



Flexible Tuition and Financial Aid FAQs

If your child would thrive at Emerson, the cost of tuition should not be the deciding factor as to whether or not they attend. Each family has different financial needs, some greater than others, and flexible tuition means that the cost of attending Emerson is relative to your family's unique situation.

FREQUENTLY ASKED QUESTIONS

How is flexible tuition determined?

To help determine the tuition your family would be asked to pay, families are asked to complete the Clarity Financial Aid application. Clarity is a third-party organization that independently assesses each family's income and expenses. Roughly 20 percent of Emerson's families participate in flexible tuition. To request a fee waiver for the application, please contact Lisa Psarouthakis at lisap@emerson-school.org.

After the Clarity assessment, each application is reviewed by Emerson's Financial Aid Committee, and individual circumstances are considered. The tuition your family would be asked to pay is then shared with you, prior to your completion of an enrollment contract.

To participate in flexible tuition, please complete the [Application for Financial Aid](#). You can apply for flexible tuition before starting an admissions application. In order to be considered in the first round of consideration, your completed application must be received by the end of December of the current school year.

[+ Apply for flexible tuition](#)

Should I consider flexible tuition?

If the cost of tuition would prohibit your child from attending Emerson, you're encouraged to apply for flexible tuition. Each year roughly 20% of Emerson students qualify for some level of financial assistance for tuition.

What forms must we complete?

To participate in flexible tuition, please complete the [Financial Aid Application through Clarity](#). With your authorization, Clarity will collect your filed tax information directly from the IRS, so there is no need to gather and upload these documents.

Can my student be considered for a merit or achievement scholarship?

Emerson does not offer merit or achievement scholarships. Tuition assistance is need based only.

What will next year's tuition be?

Tuition changes with each school year and families are asked to reapply for flexible tuition annually. While the school cannot guarantee the same flexible tuition rate from year to year, every effort will be made to keep tuition fair and comparable to previous years. Changes in your family's financial circumstances may have an impact on the amount of the award from year to year.

Must both parents be employed to receive financial aid from Emerson?

While the School understands that some families place a value on having a stay-at-home parent, Emerson views the choice of a family to maintain a one-income household as limiting the family's ability to fund an independent school education. Based on this philosophy, the school considers both the actual and



potential income that can be earned in each household by calculating a minimum imputed income for the non-working parent. The actual and imputed incomes of both parents are considered in arriving at the award amount. An exception is made for families with preschool aged children at home; or those who are the primary caregivers for an elderly or ailing family member in their home.

I have decided to go back to school while my child is at Emerson. Will this affect my financial aid?

Emerson assumes that a parent who is enrolled in school will continue to earn income at least at a minimum level or has otherwise planned to fund his or her education accordingly. Therefore, the school does not give any special consideration to parents returning to school in determining financial aid.

I am divorced, or no longer living with my child's other parent. Will Emerson still expect that person to be part of my application for financial aid?

Yes. Emerson requires custodial parents to complete the financial aid application to provide a complete picture of the family's resources. We understand that circumstances differ among divorced families and encourage you to contact the Admissions Director to discuss the specifics of your situation, should this present a hardship.

I may remarry or establish a permanent relationship with another adult. Will that person's financial circumstances be considered in the financial aid allocation for my child?

Yes. The addition of another adult into the household usually changes the family's financial situation to a considerable extent. In the School's view, the combined resources and expenses of the new family unit, including those for education, must be considered in arriving at a financial aid award decision. It will therefore be necessary for the financial aid application to reflect the income and expenses of both adults in the new family unit.

What if my student must withdraw from school?

In the event of a student withdrawal, and in accordance with the terms of the enrollment contract, financial aid recipients are expected to pay the entire balance for the full year by which tuition exceeds the financial aid award. All families are given the opportunity to purchase tuition refund insurance which will cover a portion of the tuition in the event of a student withdrawal.

After my award is determined, what is the process for paying the remaining tuition balance?

Once an award has been made and accepted, and an enrollment contract is submitted, the award will be credited to your account. You may pay the balance of the tuition through any of the school's payment plans, which includes a 10 month payment plan.

FINANCIAL AID AWARD RE-EVALUATION

If the Financial Aid Committee becomes aware of information that suggests that a family's ability to contribute toward the tuition costs may be different than previously determined, or has significantly changed from the time of the initial financial aid application, then the award may be re-evaluated. This re-evaluation may occur at any time throughout the year. Should it be determined that a family or applicant knowingly failed to disclose significant income or assets, or otherwise knowingly provided inaccurate information on a financial aid application, then the School reserves the right to rescind some or all of the financial aid award at any time.

AWARDS

The financial aid committee will begin considering applications in January. Families should submit their acceptance of the award by the deadline indicated on the award notice. (usually 7 days)



CONFIDENTIALITY

Emerson School will treat all financial information provided by families in the strictest confidence. Only the Financial Aid Committee and appropriate administrative personnel will have access to this information. The identity of all students on financial aid will be held in confidence and restricted to the fewest number of personnel possible.

NON-DISCRIMINATION POLICY

Emerson School admits students of any race, color, national origin, ethnic origin, gender, sexual orientation, religion, family status, and socioeconomic status to all the rights, privileges, programs and activities made available to students at Emerson. The School does not discriminate on the basis of race, color, national origin, ethnic origin, gender, sexual orientation, religion, family status, or socioeconomic status in administration of its educational policies, admissions policies, scholarship and financial aid programs, and athletic and other school-administered programs.

FINANCIAL AID TIMETABLE

October

Interested families may access the online financial aid application by clicking on the link located in the financial aid section of our website at www.emerson-school.org/financialaid.

End of December

The online financial aid application must be submitted by the end of **December** to be included in the first round of grants. Any anticipated financial change of significance should be documented in the comments section of the financial aid application.

LATE APPLICATIONS

Some funds will be kept in reserve for families applying for admission after the financial aid deadline. All applicants with demonstrated need will be considered, and all efforts made to offer some level of financial support, however award amounts may be less than the demonstrated need.

Emerson School admits qualified students on a need blind basis.