

Flexible Tuition Information Night



Oregon Episcopal School

ALWAYS OPEN

- **What** is “Flexible Tuition”?
- **Should** I apply?
- **When** should I start?
- **How** do I apply?
- Additional Resources

What is Flexible Tuition?

- Need-based tuition assistance program.
- Application process considers family's full financial situation.
- Tuition is **reduced** to make OES accessible to families.
- The discount is supported by the OES budget.

Should I apply for Flexible Tuition?

- Each family's combination of financial circumstances is unique.
- Before you apply, explore all your available resources (grandparents, savings, trusts, discretionary income, etc.).
- Most families find the need to adjust their spending priorities, maximize both parents' earnings, and carefully manage assets to afford OES.
- Payment plans are available for everyone.
- Review the resource on the OES website.



One Child at OES

Total Family Income *	Average % of Tuition Paid	Tuition Range
\$0 – \$49,999	8%	\$500-\$4,500
\$50,000-\$89,999	16%	\$1,400-\$12,700
\$90,000 – \$119,999	41%	\$1,600 - \$22,600
\$120,000-\$150,000	65%	\$6,000-33,590

The chart is representative of families who qualified for Flexible Tuition this year with “typical” assets.

Families with high assets or unique situations should contact our office to discuss their potential qualification.

Two Children at OES (or other tuition charging school)

Total Family Income *	Average % of Tuition Paid	Tuition Range (per student)
\$0 – \$49,999	7%	\$975-\$3,200
\$50,000-\$89,999	12%	\$1,300-\$7,800
\$90,000 – \$119,999	22%	\$1,400-\$18,300
\$120,000 - \$179,999	44%	\$6,700-\$31,200
\$180,000 -\$250,000	63%	\$11,500-\$31,200

The chart is representative of families who qualified for Flexible Tuition this year with “typical” assets.

Families with high assets or unique situations should contact our office to discuss their potential qualification.

When should I start my application?

- **NOW**

- Deadline is February 3, 2020
- Do not wait for admissions decision!
- Make a schedule to meet school deadlines.
 - Know the admissions and Flexible Tuition deadlines
 - Admissions: PK – 5 due January 21st ; Grades 6-12 due January 30th.
 - Flexible Tuition – February 3rd
- Make a budget, know what you can afford:
 - Add all sources of income (wages, tips, child support)
 - Subtract all expenses.
 - Improve the bottom-line
 - Decrease expenses / Increase discretionary income



What does it cost to attend OES?

Grade Level	2019-20 Tuition
Pre-Kindergarten (3 options)	
- 5 short days (7:55-12:30)	\$19,700
- 3 short days, 2 full days	\$22,000
- 5 full days (7:55 – 2:55)	\$24,200
Kindergarten	\$28,900
Grades Primary – 5	\$29,600
Grades 6 – 8 (includes device)	\$34,100
Grades 9 – 12 Day	\$35,000
Grades 9 – 12 Boarding	\$65,100

Tuition Includes:



Lunch & Snacks



Most Athletics
(6-12)



Field Trips
& Outdoor
Education



School
Supplies
(PK – 5)

Technology
(PK – 8)

What other expenses should I budget for?



Extension (PK – Grade 5)



Textbooks (Gr 6-12)



Laptop (Gr 9-12)



School Bus



Uniforms (PK – Grade 5)



Musical Instrument



Winterim (Gr 9-12)

How do I apply for Flexible Tuition?

STEP 1:

Submit and pay for the Parents' Financial Statement (PFS) - an online application by School and Student Services (SSS)

- *\$51 nonrefundable fee*
(Pay by credit card, direct debit, PayPal)

STEP 2:

Submit tax documents:

1. Upload to the SSS website
2. Hand deliver documents to the Admissions office
3. Email is NOT a secure method for sharing your personal financial documents.

When should I submit my information?

Due **Monday, February 3rd**:

- PFS – submitted online to School and Student Services (SSS)
- 2019 W-2's
- 2018 Federal & State tax return
- 2017 Federal & State tax return
- OES reserves the right to ask that you complete and submit a Form 4506-T (Request for Transcript of Tax Return) if needed.
- Missing deadlines could result in missing \$
- Flexible Tuition communicated on March 6 with admission decision

How is Flexible Tuition determined?

Step 1: School & Student Services (SSS) calculates your **Discretionary Income**

Income

- Required Taxes
 - Mandatory/Unusual expenses (union dues, child support payments, etc)
 - Income Protection Allowance (food, clothing, shelter)
-

Discretionary Income

Step 2: SSS then recommends a % of your discretionary income that is available for education based upon your financial strength (influenced by assets minus debt). This is your **Estimated Family Contribution (EFC)**.

How is Flexible Tuition determined?

Step 3: School verifies information and calculates Financial Need:

$$\text{Tuition} - \text{EFC} = \text{Total Financial Need}$$

Step 4: Committee determines if school can reduce tuition to meet Financial Need.

OES strives to meet 90-100% of need for all families.

Frequently Asked Questions

- Will my retirement accounts be included?
- How are 529 college savings plans factored into calculations?
- How long does the PFS take to complete?
- Will I see a report of my Estimated Financial Contribution?
- What if I'm divorced, separated, or never married?



Completing the PFS – go to www.solutionsbysss.com/parents

[Home](#)[Resources](#)[Support & Help](#)[Families ▾](#)[Help & Support ▾](#)[Login to complete or update your PFS](#)

Family Resource Center

Make a private education a reality

You've made the decision to invest in a private education for your child yet affording private school can be expensive. Thousands of schools provide financial aid assistance to ensure that their admitted students have a realistic chance to enroll, regardless of their family's financial circumstances. The Parents' Financial Statement (PFS), completed online in the SSS Family Portal, is your gateway to financial aid from the nation's leading private and independent schools.

By submitting a PFS, you grant SSS permission to securely analyze your financial information. [Learn more about the security of your information.](#)

Create an Account

Welcome to the Parents' Financial Statement (PFS) Online

Applying for financial aid has never been easier. It's one form for one fee, any number of siblings, and any number of schools.

► **New Users: Create a New Account**

Are you a returning family with an existing account?

Log in below to start a new Parents' Financial Statement (PFS) for the next academic year or to review your existing PFS.

Email

Password

LOGIN

[Reset Password](#) [Get Help](#) [Signing In](#)



CREATE

Create an Account



COMPLETE

Complete your PFS Online



SUBMIT

Submit your PFS Online to all the schools you are applying to.



REVIEW

Make changes or check the status of your Financial Aid Application.

Family Portal Dashboard

Hover over symbol for help

Household Information

- ✓ 1. Parent/Guardian Information
- ✓ 2. Applicant Information
- ✓ 3. Non-Applicant Dependent Information
- ✓ 4. Household Summary

School Selection

- ✓ 5. Select Schools

Family Income

- ✓ 6. Basic Tax Information
- ✓ 7. Total Taxable Income
- ✓ 8. Total Nontaxable Income
- ⓘ 9. Applicant Income

Family Assets & Debts

- ⓘ 10. Real Estate
- ⓘ 11. Vehicles
- ⓘ 12. Other Assets & Debts

Family Expenses

- ⓘ 13. Educational Expenses
- ⓘ 14. Other Expenses

Monthly Income and Expenses

- ⓘ MIE1. Monthly Income and Expense Statement

Other Information

- ⓘ 20. Other Considerations
- ⓘ 21. Additional Questions

Welcome to Your 2020-2021 Family Portal Dashboard



DOWNLOAD THE PFS WORKBOOK



COMPLETE YOUR PFS



PAY AND SUBMIT



MANAGE DOCUMENTS
OR UPDATE YOUR PFS

Last section completed: 8. Total Nontaxable Income

Para asistencia en español: ¡Tenemos varios recursos disponibles! [Haga clic aquí para visitar la página de Recursos.](#) Haga clic aquí para visitar la página de Recursos. También puede alternar la aplicación PFS al español. Haga clic en 1. Información del padre / tutor en Información del hogar en el menú de navegación izquierdo para ajustar la preferencia de idioma.

Selected Schools

Status	SSS Code	School Name	Applicant	PFS Deadline
	5572	Oregon Episcopal School	Anita Ebner	02/03/2020

Once a school has locked your PFS you will not be able to submit updates to the school for that PFS.

Document Due Dates By School

School Name	New Students			Returning Students		
	2017 Docs	2018 Docs	2019 Docs	2017 Docs	2018 Docs	2019 Docs
Oregon Episcopal School	2/3/2020	2/3/2020	N/A	2/3/2020	2/3/2020	N/A

- Household Information
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- Family Assets & Debts
- ✓ 10. Real Estate
 - ✓ 11. Vehicles
 - ✓ 12. Other Assets & Debts

- Family Expenses
- ✓ 13. Educational Expenses
 - ✓ 14. Other Expenses

- Business/Farm
- ✓ 15. Business Information
 - ✓ 16. Business Income
 - ✓ 17. Business Expenses
 - ✓ 18. Business Assets & Debts

- Other Information
- ✓ 19. Other Considerations

PFS CHECKLIST

Household Information

2. Applicant Information

Cancel

Save & Exit

Save & Add Another Applicant

Save & Next

▼ Applicant 1

First Name	Aidan
Middle Name	
Last Name	InfapHunt
Suffix	--None-- ▼
Birthdate	5/14/2005 [10/6/2014]
Gender	Male ▼
Last 4 Digits of Social Security Number	XXXX
Current Grade	4 ▼
Current School	SSS Training School
What grade will the student enter in 2014?	5 ▼
in outside of your	No ▼

Red boxes mean
an entry is
required.

Green check means
the section is complete.

5. Select Schools

Cancel

Save & E

Look Up SSS Subscriber Schools or Organizations

Enter SSS Code

Enter School Name

Select Country

State/Province

Enter City

Enter Zip Code

Find SSS Subscribers

OES school code is 5572.

Schools and Organization Found: 1 (Clear Search Criteria)
Click the "select" button next to each School or Organization you are applying to in order
schools/organizations, you can perform another search.

School Name	Address	SSS Code
Oregon Episcopal School	6300 SW Nicol Rd, Portland, OR 97223-7599	5572

Use your
2018 taxes
to
complete
Question 6

Family Income

6. Basic Tax Information

Cancel

6a. Have you completed your 2019 tax return? It is not a requirement that you have completed your 2019 tax return to complete this PFS.*

Estimated ▼

6b. What was/will be your income tax filing status for 2019? ⓘ

Single ▼

6e. Did you file a Schedule A along with your tax returns?

--None-- ▼

6g. Enter the amount of your total federal income taxes. This is line 15 on your 1040 minus line 57 on Schedule 4 (self employment taxes in line 57 are reflected elsewhere, if applicable). ⓘ

6h. Was Parent A or B self-employed in 2019? This includes earning income (reported on 1040 Sched C, E, F, and/or Form K1) as an independent contractor, freelancer, sole proprietor of a business/farm, partner in a Partnership, and/or S Corp shareholder. ⓘ

--None-- ▼

The PFS application is smart, so it asks you only questions that you need to answer.

Family Income

7. Total Taxable Income

▼ Salary & Wages

Total salaries and wages can be found on the W2 form given to you by your employer. In Box 1, of your W2 form, you will find your Total Salaries or Wages. If you have more than one W2, add the amounts from Box 1 on each W2 and enter the total in PFS Question 7A. Taxable wages and salaries including tips, drawing accounts from self-employment, and other employee compensation before payroll deductions. Do not report the profit or loss from a business and/or farm as salary or wages. There is a separate section where you will be asked about your business and/or farm income.

2019 ⓘ

2020 (Estimated) ⓘ

7a. Enter total salaries and wages earned by Parent/Guardian A: ⓘ

Returning families will see prior year estimates here.

Cancel

Save & Exit

Save & Next

Input this year's actual and next year's projected *taxable* income.

Tip: Use your W-2 or year end paystub for your total annual income.

▼ Other Nontaxable Income

Types of Nontaxable Income:

Payments made to tax-deferred pension and savings plans as reported on W-2 forms (in box 12 of your W-2 labeled D, E, F, G or H). Tax-exempt interest, pre-tax contributions to a fringe benefit plan (such as a cafeteria or 125 plan), cash support, gifts, money paid to you (or to others on your behalf) by a separated or divorced spouse (in lieu of child support) to cover household expenses; value of allowances received for housing, food, and clothing; earned income credits, welfare benefits, veteran's benefits, and worker's compensation; income received from tax-exempt investments listed above.

8c. Do you have other nontaxable income to report?*

Yes ▼

▼ Other Nontaxable Income Worksheet

This worksheet will calculate the values for other nontaxable income.

All fields are required. Enter zero (0) in the fields for which no other value applies.

	2019 ⓘ	2020 (Estimated) ⓘ
8d. Enter the total payments you made to tax-deferred pension and savings plans in 2019 and the amount you estimate for 2020. (Refer to your W-2 form.)* ⓘ	<input type="text"/>	<input type="text"/>
8e. Enter the total pre-tax contribution you made to, and/or any untaxed income your employer provided to you from a pre-tax benefit plan (such as flexible spending or dependent care) in 2019 and the amount you estimate for 2020.* ⓘ	<input type="text"/>	<input type="text"/>

Non-taxable income includes: pre-tax contribution to 401(k), medical insurance, Flex Spending Accounts, etc.

Most should answer “yes” to Other Non-taxable Income.

Tip: Look at your W2 or year-end paystub.

Education Expenses

Current year cost....

Anticipate next year

13c. Was/Is this applicant enrolled in a tuition-based preschool, school or college for 2019-2020?*

Yes ▼

13d. Enter the estimated full cost of tuition for this applicant for the academic year 2019-20*

34000

List all of the tuition contributions you expect to make or receive for Anita Ebner in 2019-20

13e. How much money are you contributing from your own earnings or assets (including loans)?*



15000

13f. How much are you contributing from the applicant's earnings or assets?*



+

0

13g. How much are you receiving from other sources (friends, relatives) excluding financial aid?*



+

0


13h. From all combined sources except financial aid your tuition contribution was/is (add 13e through 13g):*

=


15000


13i. How much financial aid are you receiving?*




13j. Enter the estimated full cost of tuition for this applicant for the academic year 2020-21* 

List all of the tuition contributions you expect to make or receive for Anita Ebner in 2020-21


13k. How much money will you contribute from your own earnings or assets (including loans)?* 

13l. How much will you contribute from the applicant's earnings or assets?* 


+

13m. How much will you receive from other sources (friends, relatives) excluding financial aid?* 

+

13n. From all combined sources except financial aid your tuition contribution will be (add 13l through 13m):* 

=

13o. How much financial aid do you expect to receive in academic year 2020-21?* 

What can you afford to contribute? Be honest.

Business Section – Income, Expenses, Assets/Debts

S-Corp business owners – submit 1120S return

Business/Farm

16.1. Business 1 - Income




Cancel

Save & Exit

Save & Next

You may be asked by the school to provide additional documentation regarding your business(es) and/or farm(s), such as a Schedule C included with your IRS form 1040.

Please enter 0 if the question is not applicable.

	2018 (Actual)	2019 (Estimated)
16a. Gross receipts and sales (Do not include returns and allowances) 	<input type="text"/>	<input type="text"/>
16b. Cost of goods sold and/or operations (Do not include any amount that is listed under business or farm expenses) 	<input type="text"/>	<input type="text"/>
16c. Gross profit (item 16a minus item 16b)	\$0	\$0
16d. Other business or farm income 	<input type="text"/>	<input type="text"/>
16e. Total business or farm income (item 16c plus item 16d)	\$0	\$0

Other Information

20. Other Considerations

Cancel

Save & Exit

20a. Use this space to tell schools any additional information you were not able to cover in the questions you answered.

**Something not captured on
PFS? Tell your story.**

Welcome to Your 2014-2015 Family Portal Dashboard

From here you will always be able to monitor your PFS progress, submission status, payments, manage additional required documents, and view more. Once you submit your PFS, you will still be able to make changes to your pfs and/or add more schools/organizations.

Make sure you're applying for the right year! The PFS is only available if you are applying for financial aid for the current (2014-15) academic year. The system will not accept financial aid applications for the 2015-16 academic year until November 3, 2014.



PREPARE
TO APPLY



COMPLETE
YOUR PFS



PAY
AND SUBMIT



MANAGE DOCUMENTS
OR UPDATE YOUR PFS



You can now **Manage and Upload Required Documents** for your application or **Update and Make Changes** to your PFS.

Application Fee: ~~\$41.00~~ **WAIVED**

**Submit your documents
in the Family Portal.**

YOUR SELECTED SCHOOLS

Once a school has locked your PFS you will not be able to submit updates to the school for that PFS.

Status	SSS Code	School Name	Applicant	PFS Deadline - New Students	PFS Deadline - Returning Students
	9003	SSS Training School	Aidan InfapHunt	11/03/2014	11/03/2014
	9007	SSS Training School2	Aidan InfapHunt	08/15/2014	08/15/2014

Schools accept revisions until this symbol shows it is locked.

Need more information?

- PFS Application Helpline **(800) 344-8328** (available Saturdays)
- Visit SSS at *www.solutionsbysss.com/parents*, for additional resources
 - Webinars
 - PDF workbooks

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