



Financial Aid Philosophy

Saint Anthony Catholic School recognizes that there are qualified students who lack the financial resources to pay for a Catholic education. Funding for Saint Anthony Catholic School's financial aid program comes with thoughtful planning and income from our endowment gifts to the School, our generous benefactors, and the School's Annual Fund Campaign.

We seek Catholic students who demonstrate a motivation for learning, appropriate social and emotional development, and whose diverse talents, interests, and personal characteristics enhance our community. We seek Catholic families who support their children and the mission of the School. Students who do not keep the School's values and expectations risk losing their financial aid.

Saint Anthony Catholic School recognizes that choosing a Catholic school is a major financial decision for families. Since financial aid awards do not have to be repaid, it helps to bridge the gap between what a family can afford and the cost of their child's Catholic education.

While the cost of a Saint Anthony Catholic School education should not be a barrier to applying or attending, we believe the primary responsibility for financing a student's education rests with his or her family, and Saint Anthony Catholic School requires a family's lifestyle to reflect its choice to make education a top priority. While the School attempts to be equitable, the financial aid committee must consider choices made by families in the acquisition of homes and cars as well as "extras" such as clubs and vacations.

The School makes every effort to be helpful in the case of circumstances beyond a family's control; for example, loss of job or unexpected illness. Parents who choose to make a change in their employment status that adversely affects their income for example, a working parent who returns to school, or a parent who chooses to quit his or her job to start a business, should be mindful of their responsibility to pay tuition.

Every year, requests for financial aid exceed our annual financial aid budget. We must consider our current students' financial needs, enrollment requirements and the number of students receiving assistance.

Unemployed or Under-Employed Parent

Financial aid is intended only as a supplement to the family responsibility for a student's education. Both parents in many Saint Anthony Catholic School families work in order to earn sufficient income to provide a Catholic school education for their children. It is unfair to ask these families to subsidize educational costs for parents who choose, for the purpose of a desired lifestyle, not to be employed at a reasonable level given their education and abilities. We believe that in a two-parent household both parents should earn an income once all children are in a full-day school program, unless there are extenuating circumstances. For purposes of calculating a family's ability to contribute to their child's education, an amount will be added to the family contribution that represents our best estimate of the reasonable earning potential of the non-working or under-employed spouse.

Divorced, Separated, Remarried or Never Married

Divorced, separated, remarried, or never married parents retain the obligation to contribute to the education of their children, and Saint Anthony Catholic School cannot be bound by the assertion that one parent has disclaimed responsibility for educational expenses. Therefore, both natural parents and their spouses must provide the financial information requested each year, whether or not there is a legal agreement between them to the contrary. It would be unfair for Saint Anthony Catholic School to subsidize a child's education if a parent has resources but is unwilling to contribute to a child's tuition. The School reserves the right to contact the parent directly to clarify reasons for non-disclosure or unwillingness to contribute. A request may be made for additional information or documentation. Under extraordinary circumstances the School may waive certain requirements. The School will examine the assets of remarried parents and consideration will be given to a step-parent's obligation to his/her own natural children. If all family information is not available at the time the application is evaluated, the School may have to make an arbitrary assessment of total financial resources available for the student's education and that could result in a lesser award or no award at all.

Confidentiality

SCHOOL CONFIDENTIALITY

Saint Anthony Catholic School and the financial aid committee maintain strict confidentiality over financial aid files and will treat as confidential all financial information provided by families. Faculty and students are not informed of financial aid decisions. The School expects that the family will keep the same discretion regarding awards and decisions. Access to your **TADS** online server records is restricted, and this information will only be available, to those individuals at Saint Anthony Catholic School or TADS who are directly involved in the financial aid decision-making process. Members of the Admissions / Business Office will be aware of financial aid award amounts. The identity of all students on financial aid will also be held in confidence.

PARENT CONFIDENTIALITY

In return, we apply consistent standards and policies across many families. However, each family's circumstances are unique and award amounts are based on individualized analyses. Therefore, we ask that parents not share with others the particulars of awards received. When families share details of financial aid awards, false assumptions and expectations are often created. Willful breaches of this confidentiality agreement may require a review and potential repeal of financial aid awards.

Financial Aid Applications

In order for us to allocate our resources wisely and fairly, we have enlisted the help of TADS (Tuition Aid Data Services) program which provides the school with a report including a recommendation of what a particular family should reasonably contribute towards tuition. All information from TADS is kept confidential.

Limited financial aid is available to **currently enrolled applicants** who meet the following requirements:

- A Catholic student who shows a cooperative spirit, is supportive of his/her fellow students and who generally contributes to the atmosphere, concepts and values of a Saint Anthony Catholic School education.
 - Completed at least one full year of attendance and is enrolled in kindergarten or above.
 - The student is expected to maintain average to above average grades in all subjects.
 - The student is expected to maintain a grade of Satisfactory, Good, or Outstanding in conduct and effort in all subjects
- Established financial need (income, size of family, catastrophic circumstances) through a TADS online application.
- Parental involvement, support of the school faculty and administration, demonstrate commitment to Saint Anthony Catholic School's mission and ideals e.g., attendance at Parents' meetings, service hours, and support of fundraising events

AMOUNT OF AID

The amount of financial aid awarded to an individual applicant may be up to but shall not exceed 50% of the applicant's tuition. Aid is toward tuition only and does not include Extended Care fees or outstanding balances.

PROCEDURE FOR APPLICATION

Families can complete the application for financial aid by clicking the TADS icon on the school website. All financial information should be entered directly through the secure server. An application fee payable to TADS is required to process the application. Financial Aid is awarded on a yearly basis only. It is necessary to re-apply through TADS by March 1st to allow the administration sufficient time to make its recommendations for the following school year.

TADS Link: www.tuitionaid.com  **TADS** SERVING SCHOOLS AND FAMILIES

Families are also required to submit a Special Circumstance Review Form to the Business Office explaining the details of the family's particular hardship.