



Section C

Tuition Assistance



Tuition Assistance – Understanding the Process

RJDS operates on the basic principal that no Jewish child will be denied access to our school because of financial challenges.

We are very committed to simplifying tuition assistance as much as possible and are committed to respecting you and your privacy in the process.

Any information that we ask for will be kept in strict confidence and will be treated with the utmost sensitivity. No parent, board member or teacher at the RJDS nor the Head of School will have access to any of your information. Your information will be reviewed only by an outside Assessment Committee.

There are two different programs for financial assistance as outlined below

Choice #1 – Accepting a Tuition Assistance Guarantee

This is a continuation of the program that was introduced two years ago and applies to families who have previously submitted financial information and have been assessed for and been granted Tuition Assistance. Essentially, if nothing has changed for you from last year to this year, the tuition assistance process becomes very simple.

This will not apply if you are enrolling more children in K – 7 in the 2010-2011 year than you had enrolled in the 2009-2010 year in which case a full tuition assistance package must be completed.

If you are a family which is eligible for a Tuition Assistance Guarantee, a Tuition Assistance Guarantee form will be mailed to you by the end of January. On this form, you will see a specific tuition amount specific to your family. This is your Guaranteed Assisted Tuition for the 2010-2011 school year. You can choose to accept the amount shown and simply submit the completed registration package, including the completed Tuition Assistance Guarantee form.

It is intended that the Tuition Guarantee Program will operate on a three year schedule. Therefore, after two years of receiving a Tuition Assistance Guarantee, **OR, IF THERE HAS NOT PREVIOUSLY BEEN A COMPLETE FINANCIAL ASSESSMENT APPLICATION REVIEW**, RJDS may in its discretion request that the family supply copies of recent tax returns (or other financial documents) for review by the Assessment Committee as a condition of continuing to be eligible to receive a Tuition Assistance Guarantee. As with the original documentation, only the Assessment Committee will review these financial documents.

For families in this situation, a letter will be mailed to you advising you of this. Continued eligibility does not automatically mean that the Tuition Assistance Guarantee will be granted after the second Guarantee Year. If, in the opinion of the Assessment Committee, the tax returns indicate that there has been a material change to the family's circumstances since the date of the family's last Tuition Assistance Application review, the family may be asked to re-apply for Tuition Assistance.



RJDS reserves the right to modify or cancel the Tuition Assistance Guarantee program at any time, provided that the modification or cancellation will not take effect until the following school year. To be eligible for the Tuition Assistance Guarantee, families must:

- Have previously submitted their financial documentation and have been assessed and been granted Tuition Assistance;
- Have the same number or fewer children enrolled in 2010-2011 as 2009-2010 (K-7)
- Participate in the Volunteer Recognition Program and commit to 25 hours of volunteering

If this is accepted, no other financial assistance documentation is required except if tax return information is requested after the Second Guarantee Year.

Choice #2 – Formal Assistance Process

For returning families requiring additional assistance, enrolling additional children or for new families, we require the completion of the attached Tuition Assistance forms. These forms must be fully completed and returned with the required supporting documentation.

To be eligible for Tuition Assistance, families must participate in the Volunteer Recognition Program and commit to 25 hours of volunteering

In order to qualify for early registration discount, the tuition assistance package with all documentation must be returned to the school by February 26th, 2010 even though the 2009 tax return documentation is not yet available to you.



Tuition Assistance Guarantee Form

How this works

This program is optional but is available to all families currently receiving financial assistance. Families who accepted the Tuition Assistance Guarantee amount last year, will be given another Tuition Assistance Guarantee for the 2010-2011 school year. For paper versions of this package, you will see a figure listed below. For families choosing to download the application directly from the RJDS site, this Tuition Assistance Guarantee Form will be mailed before the end of January 2010.

To make it easier for families to budget as well as to simplify the process, families can do one of two things:

- 1) If you accept the Tuition Assistance Guarantee amount, simply transfer that amount to the Tuition Confirmation Sheet (Choice #2), sign and return with the package. No other tuition assistance documentation is required.
- 2) If you are unable to pay the Tuition Assistance Guarantee amount, you may submit the Financial Assistance application together with supporting documentation.

The Tuition Assistance Guarantee amount does not include the amounts required for the Building/Endowment fund or the Agenda Cost, which will be added to the Guarantee amount. For families who enrol prior to February 26, 2010, the Individual Family's Invoice will be adjusted to reflect the early registration discount and the waiver of the Agenda cost.

Please note: if you are enrolling additional children (siblings), this guarantee may not apply. Please contact MJ Brown at the office to confirm

Family Name _____

Tuition Assistance Guarantee for 2010/2011 \$_____

If you accept the 2010/2011 Tuition Assistance Guarantee amount, please write this dollar figure in the Tuition Confirmation Page (Choice #2)

If you downloaded this form, online, the above lines will be blank

If your family was granted Tuition Assistance or a Tuition Assistance Guarantee last year, last year, please contact MJ Brown at RJDS if you do not receive information about your family's specific Tuition Assistance Guarantee amount in the mail by the end of January 2010.



Tuition Assistance Application

Due by Feb 26, 2010

TO BE COMPLETED BY ALL FAMILIES REQUESTING APPROVAL TO PAY LESS THAN THE FULL TUITION FEE

Do not complete this form if you have been offered and are accepting a Tuition Assistance Guarantee.

As we continue to build our school, new policies and procedures will be introduced to RJDS. The Tuition Assessment Committee is committed to administering the tuition assessment process in a confidential, respectful and consistent manner, recognizing its sensitive nature. Thank you to all families for your cooperation and for your support of the school as it evolves and grows.

Tuition Assessment Policy - Governing Principles

Richmond Jewish Day School (RJDS) Tuition Assessment Policy is governed by the principle that a Jewish student will not be denied a Jewish education because of financial circumstances. The tuition assessment policy and process are designed to be confidential, fair and consistently applied for all families provided that **all** requested information is provided to the Tuition Assessment Committee to make a fair and reasonable assessment. The RJDS Board of Directors is committed to operating the school in a financially responsible manner.

Process

The tuition assessment process relies on individuals outside RJDS, who volunteer their time. To ensure that these individuals are available to do this work effectively, deadlines and information requirements need to be respected. As well, timely knowledge of total tuition revenue is important for the fiscal management of RJDS.

Consideration of Financial Means

Tuition assessment takes into consideration the financial means of the applicant(s). In addition to reported income from all sources, the applicant(s)'s assets, debts and lifestyle are taken into account in determining an equitable assessment. This is a consistent practice among Jewish day schools in North America.



Confidentiality

The Tuition Assessment Committee will treat all information submitted in tuition assessment applications and the submission itself on a confidential basis.

Appeals

You are entitled to one appeal within 14 days of the date of the Tuition Assessment Letter indicating the assessed fee. Appeals received later than this date cannot be considered.

GENERAL INFORMATION

Please circle as appropriate

PARENT / GUARDIAN 1

Name(s): _____

Relationship: Mother Father Step-Parent Grandparent Other

Occupation / Profession: _____

Employed Self-Employed Sole Proprietor Business Owner Other

Full time Part-time

Employer Name: _____

Address: _____

Business Name: _____

Address: _____

Contact Information: _____

Home Telephone: _____

Cell Phone: _____

Business Telephone: _____

Email: _____

Signature: _____ Date: _____

PARENT / GUARDIAN 2:

Name(s): _____

Relationship: Mother Father Step-Parent Grandparent Other

Occupation / Profession: _____

Employed Self-Employed Sole Proprietor Business Owner Other

Full time Part-time

Employer Name: _____

Address: _____

Business Name: _____

Address: _____

Contact Information: _____

Home Telephone: _____

Cell Phone: _____

Business Telephone: _____

Email: _____

Signature: _____ Date: _____



STUDENT INFORMATION

STUDENT NAME: _____ ENTERING GRADE: _____

STUDENT NAME: _____ ENTERING GRADE: _____

STUDENT NAME: _____ ENTERING GRADE: _____

STUDENT NAME: _____ ENTERING GRADE: _____



INFORMATION TO BE INCLUDED WITH THIS APPLICATION FORM

To meet the early registration deadline, the entire tuition assistance package must be returned by February 26th 2010. As a result, some 2009 information may not be available to you yet so when the package is returned, please include the following 2008 information now with the 2009 information when it is available to you in May.

Copies of the following information **must be submitted** along with the completed application form:

- Dec 2009 pay stubs
- 2009 or most Recent Fiscal Year Ending Financial Statements of business or partnership
- 2009 Property Tax Assessment (applicable to homeowners)

AND

- 2008 Income Tax Returns – individual (both parents/legal guardians) and business;
- 2008 CRA Notice of Assessments;
- 2008 Statement of Rental Income and Expenses
- 2008 Statement of Business (T2125)

Please provide the following by June 1st, 2010:

- 2009 Income Tax Notice of Assessments
- 2009 Income Tax Returns

INFORMATION REQUIRED FROM FAMILIES THAT ARE NEW TO RICHMOND

Date of arrival in Richmond _____ Canada _____
day/month/year day/month/year

Arriving from _____ Citizenship _____

If new to Canada, immigration status _____

MARITAL STATUS of PARENT(S) or GUARDIAN (S)

Please circle as appropriate

Married Separated Divorced Widowed Single



INFORMATION TO BE SUBMITTED FROM SEPARATED OR DIVORCED PARENTS

Financial information from both parents will be taken into consideration in determining the ability to pay tuition fees. Each parent is to remit a separate application.

Details of how tuition will be divided --- proportion from each parent/guardian:

PARENT/GUARDIAN #1: _____

PARENT/GUARDIAN #2: _____

OTHER (please explain):

Has the tuition assessment application been completed based upon the financial means of both parents?
(*please circle*) YES NO

If no, please provide an explanation:

PLEASE NOTE THAT FOR SEPARATED OR DIVORCED PARENTS, THE CHARITABLE DONATION TAX RECEIPT FOR FEES WILL BE ISSUED TO THE PARENT OR GUARDIAN WHO HAS SUBMITTED THE PAYMENT.

OTHER CHILDREN (NOT ATTENDING RJDS):

CHILD'S NAME:

AGE:

NAME OF SCHOOL:

OTHER DEPENDENTS OR INDIVIDUALS RESIDING AT APPLICANTS' RESIDENCE:

NAME:

RELATIONSHIP:



FINANCIAL MEANS WORKSHEET

PLEASE ANSWER THE FOLLOWING QUESTIONS TO THE BEST OF YOUR ABILITY

	<u>PARENT 1</u>		<u>PARENT 2</u>	
1. Are you currently employed?	yes	no	yes	no
2. Were you employed in 2009?	yes	no	yes	no
3. Do you own or partially own a business or partnership?	yes	no	yes	no
4. Did you own or partially own a business or partnership, including any shares in a company in 2009?	yes	no	yes	no
5. Were you unemployed at anytime in 2009? Please provide dates.	yes	no	yes	no
	Dates: _____		Dates: _____	
6. Do you expect your income or assets to change? significantly over the next several months? (i.e. gifts, change in employment, etc.) If yes, please provide a brief explanation.	yes	no	yes	no

GROSS FAMILY INCOME FOR 2008

	PARENT 1	PARENT 2
1. Total income as shown on line #150 of your 2008 Income Tax return. (Attach copy of your return and CRA Assessment).	\$ _____	\$ _____
Note: If you were not a Canadian citizen and did not report Canadian income, please report the equivalent information from the Country of which you last reported income.	\$ _____	\$ _____
2. Add amounts deducted on Statement of Income & Expenses or Rental Statement for non-cash expenses such as depreciation / CRA, use of home for business.	\$ _____	\$ _____



3. Add your share of undistributed income of Partnership or Incorporated business(es).	\$ _____	\$ _____
4. Add/Subtract non-taxable income (loss on investments in excess of actual cash payments.	\$ _____	\$ _____
5. Subtract difference between taxable dividends and actual dividends received.	\$ _____	\$ _____
TOTAL REPORTABLE INCOME 2008:	\$ _____	\$ _____
<u>ANNUAL FAMILY INCOME FOR 2009</u>		
Income from employment (Dec 2009 pay slip)	\$ _____	\$ _____

ANNUAL FAMILY INCOME ESTIMATED FOR 2010

	PARENT 1	PARENT 2
1. Net employment, business income	\$ _____	\$ _____
2. Investments, (interest, dividends, rental)	\$ _____	\$ _____
3. Child Tax Benefit	\$ _____	\$ _____
4. Allowances, support from others	\$ _____	\$ _____
5. Employment Insurance	\$ _____	\$ _____
6. Disability or Insurance Income / Benefits	\$ _____	\$ _____
TOTAL ESTIMATED INCOME FOR 2010:	\$ _____	\$ _____



ANNUAL FAMILY BUDGET AND EXPENSES– ESTIMATED FOR 2010

1. Rent or Mortgage	\$ _____
2. Property Taxes	\$ _____
3. Auto Payments (lease or own)	\$ _____
4. Auto Expenses (fuel, maintenance, insurance)	\$ _____
5. Other Transportation, Bus Fare, Skytrain, etc.	\$ _____
4. Insurances (personal and property)	\$ _____
5. Synagogue Dues	\$ _____
6. Professional Dues	\$ _____
7. Utilities (gas, hydro)	\$ _____
8. Communications (telephone, cell, internet and cable)	\$ _____
9. Childcare (daycare, pre-school, nanny services)	\$ _____
10. Medical Insurance	\$ _____
11. Tuition Fees (other than RJDS)	\$ _____
12. Groceries	\$ _____
13. Medical / Dental Expenses	\$ _____
14. Clothing, personal care	\$ _____
15. Support of other relatives outside the family home	\$ _____
16. Home Improvements / Maintenance	\$ _____
17. Household Cleaning Service	\$ _____
18. Club Membership Fees	\$ _____
19. Babysitting	\$ _____
20. Summer Camp	\$ _____
21. Extra-curricular Activities	\$ _____
22. Vacations	\$ _____

TOTAL ESTIMATED BUDGET& EXPENSES FOR 2010\$ _____

TOTAL ESTIMATED INCOME FOR 2010 \$ _____

TOTAL ESTIMATED BUDGET & EXPENSES FOR 2010\$ _____

DIFFERENCE \$ _____

MANDATORY

REQUESTED TOTAL TUITION AMOUNT (NOT INCLUDING BUILDING FUND) FOR 2010-11 \$ _____



NET WORTH DISCLOSURE FORM

This net worth disclosure form will be used for the sole purpose of determining tuition eligibility at RJDS, except as otherwise required by law.

PRINCIPAL RESIDENCE

ADDRESS: _____

Please circle: OWN LEASE / RENT

DATE OF PURCHASE: _____

PURCHASE PRICE: _____

CURRENT ASSESSMENT: _____

ESTIMATED VALUE: _____

MORTGAGE: _____

MONTHLY PAYMENT: _____

IF LEASE/RENT:

Please circle: LIVING WITH FAMILY / FRIENDS ALONE

RENT PER MONTH: _____

OTHER PROPERTY

Do you own or co-own a home that is not your principal residence? (i.e. property outside of Canada and/or recreational property) YES NO

If yes, please provide details.

ADDRESS: _____

DATE OF ACQUISITION: _____

PURCHASE PRICE: _____

CURRENT ASSESSMENT: _____

ESTIMATED VALUE: _____

MORTGAGE: _____

MONTHLY PAYMENT: _____

NON REPORTABLE INCOME

(Please disclose all non-reportable income received in 2009, eg. alimony, child support, trust income and distributions, offshore income for all family members)

Income Source: _____ Amount: _____

Income Source: _____ Amount: _____

Income Source: _____ Amount: _____



VEHICLES

MAKE / MODEL	YEAR	PURCHASE VALUE	OWN / LEASE	PAYMENT

ASSETS AND LIABILITIES

ASSETS

CASH, GIC'S, TD'S, ETC.	\$ _____
Stocks, Bonds and Mutual Funds	\$ _____
Accounts Receivable	\$ _____
Real Estate	\$ _____
Shareholder Loans rec.	\$ _____
RRSP's	\$ _____
Private Company Holdings	\$ _____
Trust Interest	\$ _____
Other	\$ _____

LIABILITIES

Mortgage	\$ _____
Bank Credit Lines	\$ _____
Personal Loans	\$ _____
Real Estate Loans	\$ _____
Other	\$ _____

Total: \$ _____ \$ _____

We/I hereby certify that the information set out herein in this net worth disclosure is true and complete. No information which might affect RJDS's decision to assess tuition has been omitted or withheld.

We/I acknowledge that should RJDS discover additional, undisclosed information pertaining to our/my net worth, RJDS at its sole discretion, may reassess our/my net worth and that may impact on tuition due the school.

Parent/Guardian 1: _____

Signed Dated: _____

Parent/Guardian 2: _____

Signed Dated: _____

Both signatures are required for evaluation



ADDITIONAL INFORMATION

Please use this page to explain any extenuating circumstances such as illness, misfortune or any additional burdens which you may have encountered recently which you feel contributes to any exceptional circumstances that the Tuition Assessment Committee should consider.

RELEASE OF FINANCIAL INFORMATION

NAME(S) AND GRADES(S) OF SIBLING ATTENDING OTHER JEWISH DAY SCHOOL(S):

- 1. _____
- 2. _____
- 3. _____

I hereby authorize the Tuition Assessment Officer of:

_____ [school] to release my financial information to the Tuition Assessment Committee of Richmond Jewish Day School (RJDS).

SIGNATURE

DATE



DECLARATION

I/We understand that:

- This tuition assessment application is subject to reassessment by the Tuition Assessment Committee at any time.
- This application will not be processed until the form is received by RJDS, fully completed and signed, together with all supporting information and documentation required.
- I/ We agree to accept the decision of the Tuition Assessment Committee and upon approval of the assessed tuition fee, I/we must complete a Tuition Fee Payment Form and submit payment.

To the best of my/our knowledge, all the information provided on this application is true and complete, and I/we shall immediately notify the Tuition Assessment Committee of any changes in my/our household's financial position that may occur during the next 12 months.

Name of applicant(s) _____

Signature of applicant(s) _____

Date: _____

PLEASE NOTE

- RJDS at its discretion may ask for or obtain supporting documentation to substantiate net worth disclosure.
- It is important that your application is submitted with completed Tax Returns for 2008 as well as Notices of Assessment (personal and business). Once 2009 tax returns have been completed, those must be submitted to the school together with 2009 Notice of Assessments by June 1st 2010.
- Please make sure you are returning this package completely filled out together with all required supporting documentation. Incomplete applications will not be reviewed by Assessment Committee until all documentation is received. The only exception to this is the 2009 Tax Returns and 2009 Notice of Assessments which must be submitted by June 1st 2010.

REMINDER: IN ORDER TO QUALIFY FOR THE EARLY REGISTRATION DISCOUNT, THIS COMPLETED TUITION ASSISTANCE PACKAGE MUST BE COMPLETED AND RETURNED BY FEBRUARY 26TH TO QUALIFY FOR THE DISCOUNT.

PLEASE PUT THE TUITION ASSISTANCE APPLICATION WITH SUPPORTING DOCUMENTATION IN A SEALED ENVELOPE LABELLED:

“TUITION ASSESSMENT COMMITTEE – CONFIDENTIAL”