flexible Tuition level for the family based on all available data.

2_9 Who has access to my financial information?

The school is committed to protecting the privacy of its families. All financial information received by the school is held in the strictest confidence. Only the Flexible Tuition Committee has access to a family's application materials. No other school faculty, administrators, board or parent members will have access or knowledge of the application. Once a Flexible Tuition level is determined, the Business Office is made aware of the tuition for that family.

2_10 How can the school afford to offer Flexible Tuition?

We are able to offer Flexible Tuition as a result of income generated by fundraising, and the school's investments (reserves, endowment, the ALEF Fund and other scholarship funds).

2_11 Will this make the process more complicated?

No. We created this program to simplify the process. Flexible Tuition is a simple way to apply based on the needs you have.

2_12 Will there still be discounts if I pay my tuition up front?

Yes. The following discounts are available for all families who **do not** receive a Flexible Tuition award:

- If you pay your full balance due in one payment, you'll receive a 2% discount
- If you pay your full balance due in two payments, you'll receive a 1% discount.

2_13 Are there any other discounts available?

If a family gives 100% of the eligible contribution to the ALEF Fund, prior to the September 30th deadline, they will receive a \$500 per family discount for the 2017 - 18 school year.

2_14 How are tuition rates set?

We all know that nationally, private school tuition is expensive. It's an expense that is important for the future of our children, however, it can create significant stress for a family. Please know that we are always looking for creative solutions to reduce costs and expenses to keep our tuition manageable. Depending on what grade level your child is in, and whether or not you took advantage of any other available discounts (ie. ALEF Fund, or paying balance as in Section 2_12) the increase will range from 0 – 5%. (Refer to Section 4)

2_15 What is the Flexible Tuition timeline?

- The time frame for determination of Flexible Tuition moves quickly. Please see the detailed timeline in Section 3 below.
- Federal tax returns, which are a necessary component of the process, must be submitted very early in order for a Flexible Tuition determination, so please make a tax appointment as early as possible so you can submit a copy of your return by the deadline. It is important that the Flexible Tuition Committee has all information on which to base its allocation decisions. Adhering to all deadlines is essential. Failure to provide tax information may result in the Committee's inability to determine or recommend a reduced tuition.
- Flexible Tuition will not be awarded unless all required paperwork and tax returns are submitted on time. Flexible Tuition applications received after the deadline will be processed after all on-time applications. Reduced tuition may not be available for late applicants, and they may be added to our wait pool until a decision is reached.
- For students newly accepted to AJA, tuition levels will be indicated on the enrollment agreements enclosed with the admission decision letters sent in February. For currently enrolled families, the Flexible Tuition award offered will be indicated on students' re-enrollment contracts, which are mailed in February.

2_16 What if my Flexible Tuition is higher than I believe I can afford?

You may request one annual review of your application by writing with explanation of your concern to the AJA Flexible Tuition Committee. Every effort will be made to understand and incorporate a family's particular circumstance. Keep in mind, while we have a significant amount of reduced tuition allocated in our annual budget, the amount is not unlimited. As a consequence, AJA must allocate these funds based on need and when application is received. The appeal decision of the Flexible Tuition Committee is final. AJA will not continue to re-evaluate Flexible Tuition. Where possible, the School will assist families seeking additional financial support by directing them to other outside resources and agencies.

2_17 Does Flexible Tuition continue throughout a student's years at AJA?

Families are required to re-submit financial information each year so that tuition levels can be adjusted as needed based on changing circumstances.

2_18 Who handles questions regarding Flexible Tuition?

General questions about Flexible Tuition should be addressed to [Mark Dingmann](mailto:Mark.Dingmann@atljewishacademy.org), CFO/COO, at mdingmann@atljewishacademy.org.

3_Key Application Dates

Returning Students – Reenrollment

December 1, 2016	Reenrollment process begins
January 2, 2017	<ol style="list-style-type: none">1. Returning student reenrollment application due with non-refundable deposit2. If applicable, indicate interest in Flexible Tuition3. If applicable, completed FACTS Grant and Aid Assessment due
February 17, 2017	Flexible Tuition decision letters sent
February 24, 2017	Flexible Tuition appeals due
March 3, 2017	Final appeal decision letters sent
April 17, 2017	2016 IRS Tax Return Information due to FACTS

New Applications

December 1, 2016	New student application process begins
January 9, 2016	<ol style="list-style-type: none"> 1. New student application due 2. If applicable, indicate interest in Flexible Tuition 3. If applicable, completed FACTS Grant and Aid Assessment due
February 17, 2017	<ol style="list-style-type: none"> 1. New student acceptance letters sent 2. Flexible Tuition decision letters sent
February 24, 2017	Flexible Tuition appeals due
March 3, 2017	Final appeal decision letters sent
March 10, 2017	Contracts and non-refundable deposits due for new student enrollment
April 17, 2017	2016 IRS Tax Return Information due to FACTS

4_Tuition Rates 2017-18

These are the tuition rates prior to Flexible Tuition assistance.

2017-2018	Tuition
ECD, Infant Toddler - K	\$16,000
Running Start K	\$24,000
Lower School, 1-4	\$21,000
Lower School, 1-4 (M'silot)	\$29,000
Middle School, 5-8	\$21,000
Upper School, 9-12	\$24,500

* Middle School, 5-8 M'silot and Upper School Strategic Learning fees are yet to be determined. Flexible Tuition is not available for these fees.

5_How To Apply For Flexible Tuition

Returning Families -

Step 1: *Indicate if you are interested in Flexible Tuition on your enrollment contract.*

Re-enrollment for existing students will begin in December. To re-enroll, please enter your ParentsWeb account in RenWeb and select “Family Information” from the menu on the left. Choose “Enrollment/Reenrollment” and click on each listed child and follow the instructions. The form provides an opportunity for you to check a box indicating your intent to 1) pay your deposit for the coming year, and 2) apply for Flexible Tuition.

Step 2: *Submit your family’s financial information to FACTS.*

Go to <http://tinyurl.com/FlexTuition>. FACTS Grant and Aid Assessment (FGAA) will process one application per household thereby making it easy for families with multiple children at AJA.

Make payment for the FGAA application to FACTS, not AJA. The cost per household is \$30.00 and is non-refundable. Payment is online by credit card.

Step 3: *Send tax documentation to FACTS.*

With your application, send copies of your complete 2015 IRS tax return (2016, when it is complete, no later than April 17th deadline) and 2015 W-2s to FACTS

<http://tinyurl.com/FlexTuition>. Tax documents can be uploaded in PDF format to the FACTS system, faxed or mailed. Documents may not be sent by email. Please include applicant ID number on all documents. Send Federal tax returns only – no State returns.

If applicable, please mail or email a certified copy of your divorce decree to FACTS and to Mark Dingmann at AJA.

New Families –

Step 1: *Please submit your [online application](#) and indicate if you will be participating in the Flexible Tuition Program.*

Step 2: *Submit your family’s financial information to FACTS.*

Go to <http://tinyurl.com/FlexTuition>. FACTS Grant and Aid Assessment (FGAA) will process one application per household, making it easy for families with multiple children at AJA.

Make payment for the FGAA application to FACTS, not AJA. The cost per household is \$30.00 and is non-refundable. Payment is online by credit card.

Step 3: *Send tax documentation to FACTS.*

With your application, send copies of your complete 2015 IRS tax return (2016, when it is complete, no later than April 17th deadline) and 2015 W-2s to FACTS. Tax documents can be uploaded in PDF format to the FACTS system, faxed or mailed. Documents may not be sent by email. Please include applicant ID number on all documents. Only Federal tax returns are necessary.

If applicable, please mail or email a certified copy of your divorce decree to FACTS and to Mark Dingmann at AJA.

General questions about Flexible Tuition should be addressed to [Mark Dingmann](mailto:Mark.Dingmann@atljewishacademy.org), CFO/COO at mdingmann@atljewishacademy.org.