

# 2018-2019 Tuition Policy

Approved December 26, 2017 for the 2018-2019 school year.

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## Flexible Tuition

### What is Flexible Tuition?

TASA recognizes that private school can be an expensive burden on many families. However, TASA also acknowledges a strong sense of communal responsibility to make Jewish education accessible to those Jewish families who wish to provide a strong Jewish and secular background for their children. With that goal in mind, TASA has crafted a flexible tuition model that addresses affordability concerns while generating more predictable revenue models upon which TASA can plan its programming.

For the 2018-2019 school year, TASA is completely revamping its tuition and financial aid policy. Traditionally, tuition has been set as a specific rate. Families who are unable to afford that rate are then offered tuition assistance in the form of financial aid, scholarships, and other types. Flexible Tuition, however, eliminates the tuition assistance process. Rather than focusing on an award, flexible tuition shifts the approach to what level of tuition can a family afford and what is the fair share that they can pay. It becomes a much more predictable model for both parents and the school.

### Flexible Tuition Rates

The new tuition pricing system is based on two factors alone – the adjusted gross income of both parents/guardians (IRS 1040, Line 37) and the number of children who are paying tuition at any institutions (from pre-k through college).

The matrix of tuition rates is as follows:

Combined 2017 Income of Both Parents/Guardians	2018-2019 Tuition per Child				
	<i># of Tuition-Paying Children at any Institution</i>				
	1	2	3	4	5+
<b>0 - \$14,999</b>	\$3,080	\$2,560	\$2,030	\$1,510	\$980
<b>\$15,000 - \$24,999</b>	\$4,050	\$3,520	\$3,000	\$2,470	\$1,950
<b>\$25,000 - \$34,999</b>	\$5,140	\$4,610	\$4,090	\$3,560	\$3,040
<b>\$35,000 - \$49,999</b>	\$6,300	\$5,780	\$5,250	\$4,730	\$4,200
<b>\$50,000 - \$74,999</b>	\$7,470	\$6,950	\$6,420	\$5,900	\$5,370
<b>\$75,000 - \$99,999</b>	\$8,560	\$8,040	\$7,510	\$6,990	\$6,460
<b>\$100,000 - \$149,999</b>	\$9,480	\$8,960	\$8,430	\$7,910	\$7,380
<b>\$150,000 - \$199,999</b>	\$10,150	\$9,630	\$9,100	\$8,580	\$8,050
<b>\$200,000+</b>	\$10,500	\$9,980	\$9,450	\$8,930	\$8,400

To determine your tuition rate, find your gross household income from your 2017 tax return (1040 Line 37) and then go to the column with the number of children that are currently paying tuition at any institution, including TASA. That will be the rate you will pay per child for the upcoming year.

**Full Tuition** – If a family chooses not to apply for Flexible Tuition, the full rate shall be set at \$11,000.

## 2016 Tax Returns and Appeals Process

If a family anticipates they will be unable to complete their 2017 tax returns in time or simply wish to use their 2016 returns in lieu of their 2017 returns, they may do so. However, the Adjusted Gross Income (IRS 1040 Line 37) will be increased by 6% to calculate the correct income bracket in the matrix above. In the situation where a family uses their 2016 tax returns for the flexible tuition application, an appeal may be allowed ONLY if the final 2017 Adjusted Gross Income is less than 6% greater than the 2016 Adjusted Gross Income AND using the 2017 Adjusted Gross Income will result in a lower tuition bracket AND the appeal is submitted no later than May 31, 2018. Upon verification using the Flexible Tuition application, an adjustment may be issued to the 2018-2019 school year tuition.

## Special Rates & Circumstances

There are three special categories of rates included in this policy:

1. **TASA Staff** – Any full-time employee of the school receives a 50% discount from the full tuition rate. For the 2018-2019 school year, that amount is \$5,500. Staff do not need to submit a financial aid application, unless they wish to qualify for a lower rate.
2. **Jewish Communal Workers** – for families where the primary (highest) income is from a Jewish communal position (Rabbi, Rebbetizin, Federation Leadership, Hebrew School Teacher, or TASA staff qualified for a lower rate), the policy is as follows:
  - a. If total gross income is below \$99,999, the rate per child will be \$7,200 or \$1,000 discount per child applied to the appropriate rate in the matrix above, whichever is lower
  - b. If total gross income exceeds \$99,999, a \$500 per student discount will be applied to the appropriate rate in the matrix above
3. **The 22% Cap** - applied to all income levels, no family will pay more than 22% of their gross income for tuition at TASA, regardless of the number of children attending TASA.

## Examples

*Example 1: A family making \$87,500 per year with one child at a private pre-school, two children in TASA, and one at a public high school would pay \$7,510 per child at TASA, or \$15,020 total.*

*Example 2: A family making \$102,500 per year where the father is a Rabbi (and the highest earner) and with three children all at TASA would pay \$7,930 (\$8,430-\$500) per child, for a total tuition of \$23,790. However, because of the 22% rule, the total tuition would be \$22,550.*

*Example 3: A family making \$54,000 per year where the mother is a Federation leader (and the highest earner), with two children at TASA and two children at a private pre-school would pay \$4,900 (\$5,900 - \$1,000) per child, for a total tuition of \$10,800.*

*Example 4: A family making \$24,500 per year with one child at a private pre-school and one child at TASA would pay \$3,520 in tuition.*

*Example 5: A family making \$24,500 per year with one child at a private pre-school and two children at TASA would pay \$3,000 per child, for a total tuition of \$6,000. However, because of the 22% rule, the total tuition would be \$5,390.*

## The Process – Flexible Tuition Application

The process has been entirely revamped for the upcoming year, to reduce the hassle and delay in processing applications. Regardless of whether the student is a new or returning student, the tuition process will be the same. A short and secure form will be available on the TASA website where a family can upload a copy of their signed 2017 tax return (1040 only; must be signed) as well as the statement on how many children they have paying tuition at other institutions. Applications will be processed within 10 business days. All information will remain extremely confidential. No staff members will be privy to income information; only the final tuition rate will be shared with the appropriate administrative staff by the confidential Flexible Tuition Committee.

If a family does not wish to submit income or other requested student information, then the full tuition rate of \$11,000 would apply.

**All applications must be received on or before April 16, 2018 for all families with returning students.**

Notes:

- If a 2017 tax return is not available, then the 2016 tax return should be submitted. For the purposes of the income calculation for tuition, the 2016 income will be increased by 6%.
- If parents (guardians) file separate tax returns, both parents (guardians) must submit copies of their individual returns. The only exception will be for a parent who has sole custody of the student (a court statement will need to be provided as evidence).
- Returning families who miss the April 16 deadline will be required to pay the highest tuition amount.
- All families seeking a flexible tuition rate must comply with this process as specified; no exceptions.

## Give or Get

The Give-or-Get contribution will remain at \$500 per family for the upcoming school year.

## Other Sources of Funds

Because of the new flexible tuition model, TASA cannot offer additional subsidies beyond these amounts – there are no exceptions to this policy. However, because we understand individual circumstances may vary, we are committed to facilitating other sources of funds to help offset the cost, including:

- Working with the Jewish Federation and its resources
- Working with the Hebrew Free Loan Association of San Antonio for interest-free financing
- Working with the community Rabbis and their resources

TASA will provide a liaison to work with you and coordinate potential funding from the sources above. However, the coordination support is limited and is not a guarantee that additional funds will be available.

## Change of Financial Situation

TASA recognizes that from time to time, financial situations may change for families. Should the primary income earner be involuntarily terminated prior to the close of TASA's second grading quarter, the family will be allowed to re-apply for a lower tuition rate for the remainder of the year. This new rate will be based on the family's new expected income but in no case, shall result in more than a 25% reduction in the original tuition.

This exception applies only if the primary income earner's job is terminated and if it occurs prior to the close of TASA's second grading quarter.

## Tuition for Students Who Enter Mid-Year

On occasion, TASA accepts students to the school after school has commenced. This is typically for students who move in from out-of-town or transfer from a different school. Tuition shall be pro-rated as follows:

- If student enters at any time during the first quarter, the normal flexible tuition rates apply.
- If student enters at any time during the second quarter, tuition will be set at 80% the normal flexible tuition rate.
- If student enters at any time during the third quarter, tuition will be set at 55% the normal flexible tuition rate.
- If student enters at any time during the fourth quarter, tuition will be set at 30% the normal flexible tuition rate.

All other provisions of this Tuition Policy will apply.

## Tuition Payments

### Tuition Deposit

The tuition deposit has also changed. This year, 5% of the total calculated tuition will be due to guarantee your child(ren)'s spot in the school. This payment will be due in full to the school no later than 10 business days following the school's approval of the Flexible Tuition Application.

### Registration Fee

A \$360 non-refundable registration fee will be due for all applications. Fee waivers:

- **New Students** – If an Application for Admission and signed Payment Authorization Form are submitted on or before March 9, 2018. If Flexible Tuition is indicated on the Application, the Flexible Tuition application must also be submitted by March 9 to qualify for the fee waiver.
- **Returning Students** – If a signed Tuition Contract, signed Payment Authorization Form, and if applicable, a Flexible Tuition application, are submitted on or before March 9, 2018.

### Tuition Payment Plans

Tuition is due in ten-monthly installments on the first of each month, starting with August 1.

## Forms of Payment

As in previous years, three forms of payment will be accepted:

- 10 post-dated checks for each monthly payment, turned in to the office on or before August 1
- Automatic ACH payments – assessed a 1% processing fee
- Automatic Credit Card / Debit Card payments – assessed a 2.5% processing fee

There are no exceptions to this policy. Cash or other forms of payment are not accepted. Returned checks will be assessed a \$25 fee.

## Late Payments

TASA has eliminated all late fees for the coming school year. However, the consequences for late payment have been more clearly outlined. In the event a payment is missed for whatever reason, that payment will be in default and overdue. A family will have three months to cure the first default in its entirety or face automatic expulsion from the school. If the two subsequent payments are missed, the family will face automatic expulsion. In the case of expulsion, as per the terms of the Tuition Agreement, the full remaining tuition will still be due and may be sent to collections.

## The Fine Print

### Non-Refundability

Parents agree to notify the School in writing if, at any time, they decide not to enroll the Student or desire to withdraw the Student from the School. If, at any time, after the date of the signed Tuition Contract, for any reason, the parents decide not to enroll the Student, the Student's enrollment is terminated by either party, or the Student is either voluntarily or involuntarily withdrawn from the School, parents agree that:

- 1) They will not be entitled to a refund of any registration fees or tuition deposits.
- 2) If written notice is given on or before April 30, 2018, parents will not be obligated to pay any tuition nor the "Give-or-Get" Contribution.
- 3) If written notice is given after April 30, 2018 but on or before July 27, 2018, parents will be obligated to pay 25% of the Tuition, but the "Give-or-Get" Contribution will be waived.
- 4) If written notice is given after July 27, 2018, parents will be obligated to pay the entire Tuition and the entire "Give-or-Get" Contribution.

## Exceptions

There are no exceptions to the policies listed on this document. Neither the President nor Head of School are authorized to grant waivers and/or exceptions to the Tuition Policy.