



# Flexible Tuition

## About Flexible Tuition

High quality private education is an investment for a lifetime. While the cost of good education can be high, JCDS is committed to a policy of affordability and fairness so that no family should hesitate to apply to JCDS because of the cost of tuition. JCDS uses a sliding scale called Flexible Tuition to set the expected family contribution for each child enrolled. The Flexible Tuition Committee reviews each family's Flexible Tuition application to determine a grant if the family is eligible for one. The process is highly confidential.

### Who Should Apply for Flexible Tuition?

Any family applying for admission to JCDS may apply for Flexible Tuition. The amount of money available for Flexible Tuition adjustments at JCDS for each school year is based on the expected enrollment and the overall budget of the school. Families who do not submit full financial information for review by the Flexible Tuition Committee, or families whose financial profiles do not qualify them for tuition adjustments, will be expected to pay full tuition.

## Three Options

Families have three options from which to choose according to eligibility and need:

- |                                     |  |
|-------------------------------------|--|
| 1. JCDS Flexible Tuition Short Form | If approved, each student receives a \$2000 discount off tuition |
| 2. CJP Discover Day School Checks   | If approved, each family receives a \$6000 discount off tuition  |
| 3. JCDS Flexible Tuition Long Form  | Extensive documentation required; grants determined case by case |

### 1. JCDS Flexible Tuition Short Form

JCDS is happy to provide this program which offers a modest amount of support with minimal paperwork and documentation. Families who submit the short form may be eligible to receive a \$2,000 per student flexible tuition grant.

### 2. Discover Day School

If your family is new to Jewish day school, you may be eligible for a CJP Discover Day School Check for 25% of tuition, up to \$6000 annually, for up to three years towards your child's JCDS education. Families earning as much as \$240,000 after "Jewish deductions" may qualify. Discover Day School Checks are available to families **in lieu** of Flexible Tuition, but families are encouraged to **apply for both**. To apply, visit [www.discoverdayschool.org](http://www.discoverdayschool.org). The 2012 Discover Day School application will be available online from January 9, 2012 to March 9, 2012.

### 3. JCDS Flexible Tuition Long Form

Flexible tuition amounts are determined by the Flexible Tuition Committee using guidelines issued by the nationally-recognized School and Student Service for Financial Aid (SSS), based in Princeton, New Jersey. This program is for all families for whom a JCDS education is not possible without more significant financial support. For more information go to [sss.nais.org](http://sss.nais.org)

If you have any questions about these options, contact Ed Black, Business Manager and liaison to the Flexible Tuition Committee, at 617-972-1733 x212, or [edb@jcdsboston.org](mailto:edb@jcdsboston.org).



# Flexible Tuition - Short Form

## Short Form for the Flexible Tuition Process

JCDS, Boston's Jewish Community Day School is happy to provide this program offers a modest amount of support with minimal paperwork and documentation. Families who submit the short form may be eligible to receive a \$2,000 per student flexible tuition grant.

### **Eligibility requirements:**

- Total JCDS tuition, and that of other Jewish Day Schools, is equal to or greater than 20% of your adjusted gross income.
- Total family net assets, excluding home equity, are less than \$210,000.
- Families who are divorced or separated must complete a form for each household.
- Include a copy of your 2011 filed IRS Form 1040 or 1040A.
- A copy of your 2011 W-2's from your employer(s)
- IRS Form 4506, signed but not dated

If you believe that you meet these criteria, please complete the form on the following page. Submit your form to Ed Black, Business Manager, no later than February 1, 2012. Admissions and Flexible Tuition decisions will be mailed March 9, 2012.

If you believe that the limited Flexible Tuition grant described above is not enough to enable your child/ren to attend JCDS next year, please complete the Long Form for Flexible Tuition.

If you are submitting the Short Form, you are not eligible to submit the Long Form. If you are unsure about which form to submit, please contact Ed Black, Business Manager, at 617-972-1733, ext. 212 or via e-mail at [edb@jcdsboston.org](mailto:edb@jcdsboston.org).

# Short Form Flexible Tuition Request

Parent #1: \_\_\_\_\_

Parent #2: \_\_\_\_\_

Address: \_\_\_\_\_

Address (if different): \_\_\_\_\_

Telephone Home: \_\_\_\_\_

Telephone Home: \_\_\_\_\_

Work: \_\_\_\_\_

Work: \_\_\_\_\_

Cell: \_\_\_\_\_

Cell: \_\_\_\_\_

Email: \_\_\_\_\_

Email: \_\_\_\_\_

Student Name

School

Tuition

Grade as of 9/2012

Student Name	School	Tuition	Grade as of 9/2012

Total 2010-2011 Tuition (1) \$ \_\_\_\_\_ (a)

Adjusted Gross Income (2) \$ \_\_\_\_\_ (b)

Tuition divided by AGI \_\_\_\_\_ % (a divided by b)

Net Assets, excluding Home Equity (3) \$ \_\_\_\_\_

1. Tuition as of September, 2012

2. Adjusted gross income (AGI) is on Form 1040, Line 37 or Form 1040A, Line 21 for 2010

**If parents file separate tax returns, the total for both parents must be included.**

Net assets are defined as, but not limited to: bank accounts, trust funds, certificates of deposit, stocks, bonds, mutual funds, other securities, installment and land sale contracts, vacation homes, time shares, and cars minus debts. Debts are defined as, but not limited to: personal loans, automobile loans and credit card debt.

Do not include the value of pensions, retirement plans, IRAs or Keoghs, value of your primary residence and the mortgage(s) on your primary residence. Please remember to include a final filed copy of your 2011 Form 1040 or 1040A with this application.

Mail completed form and tax return to: JCDS, Boston's Jewish Community Day School  
 ATTN: Ed Black  
 57 Stanley Avenue  
 Watertown, MA 02472

The information reported on this form, to the best of our knowledge and belief, is true, correct and complete:

Signature, Parent #1: \_\_\_\_\_ Date: \_\_\_\_\_

Signature, Parent #2: \_\_\_\_\_ Date: \_\_\_\_\_



# שכר הלימוד מדורג Flexible Tuition - Long Form

## Long Form for the Flexible Tuition Process

Thank you for your interest in JCDS for the 2012-2013 school year. To be eligible for consideration for financial aid, you must complete your Parents' Financial Statement (PFS) by February 1, 2012. We will communicate decisions about financial aid on March 9, 2012.

We use School and Student Services (SSS) to process financial aid applications. Based on the financial information you provide in the Parents' Financial Statement, SSS gives us an estimated amount your family can contribute to educational expenses. This estimate is a starting point to help us make fair and objective financial aid decisions. To begin your financial aid application for the 2012-13 school year, please follow these steps below. You only have to complete one Parents' Financial Statement, even if you have several children applying.

## Online SSS Application at [sss.nais.org/parents](http://sss.nais.org/parents)

1. Starting on November 1, 2011, go to [sss.nais.org/parents](http://sss.nais.org/parents).
2. Click on the "Apply Now" button.
3. You will set up a PFS Online account using your e-mail address and a password.  
Returning parents: If you completed an online PFS application last year, use your e-mail address and existing password. If you have forgotten your password, click on "Forgot my password."
4. Submit and pay for the PFS (\$37). This fee is nonrefundable.

## Required Additional Documents

JCDS requires that you submit the following documents to SSS in addition to your completed PFS:

- A copy of your final/filed 2011 IRS tax return Form 1040, 1040A, or 1040EZ, Schedule A, Schedule B, and any other supporting information sent to the IRS. If this is your first time applying for Flexible Tuition, please also submit your tax return and supporting documents for 2010.
- A copy of your 2011 final/filed Business or Partnership Tax Return and supporting schedules, if applicable.
- A copy of your 2011 W-2's from your employer(s).
- A signed, but not dated, IRS Form 4506. The required fee is paid for by JCDS. Do not send to the IRS.
- A cover letter that includes any other information or significant changes from prior years which you feel will help the committee make its Flexible Tuition decision.

To submit documents online, go to the Manage Documents tab in the PFS Online. Save each document separately in one of the following formats: Adobe Acrobat pdf, Microsoft Word, .jpg, or .tif. On the Manage Documents page, click on "Browse," locate the document, then click on "Upload."

To submit these documents by mail, send one copy (not the original) of each document with a Required Documents Cover Sheet to: SSS By NAIS, P.O. Box 449, Randolph, MA 02368-0449 USA.  
(For overnight mail: SSS By NAIS, Processing Center, 437 Turnpike Street, Canton, MA 02021)

A limited number of SSS Fee waivers are available. In general, the household income must be less than \$52,000 to receive this waiver. Contact Ed Black, Business Manager, at 617 972 1733 for more information.

**Questions? Call SSS Customer Service at 800 344 8328 Mon-Fri: 9am-8pm and Sat: 9am-4pm**

# Long Form Flexible Tuition Request

Parent #1: \_\_\_\_\_

Parent #2: \_\_\_\_\_

Address: \_\_\_\_\_

Address (if different): \_\_\_\_\_

Telephone Home: \_\_\_\_\_

Telephone Home: \_\_\_\_\_

Work: \_\_\_\_\_

Work: \_\_\_\_\_

Cell: \_\_\_\_\_

Cell: \_\_\_\_\_

Email: \_\_\_\_\_

Email: \_\_\_\_\_

## Student(s) Applying to/Enrolling at JCDS September 2012

First Name

Last Name

Grade in Fall 2011

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## Required Supporting Documentation after completing the online PFS

- A. \_\_\_\_\_ A copy of your final/filed 2011 IRS tax return Form 1040, 1040A, or 1040EZ, Schedule A, Schedule B, and any other supporting information sent to the IRS. A copy of your 2010 tax return and supporting documents if it is your first time applying for Flexible Tuition.
- B. \_\_\_\_\_ A copy of your 2011 final/filed Business or Partnership Tax Return and supporting schedules, if applicable.
- C. \_\_\_\_\_ A copy of your 2011 W-2's from your employer(s).
- D. \_\_\_\_\_ A signed, **but not dated**, IRS Form 4506
- E. \_\_\_\_\_ A cover letter that includes any other information or significant changes from prior years which you feel will help the committee make its Flexible Tuition decision.

## New Families Only:

JCDS requires A, B, and C for 2010 **and** 2011

### Upload your documents

To submit documents online, go to the Manage Documents tab in the PFS Online. Save each document separately in one of the following formats: Adobe Acrobat pdf, Microsoft Word, .jpg, or .tif. On the Manage Documents page, click on "Browse," locate the document, then click on "Upload."

The information reported on this form, to the best of our knowledge and belief, is true, correct and complete:

Signature, Parent #1: \_\_\_\_\_ Date: \_\_\_\_\_

Signature, Parent #2: \_\_\_\_\_ Date: \_\_\_\_\_