



## Tuition, Payment Plans and Financial Aid

2021-22 Tuition		Bus <i>(you must choose one)</i>	
Kindergarten	\$ 18,660	Full-time Rider/Athletic/Activity Bus	\$1,855
First – Fifth Grades	\$ 21,540	Half-time Rider/Athletic/Activity Bus	\$1,375
Sixth – Eighth Grades	\$ 22,520	Athletic/Activity Bus	\$830
Ninth – Twelfth Grades	\$ 22,960	<b>Other Fees</b>	
International	\$ 31,050	I20/Intl. Coordinator Fee <i>(International students only)</i>	\$1,550

### Other Fees/Expenses

Books: Grades 6-12 are estimated at \$200-\$500 dependent upon grade level, courses, and whether or not books are new or used. Books are purchased by families from outside vendors.

School Supplies: Grades 3-12, \$20+ per child per year, expenses will vary according to individual taste. Upper School students will need their own computing device (see attached BYOD flyer) and a graphing calculator which costs \$80-\$150 new.

Optional expenses include: Hot Lunches (Lower School \$8-32/month and Middle and Upper School \$32-\$128/month) and extra-curricular travel opportunities.

### Payment Options

Plan A: One-time payment due August 15.

Plan B: Three equal payments due August 15, November 15 and March 15.

Plan C: Ten monthly payments due on the 15<sup>th</sup> of each month August through May.

A finance charge of 6.25% APR is applied to the unpaid balance. (Subject to change)

## Financial Aid

### Financial Aid Philosophy and Objectives

Saint George's School understands the need to keep a great education affordable. We are fortunate to have teachers, administrators, parents, and trustees who are committed to supporting quality programs for an economically diverse student community. As an independent school, our financial support comes from tuition-paying families and charitable gifts, rather than church or government funds. This support enables Saint

George's to allocate over \$1.6 million dollars to our Financial Aid program, providing funds for over 35% of our student body.

Financial aid is made available to lessen the burden of tuition and related expenses. Primary financial responsibility, however, is born by each family. Families should expect to contribute to their child's educational expenses to the greatest extent they are able. The school recognizes that families will need to make what could be significant adjustments in the use of their discretionary resources. Every family is required to contribute something. In no case does financial aid cover all school costs.

***You have given me so much more than money. You have given me the opportunity to express myself through a variety of activities, to be part of a tight-knit friendly community, to be inspired daily by great faculty, and to be confident I was receiving the best education possible. Not a single cent you granted to me was wasted.***

*Upper School Student*

### Financial Aid Program Profile

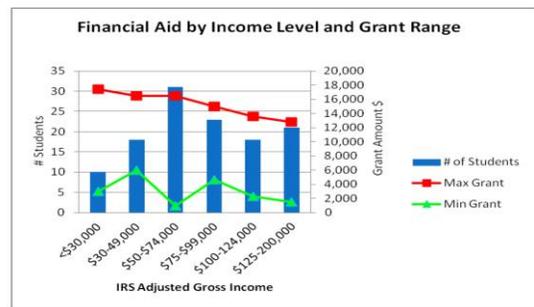
More than **\$1,600,000** dollars in financial aid awarded.

Over **35%** of the student body receives financial aid.

Saint George's School admits and offers tuition assistance to students of any race, color, national or ethnic origin.

## Average Total Grants

Because each family's financial situation is unique, the amount of family contribution toward tuition can vary greatly within income levels and cannot be predicted with any certainty. Regardless of income, we encourage families to apply for financial aid. It is necessary to remember that factors other than income—such as family size, number of children in tuition-charging schools, and **total assets**—can greatly affect eligibility.



## Determination of Need

Financial need is defined as the difference between your family's resources and your total educational expenses. The major factors affecting financial need include a family's net income and assets, certain types of outstanding debt, and the number of family members attending tuition-charging schools and colleges. Allowances are made for certain taxes, medical costs, and unusual expenses, as well as other adjustments that are recognized by the Internal Revenue Service.

## Confidentiality

The Financial Aid Committee maintains strict confidentiality over financial aid files and awards. Faculty, students, and other parents are not informed of financial aid decisions. Parents are required to maintain the same confidentiality.

## Priorities

An application for financial aid is considered only after the student has been admitted to Saint George's School. Consideration for financial aid is given in the following order: applications from faculty/staff; applications from current families and Alumni; and finally applications from new families. Applicants accepted for admission and qualifying for need-based financial aid often out-number those whom we can afford to support. Therefore, some students may be accepted to Saint George's School but not awarded financial aid for that academic year.

## Cases of Separation or Divorce

In such cases, Saint George's School asks that all custodial parents and their spouses submit separate Parent Financial Statement forms. The school believes that divorced or separated parents retain an obligation to contribute to the education of their children. Some divorce settlements stipulate the exact amount each parent must contribute toward education costs. In this case, please provide the school with a copy of the court approved parenting plan. If the non-custodial parent has had little or no contact with the child for two or more years and has not provided more than five percent of the cost of the child's support during that period, requirement of their participation may be waived.

## Renewal

Saint George's School requires families receiving financial aid to re-apply each year. However, once financial aid has been awarded, it is reasonable to expect that aid will be renewed providing that the family's financial situation has not changed substantially.

## Overview of the Financial Aid Process

In order to determine a family's eligibility to receive financial aid in a fair and equitable manner, Saint George's School requires that all applicants for financial aid complete the Parent's Financial Statement (PFS) with School and Student Service (SSS).

1. Apply online at the National Association of Independent Schools, <https://sss.secure.force.com/familyportal>. The form that you will complete is called the Parent Financial Statement (PFS).
2. Upload a signed copy of your federal tax return (Form 1040) with all supporting schedules, W-2 form(s), and a recent pay stub to SSS.
3. If you receive income from a trade, business, or farm, you will also need to submit a Balance Sheet and prior fiscal year-end Income Statement.
4. A financial aid file is considered complete when all of the above have been submitted. Only complete files are awarded grants.
5. Please email information (when possible) and your questions to Saint George's School at [financialaid@sgs.org](mailto:financialaid@sgs.org).

## Financial Aid Timeline

**December 15 – February 28:** **Begin the online application process.** The PFS should take approximately 2 hours to complete; but it need not be done in one sitting.

**March 1: Recommended** due date to submit the Parent Financial Sheet (PFS) to School and Student Services (SSS).

**March 1: Recommended** due date for Supporting Documents (Form 1040 with all schedules, W-2, and recent pay stub) to Saint George's School. Files complete by this date are given priority review consideration.

**April 20:** All financial aid applications and documents due unless prior arrangements with the Admission Office have been made. Financial support is not guaranteed for any application received after this date.

**April-June:** Financial Aid grant notifications mailed. Financial Aid appeals and personal conferences scheduled.