

# Convent of the Sacred Heart

Girls Become Women.  
Women Become Leaders.



## Financing Your Sacred Heart Education



1177 King Street  
Greenwich, Connecticut 06831  
t: 203.532.3534  
e: [admission@cshgreenwich.org](mailto:admission@cshgreenwich.org)  
w: [www.cshgreenwich.org](http://www.cshgreenwich.org)



# School Doesn't Last Forever. A Sacred Heart Education Does.

*A Sacred Heart education is an investment in your daughter's future. Providing an independent school education requires careful financial planning and considerable sacrifice for most families. We are committed to making a Sacred Heart education affordable to all academically qualified students regardless of their financial circumstances. Sacred Heart supports a financial aid budget that represents 12 percent of the school's annual operating budget. The financial aid awards total more than \$2.5 million and students receiving financial aid represent approximately 17 percent of our student body.*

## Additional Expenses

The charts below are intended to give you an outline of costs in addition to tuition. Assistance from the Financial Aid Office Support Fund is available for some, but not all, of the listed expenses.

### Lower School

Books and Materials	\$300
Uniform	approx. \$300
Grade-level Activities (including field trips)	\$25-\$75
Miscellaneous Expenses (yearbook, class photos, etc.)*	\$25-\$75/item
Bus (private, limited service in Fairfield & Westchester Counties)	approx. \$2,800-\$3,500
Lunch* (Kindergarten–Grade 4)	\$725
Extended Day (Grades PK, K, 1) or Supervised Study (Grades 2, 3, 4) Program*	\$14/hour (discount rate available for families receiving financial aid)
After School Activities Program*	\$85-\$175/term

\* optional expenses not usually covered by financial aid

### Middle School

Books and Materials	\$300
Uniform	approx. \$300
Laptop (required in Grades 7-8) Includes computer, software, case, warranty & tech support	approx. \$1800
Grade-level Activities (including field trips)	\$25-\$250
Miscellaneous Expenses (yearbook, class photos, etc.)*	\$25-\$75/item
Bus (private, limited service in Fairfield & Westchester Counties)	approx. \$2,800-\$3,500
Lunch*	\$725
After School Activities*	\$0-\$250
Interscholastic Sports Uniform (Grades 6-8)*	\$35-\$75/uniform

\* optional expenses not usually covered by financial aid

### Upper School

Books and Materials	\$600-\$1,200
Uniform	approx. \$300
Laptop (required in Grades 9-12) Includes computer, software, case, warranty & tech support	approx. \$1800
Grade-level Activities (including field trips)	\$50-\$300
Graduation Fee	\$225
Miscellaneous Expenses (yearbook, school ring, etc.)*	\$50-\$300/item
Bus (private, limited service in Fairfield & Westchester Counties)	approx. \$2,800-\$3,500
Lunch*	\$725
Interscholastic Sports Uniform (varies by sport)*	\$0-\$75/uniform plus equipment
Club or Sports Trips*	\$200 and up/trip

\* optional expenses not usually covered by financial aid

enrollment fee. This monthly plan allows parents to spread tuition payments, interest-free, over a 10-month period. These options will be more fully explained when you are offered an enrollment contract. For further information at that time, please contact the Convent of the Sacred Heart Business Office at (203) 532-5137.

**{Q} HOW MUCH DOES IT COST TO ATTEND CONVENT OF THE SACRED HEART?**

**{A}** Tuition for each school year is set by the Board of Trustees. A separate sheet listing tuition for each grade is available. These represent the costs for one year only, and annual increases should be expected.

**{Q} IS HELP AVAILABLE WITH COSTS BEYOND TUITION?**

**{A}** Each family receiving financial aid is also eligible for assistance from the Financial Aid Office Support Fund. Requests to cover additional expenses must be directed to the Financial Aid Office. Expenses that may qualify for

assistance include books and instructional materials, required school and gym uniforms, bus transportation, field trips, graphing calculators, school rings, various grade-level activities or tutoring. In addition, assistance with the cost of the laptop computer, required for students entering grades 7-12, is provided on a sliding scale consistent with each family's tuition aid. Items not covered are generally optional programs and include the lunch program, special after school programs, or sports uniforms.

**{Q} IS IT POSSIBLE TO APPEAL THE FINANCIAL AID AWARD?**

**{A}** Yes. After receiving your award, you have two weeks in which to appeal the decision. Please write to the Financial Aid Committee explaining your appeal. Include any information that will help the committee to better understand your situation, such as a detailed list of monthly expenses or any information from the PFS form that you wish to explain more thoroughly.

## Recent Financial Aid Awards

The chart below is intended to help you consider your financial circumstances and the possibility of adding Sacred Heart's tuition to your expenses. Each family is evaluated individually and this chart should not be read as a commitment to a certain level of financial assistance.

Total Family Income	Families on Aid	Range of Family Contributions
\$0-\$25,000	20%	\$500 - \$2000
\$25,001- \$50,000	24%	\$1,000 - \$7,000
\$50,001 - \$75,000	19%	\$1,000 - \$8,500
\$75,001 - \$100,000	10%	\$1,000 - \$13,500
\$100,001 - \$150,000*	11%	\$10,000 - \$20,000
\$150,001 plus*	16%	\$10,000 - \$25,500

\*most families at this income level have more than one child enrolled in an independent school.

# How to Finance a Convent of the Sacred Heart Education

**{Q} HOW IS FINANCIAL AID AWARDED?**

**{A}** Convent of the Sacred Heart is a member of The School and Student Service for Financial Aid (SSS) which assists independent schools in determining a family's financial need. The Report of Family Contribution (RFC) which is computed by SSS is reviewed by our Financial Aid Committee and serves as a guideline in making financial aid decisions. The RFC report does not bind Sacred Heart to any specific award.

**{Q} DO YOU AWARD GRANTS?**

**{A}** All aid is awarded as grants which do not require repayment. We do not offer any merit scholarships.

**{Q} WHO MAY APPLY FOR FINANCIAL AID?**

**{A}** Anyone who has applied for admission to Convent of the Sacred Heart, kindergarten through grade 12. Exceptions for preschool and prekindergarten should be discussed with the Director of Financial Aid.

**{Q} DOES APPLYING FOR FINANCIAL AID INFLUENCE THE ADMISSION DECISION?**

**{A}** No. Convent of the Sacred Heart accepts students based on academic merit, test scores, and personal qualities. Financial aid files are reviewed, and awards made, only after a student is admitted. However, financial aid requests must be made by the February 15 deadline in order for an award to be considered. If a student is neither admitted nor placed on the wait list, the financial aid file is shredded and destroyed.

**{Q} HOW DO I APPLY FOR FINANCIAL AID?**

**{A}** Contact the Convent of the Sacred Heart Financial Aid Office for the appropriate forms. Convent of the Sacred Heart requires that the family file a Parents' Financial Statement (PFS), which is the official application provided by School and Student Service for Financial Aid (SSS). The PFS can be completed in one of two ways. Either 1. Complete the paper form which is mailed to SSS in Philadelphia, PA or, 2. Submit the PFS online at [www.nais.org/financialaid/sss](http://www.nais.org/financialaid/sss). In addition, we require that a copy of the two most recent signed IRS 1040 tax forms, and all supporting schedules, plus W-2s and, if applicable, partnership/sole proprietorship and/or corporate returns, be sent to the Financial Aid Office.

All information related to the parents' financial circumstances will be treated confidentially. These forms will only be used to arrive at a fair determination of financial need.

**{Q} DO I HAVE TO APPLY FOR FINANCIAL AID BEFORE I KNOW MY CHILD HAS BEEN ADMITTED?**

**{A}** Yes. If you do not apply for aid by the published deadlines, you may not apply afterwards.

**{Q} HOW IS FINANCIAL NEED DETERMINED?**

**{A}** Financial need is defined as the difference between what it costs to attend Convent of the Sacred Heart and a family's ability to pay. The Report of Family Contribution is sent by SSS to Convent of the Sacred

Heart (and to the family, if they so request), and it provides the School with a general assessment of a family's ability to pay for education. Major factors in determining financial need include, but are not limited to, income, assets (including home equity, college funds, and investments), family size, and the number of children attending tuition-charging institutions, excluding daycare, preschool and graduate school.

**{Q} IS FINANCIAL AID AUTOMATICALLY RENEWED EACH YEAR?**

**{A}** No. Convent of the Sacred Heart requires families receiving financial aid to reapply each year. However, as long as the student remains at our School, financial aid will be renewed each year according to demonstrated need. Changes in such things as income, family status, and the number of children attending private institutions may result in increases or decreases in an award. Every application is reviewed annually.

**{Q} IF PARENTS ARE REQUESTING FINANCIAL AID FOR MORE THAN ONE STUDENT AT CONVENT OF THE SACRED HEART, ARE THERE SPECIAL INSTRUCTIONS?**

**{A}** Parents need to file only one Parents' Financial Statement in the name of the oldest child applying to or attending Convent of the Sacred Heart and should list the other children in the proper place on the PFS form. This is also true for siblings applying to any other independent school that uses SSS.

**{Q} WILL A CHANGE IN FAMILY FINANCIAL CIRCUMSTANCES DURING THE SCHOOL YEAR CHANGE THE FINANCIAL AID AWARD?**

**{A}** If your circumstances change shortly after you submit the PFS, please contact the Financial Aid Office and submit your

new information. Do not submit a new PFS to SSS. The Financial Aid Committee will review the new information, and awards will be based on your need and our remaining resources.

**{Q} WHAT HAPPENS IF THE PARENTS ARE DIVORCED OR SEPARATED?**

**{A}** Convent of the Sacred Heart believes that parents have an obligation to pay for the educational expenses of their children to the extent that they are able, which takes precedence over the School's responsibility to provide financial assistance. The Financial Aid Committee will consider the assets of both natural parents, if living, before making any award, and cannot be bound by the assertion that one parent has disclaimed, legally or otherwise, any responsibility for educational expenses. If either parent has remarried, the Committee will also consider the income and assets of the stepparent, always bearing in mind the obligation of that stepparent to his or her own natural children.

In view of this policy, it is necessary that both natural parents and their current spouses, if any, fill out separate PFS forms. If this information is not provided, the Financial Aid Committee will not grant an award to the student.\* An extra form for the non-custodial parent may be obtained from the Financial Aid Office. However, if the PFS form was completed by the non-custodial parent last year, the School will send a PFS form directly to that parent.

\*Waiving of Requirement:  
Waiving the requirement of the non-custodial parent will be considered ONLY under the following circumstances:  
1. Documented information is provided that states the location of the non-

custodial parent is unknown; or, 2. Documented information is provided that the non-custodial parent has given no support AND has had no contact with the family for at least two years.

Documentation will be accepted from a doctor, lawyer, minister, or any such person outside the immediate family. If there are extenuating circumstances that might warrant waiving this requirement, written requests should be sent to:  
Director of Financial Aid  
Convent of the Sacred Heart  
1177 King Street  
Greenwich, CT 06831

**{Q} WHAT IS THE DEADLINE FOR APPLYING FOR FINANCIAL AID?**

**{A}** Convent of the Sacred Heart asks that parents send their PFS to SSS as early as possible after January 1 with a deadline of February 15. A copy of the signed IRS 1040 and all tax schedules plus W-2s should be sent directly to Convent of the Sacred Heart prior to March 1. No financial aid award will be made until a student has been admitted into the school and all necessary documentation has been received.

**{Q} MY SPOUSE DOES NOT WORK. HOW WILL THAT AFFECT MY FINANCIAL AID AWARD?**

**{A}** Since it is our belief that families bear the primary responsibility for financing the education of their children, it is our policy to expect both parents to contribute financially. There are circumstances such as caring for a disabled or elderly parent, or a preschool child that might exempt a family from this policy. Each application and circumstance is evaluated individually.

**{Q} I NEVER DO MY TAXES UNTIL CLOSE TO THE APRIL 15 DEADLINE. HOW WILL THIS AFFECT MY FINANCIAL AID AWARD?**

**{A}** You will need to complete your taxes early enough to meet the February 15 deadline in order to receive a financial aid award. If you have questions regarding this policy, please feel free to contact our office for clarification.

**{Q} IF MY FAMILY CAN'T AFFORD THE SSS FEE, HOW CAN WE APPLY FOR FINANCIAL AID?**

**{A}** Contact the Financial Aid Office, and we will determine whether your family's income level enables you to qualify for a fee waiver. If so, the Financial Aid Office will give you a waiver card. You should mail this card to SSS in lieu of the fee, along with your completed Parents' Financial Statement.

**{Q} WHEN WILL I BE NOTIFIED OF MY AWARD?**

**{A}** New students whose financial aid files are complete will receive an award letter in March. Returning students will receive a re-evaluated award as the committee reviews their updated files. This process usually extends from the middle of April to the end of May.

**{Q} CAN I FIND OUT WHAT MY AWARD WOULD HAVE BEEN IF MY STUDENT HAD BEEN ADMITTED?**

**{A}** No. The Financial Aid Committee only reviews files and makes awards after a student has been admitted.

**{Q} WHAT PAYMENT PLANS ARE AVAILABLE?**

**{A}** Convent of the Sacred Heart offers three different payment plans: A one-time payment, a two-time payment in June and December, or a monthly installment plan that requires registration, and an annual