



# Red Cedar School

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## Financial Aid Policy & Application 2025/26

Red Cedar School is committed to providing financial assistance to ensure as diverse a student body as possible. The financial aid funds that the school has to offer are raised primarily through the annual fundraising efforts of the families in the school, and through some donations to the school.

The Financial Aid Committee of the Board of Directors attempts to distribute this pool of funds as equitably as possible, according to need. We ask families to pursue every means of raising tuition on their own, including additional employment, support from family, and accessing other resources such as investments and assets, before requesting financial assistance. We will consider a family's ability to generate tuition through their own means in determining financial aid awards.

Financial assistance is also offered in the form of contracted tuition work-off. If the school has a need for some form of work that a family requesting financial aid is able to give, the committee may contract to have the family 'work-off' some of the tuition by helping the school. The help that the school needs most is cleaning the school on weekends. The school also needs professional carpentry and painting at times.

Financial aid is awarded for one year at a time. Families desiring aid for the following year repeat the process. Decisions regarding financial aid are based on many factors, with every attempt made to be as fair as possible. Decisions about awarding aid are the sole judgment of the Financial Aid Committee. Families who feel they need more aid than they are offered in order to attend may ask the Financial Aid Committee to reconsider their situation. All information provided during the financial aid request process will be treated confidentially.

*Red Cedar School welcomes students of any race, color, national or ethnic origin, religion, sex, gender identity, or sexual orientation. All students are accorded the rights, privileges, programs and activities generally made available to students at the school. The school does not discriminate on the basis race, color, national or ethnic origin, religion, sex, gender or sexual orientation in the administration of its educational policies, scholarship programs, athletic programs or other school-administered programs.*

## Application 2025/26

**Application deadline for returning families: February 1<sup>st</sup>**

**Application deadline for new families: March 1<sup>st</sup>**

Name of Family: \_\_\_\_\_ Date of Request: \_\_\_\_\_

*The Financial Aid Committee will not consider requests for aid without a tax return and W-2s.*

*A complete financial aid application includes the following:*

- **Application form**
- **W-2s for 2024**
- **Tax return for 2024.** If this is not ready, submit 2023 return with application and submit 2024 by May 1<sup>st</sup>. Financial Aid will be awarded on a 'pending' basis until current tax returns are submitted.
- **If Self-Employed / Business Owner:** We also need a current balance sheet for each business entity.

## Financial Aid Application

**I/We declare that the information reported on this form, to the best of our knowledge, is true, correct, and complete. I/We understand that deliberately reporting false information could result in loss of financial aid award.**

Signed \_\_\_\_\_ Date \_\_\_\_\_  
Signed \_\_\_\_\_ Date \_\_\_\_\_

Parent/Guardian A Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Parent/Guardian B Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Children:	Name _____	Age _____	Grade _____
	Name _____	Age _____	Grade _____
	Name _____	Age _____	Grade _____
	Name _____	Age _____	Grade _____

Total number of Children attending:  
Red Cedar School: \_\_\_\_\_  
Other Tuition Based Schools: \_\_\_\_\_

## Employment Information

**Parent/Guardian A** Name: \_\_\_\_\_  
Primary Employer: \_\_\_\_\_ Occupation: \_\_\_\_\_  
Annual Salary: \_\_\_\_\_ Hours worked per week: \_\_\_\_\_  
Weeks worked per year: \_\_\_\_\_  
Secondary Employer: \_\_\_\_\_ Occupation: \_\_\_\_\_  
Annual Salary: \_\_\_\_\_ Hours worked per week: \_\_\_\_\_  
Weeks worked per year: \_\_\_\_\_  
Additional employment: \_\_\_\_\_

**Parent/Guardian B** Name: \_\_\_\_\_  
Primary Employer: \_\_\_\_\_ Occupation: \_\_\_\_\_  
Annual Salary: \_\_\_\_\_ Hours worked per week: \_\_\_\_\_  
Weeks worked per year: \_\_\_\_\_  
Secondary Employer: \_\_\_\_\_ Occupation: \_\_\_\_\_  
Annual Salary: \_\_\_\_\_ Hours worked per week: \_\_\_\_\_  
Weeks worked per year: \_\_\_\_\_  
Additional employment: \_\_\_\_\_

## Family Income

**Adjusted Gross Income (from 1040)**

\_\_\_\_\_

### Non-Taxable Annual Income

Untaxed payments to retirement fund such as 401K, IRA, etc.

\_\_\_\_\_

Child Support

\_\_\_\_\_

Alimony

\_\_\_\_\_

Financial Support from relatives

\_\_\_\_\_

Housing/Food/Car allowances paid by employer

\_\_\_\_\_

Housing/Food/Car allowances paid by self-employment

\_\_\_\_\_

Veteran's benefits

\_\_\_\_\_

Welfare benefits

\_\_\_\_\_

Worker's Compensation

\_\_\_\_\_

Earned Income Credits

\_\_\_\_\_

Other Non-taxable Income

\_\_\_\_\_

**Total Annual Income**

\_\_\_\_\_

## Assets and Expenses

### Value of Investments

\_\_\_\_\_ Cash, savings, checking accounts

\_\_\_\_\_ Stocks, securities, investments

\_\_\_\_\_ Retirement Funds

\_\_\_\_\_ Other funds and investments

\_\_\_\_\_ **Total Investments**

Assets	Date Purchased	Purchase Price	Current Value	Amount Owed
Home				
Business				
Property/Real Estate				
Auto				
Auto				
Other				

### Expenses

Please list tuition and financial assistance for all children attending childcare centers, preschools, K-12 schools, or college.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

What are the total medical/dental expenses you paid last year that were not covered by insurance? Please explain.

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List enrichment opportunities such as camps, sports and music lessons that your child/children participated in last year and their associated costs.

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Did your child/children receive financial assistance from family/friends or financial aid/scholarships to attend enrichment opportunities? Please explain.

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Please list the vacations your family participated in last year and the associated costs for your family.

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### Additional Information

Was your income for the most recent year typical for your family? Please explain.

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Is there other information about your financial situation that would be helpful for us to know?

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We ask families to pursue every means of raising tuition on their own, including support from family. Will you be receiving help for paying tuition from a family member or friend? If yes, please explain.

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Are parents working full-time? If not, please explain. We recognize that families sometimes need to have a parent at home, full or part-time, for various reasons. When families are requesting financial aid, the financial aid committee needs to evaluate if a family is maximizing its earning potential.

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Do you have financial commitments (e.g. outstanding medical bills, special needs of a family member, support of parents) that we should know about in order to understand your full financial situation?

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### Financial Assistance Requested

Total Red Cedar 2025/26 tuition for your family \_\_\_\_\_

Amount of this tuition you can provide: \_\_\_\_\_

Amount of financial assistance you will receive from family/friends: \_\_\_\_\_

Amount of financial aid you are requesting: \_\_\_\_\_

One of the ways the school is able to offer aid is through tuition work-off. We can usually offer more aid if a family is willing to work-off some of their tuition. Are there skills you have that the school could possibly use, such as carpentry, painting or gardening? If you are interested in extending the aid that is offered to you through doing some work-off, please explain your personal and professional experience in these areas.

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Thank you for the information you have provided to help us distribute the financial aid funds as equitably as possible according to need. All information will be treated confidentially.

#### **The Financial Aid Committee will not consider requests for aid without the following:**

- **Application form**
- **W-2s for 2024**
- **Tax return for 2024.** If this is not ready, submit 2023 return with application and submit 2024 by May 1<sup>st</sup>. Financial Aid will be awarded on a 'pending' basis until current tax returns are submitted.
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