



# AFFORDING AN SFC EDUCATION 2017-2018

## 1. FINANCIAL AID OVERVIEW

A strong financial aid program supports Santa Fe Christian's commitment to economic diversity within our student body. Approximately 22% of our students receive some form of tuition assistance. Our financial aid budget for the 2017-2018 school year is approximately \$1.6 million.

Grants are awarded on the basis of demonstrated financial need. Financial aid is available to students in K through Grade 12. Once a financial aid commitment is made to a family, continuing assistance can be anticipated as long as financial need continues to be demonstrated and the family submits in a timely manner all required information.

The financial aid program at Santa Fe Christian is need-based. When the family of an accepted student demonstrates financial need, the school makes every effort to help offset the cost of a Santa Fe Christian education according to that family's particular need. All financial aid decisions are guided by financial data submitted to Smart Aid affiliated with SMART Tuition.

## 2. SMART AID FINANCIAL AID APPLICATION PROCESS



**SMARTAID™** In order for us to allocate our resources wisely and fairly, we have enlisted the help of Smart Aid. They do not decide whether financial assistance will be given or how much to give. Rather, they provide a need-based financial aid analysis service. Smart Aid provides the school with a report, which includes a recommendation of what a family should reasonably contribute toward tuition. All information from Smart Aid is kept confidential.

Please note that Santa Fe Christian is not able to meet the full amount of the recommended contribution for every family. Financial Aid awards are limited to 50% of the annual tuition amount. Smart Aid award recommendations of less than 50% can be appealed in writing to the school's Financial Aid Committee and such appeals are reviewed on a case by case basis.

### Steps to Complete Financial Aid Application

- a) **Visit the Smart Aid website.** The application process is self-guided. You may navigate in and out of the program which allows you to partially complete an application and go back to it at another time. Support is available online at [support@smartaidforparents.com](mailto:support@smartaidforparents.com) or by phone at (800) 360-8027. If you do have questions, please contact Smart Aid support, as Santa Fe Christian will not be able to answer questions regarding the Smart Aid application.
- b) **Submit the Required Supporting Documentation**

Applications submitted without documentation will not be processed.

- Most recent pay stubs
- 2015 W-2 forms for all jobs.
- 2015 filed tax return: 1040, 1040A, 1040EZ with all schedules
- 2015 filed business tax return: 1120, 1120S, 1065 (if applicable)

- Supplemental income documentation: Social Security income, Welfare, Food Stamps, Child Support, 1099-M Forms, Worker’s Compensation, Unemployment, Veterans Benefits, Housing Allowance, etc.

Documents may be submitted as follows: (Application IDs must be included on all documents. Failure to include your ID will delay processing of your application).

- Direct Upload: [www.smartaidforparents.com](http://www.smartaidforparents.com) (login with your user name and password)
- Email: [documents@smartaidforparents.com](mailto:documents@smartaidforparents.com)
- Fax: (732)-862-1331

Please note that all financial aid requests, including financial information and award amounts, are kept completely confidential. Families are expected to keep the amount of their award confidential.

### Timeline

The Smart Aid website is open beginning November 1, 2016 for financial aid requests. They are evaluated beginning in December and continue until the funds are depleted. Awards are made to existing families in January and to prospective families concurrent with admissions acceptances. Financial aid awards are made on a first come first serve basis with total funds being allocated up to the amount established annually by the SFCS Board of Directors.

**New families to SFC should apply for admission and financial aid concurrently, but please be aware that the admission and financial aid processes are distinct and separate.**

### Renewals

Aid is awarded annually and for one year at a time. Thus, all aid recipients must repeat the full application process each year. If a family does not meet the deadlines or follow all the steps correctly, they may not be funded. Returning families receiving financial aid will receive a reminder from the Financial Aid Office to reapply in December.

In order for an award to be given prior to the re-enrollment process, the financial aid request must be completed by January 31, 2017.

## 3. TUITION AND PAYMENT OPTIONS

### Tuition 2017 - 2018

	Total Tuition	Tuition Deposit	Annual Payments (2% Discount)	Semi-annual Payments (1% Discount)	Monthly Payments (11 Months)
<b>Kindergarten</b>	\$12,500	(\$1,500)	\$10,750	\$5,440	\$1,000
<b>Grades 1-5</b>	\$13,775	(\$1,500)	\$12,000	\$6,070	\$1,116
<b>Grades 6-8</b>	\$17,900	(\$1,500)	\$16,040	\$8,110	\$1,491
<b>Grades 9-12</b>	\$19,550	(\$1,500)	\$17,660	\$8,930	\$1,641

A one-time, **non-refundable** enrollment fee of \$2,000 is payable when the enrollment contract is signed and submitted. This includes a \$500 registration fee and a \$1,500 tuition deposit, which is applicable as reflected above.

**Included in tuition:** student retreats, camps, elective fees, yearbooks, club memberships, class fees and field trips.

Additional costs vary by student choice:

- Athletic Fees range \$150-\$500 (vary by sport)
- Bus Fee: \$425 per semester; Family maximum \$850 per semester.
- Uniforms range \$275 - \$775. Purchase from Lands End.
- Textbooks: Lower School included in tuition. Grades 6 - 12 range from \$300 - \$770. Purchase from MBS Direct beginning July 2017.

### **Payment Options**

Three options are available for paying tuition:

- Annual Pay                      All tuition due by June 5 (Eligible for a 2% Discount)
- Semi-Annual Pay              1/2 tuition due by June 5 and 1/2 tuition due by December 5  
(Eligible for a 1% Discount)
- Monthly Pay                    11 Monthly Payments July 10 through June 10 with no payment  
due in February

## **4. SCHOLARSHIP AND LOAN PROGRAMS**

Several scholarship and loan programs are available to students currently attending, or applying for admission to, Santa Fe Christian Schools. These scholarship programs currently include:

### **Will Wardrip Foundation Scholarship      Deadline February 1, 2017**

The Will Wardrip Foundation awards scholarships to qualified and deserving students throughout San Diego County with financial need. San Diego County high school students who demonstrate the greatest desire and have significant obstacles to fund their own education will be selected as scholarship recipients. Review information about the Foundation and download the application by [clicking here](#).

### **Eagle Scholarship                      Deadline February 1, 2017**

Santa Fe Christian Schools is pleased to offer a four-year scholarship to an incoming high school freshman new to SFC who embodies the school's mission in academics, personal faith in Jesus Christ, and servant leadership. Each year, the Eagle Scholarship is awarded to one 9th grade student who demonstrates financial need, excels academically, puts his/her faith in action, and displays outstanding leadership skills. The scholarship provides funding for tuition, books, uniforms, athletic fees, and field trips for up to four years. Scholarship applicants must be new to Santa Fe Christian Schools, qualify for financial aid and be accepted by the admissions committee to be eligible. View and download the application by [clicking here](#).

### **Pastor Scholarship                      Deadline February 1, 2017**

Scholarship is awarded to the family of a Pastor employed by a local church who shares and supports the Santa Fe Christian Schools' statement of faith. Recipients must be new to Santa Fe Christian Schools, accepted by the admissions committee, and demonstrate financial need. View and download the application by [clicking here](#).

### **Sallie Mae Loan**

Sallie Mae is a national leader in providing tuition financing for K-12 private schools. Santa Fe Christian Schools is approved under the Sallie Mae loan program. Information regarding the program and applications for financing can be obtained by [clicking here](#).

## 5. FINANCIAL AID POLICIES

The following are some specific policies relating to financial aid at Santa Fe Christian:

### Separated or Divorced Parents

Santa Fe Christian expects parents to pay the educational costs for their children to the full extent they are financially able. This principle applies to all parents, even those who are separated or divorced. SFC is not bound by, and will not honor, any decrees, agreement, or legal document excusing a parent from financial responsibility for a child's education. Nor will SFC be bound by a parent who has disclaimed financial responsibility for the student.

Both parents are expected to file all of the necessary forms and to comply fully with all of the guidelines and requirements of the aid process. Thus, tax returns and forms are required of all parents. The custodial and non-custodial parent must each fill out the Smart Aid application. Re-marriage of either natural parent creates a new family unit with new relationships, but since the parents still have a parental obligation, the income and assets of the entire family unit (including new family units and step-parents) are viewed as relevant for the purposes of calculating a family's level of need. Santa Fe Christian Schools considers the obligations of the parents to their new family situation in determining the award, but will not allocate the award on a proportional basis among the families. The responsibility for communication and payment lies with the custodial parent.

### Trust and/or "College" Funds

Trust funds and/or funds or accounts ear-marked "For College" are considered student assets and are treated accordingly. While it may not be possible for a family to tap the principal of such funds, the existence of the funds means that more of the family's current income is available for tuition.

## 6. WITHDRAWAL POLICIES

The overhead expenses of the SFCS do not diminish with the departure of students during the course of a year. As a result, the following withdrawal policy applies to all enrolled students:

<b>Written Notification of Withdrawal Date*</b>	<b>Amount:</b>
On or before March 31	\$1,500 Tuition Deposit
April 15 until the First Day of School	\$2,000 withdrawal fee
On or after the First Day of School until November 15	40% of the remaining semester's tuition
After November 15	40% of all remaining tuition owed (both semesters)

*\*Determined by date parents notify the SFC's Registrar in writing of their intent to withdraw student*