Howard Richmond
BUSINESS MANAGER

December 2015

Dear Parent(s):

Attached are instructions on how to apply for Financial Aid at Krieger Schechter for the 2016-2017 school year. Financial aid is determined by a family's "need," which is defined as the difference between a family's total resources and the cost of a Krieger Schechter education. The Financial Aid Committee determines awards after a review of the required information you provide the School. Please keep in mind that Krieger Schechter's financial aid budget is limited and we have many applicants for aid. The School strives to make aid available to the widest range of families possible, but cannot guarantee financial aid.

Krieger Schechter uses FACTS Management to conduct the initial financial need analysis of each family who applies for aid. Families will need to complete the FACTS Grant and Aid Application, online, and submit the necessary supporting documentation directly to FACTS. Please refer to the enclosed FACTS flyer and the "Steps and Deadlines" document for information on how to apply.

Some important points to remember as you apply for financial aid:

- All required paperwork must be submitted by the deadlines set forth in the enclosed "Steps and Deadline" document. Failure to submit information by the deadlines will delay processing of your financial aid application and possibly jeopardize any award for which your family may qualify.
- Current Krieger Schechter families who complete the application process by the stated deadline will receive their awards with their reenrollment contract.
- All information submitted is kept in the strictest confidence and is only viewed by members of the Financial Aid Committee. We ask that you maintain the same confidence with respect to other Krieger Schechter families
- All current Krieger Schechter family's tuition accounts must be in good standing in order to receive a financial aid award. Accepted sibling applicants of current students will not be awarded financial aid or issued an enrollment agreement unless the current sibling's account is up to date.
- Both parents, regardless of marital status or legal agreements, are expected to contribute to educational expenses. Both parents are required to provide the School with financial information as requested. If a parent has remarried, the current spouse's information and documentation are to be included with the application.
- Families with children enrolled at the Goldsmith Early Childhood Education Center may include these children in their FACTS Grant and Aid application. (New This Year).

Although the initial computation recommending financial aid is made by FACTS, Krieger Schechter will make the final judgment regarding an award for each family. The information received by FACTS will guide the Financial Aid Committee in making its decision, but is by no means the sole factor used in making a decision about financial aid. Complexities and unusual circumstances of each family situation are acknowledged and considered in the final decision. In this way, we feel all families will be treated equitably based on the information available. If you have any questions about the completion of forms or about the financial aid process, please contact me.

Howard Richmond

Attachments

Krieger Schechter Day School of Chizuk Amuno Congregation
Goldsmith Early Childhood Education Center
Jean & Allan Berman School Building * 8100 Stevenson Road, Baltimore, Maryland 21208
410/824-2068 * hrichmond@ksds.edu * FAX 410/486-6106
www.ksds.edu