Key Financial Assistance Committee Guidelines

La Jolla Country Day School (LJCDS) believes that the community is stronger when it is comprised of students from varying socio-economic backgrounds who benefit from and contribute to the campus experience. To fulfill this commitment, the school maintains a strong financial assistance program which seeks to ensure that a LJCDS education remains accessible to qualified students regardless of their economic circumstances. In the evaluation of applications for financial assistance and in the granting of awards, the following serves as the underlying governing guidelines for the process.

1. LJCDS does not use financial capacity as a consideration in determining a student’s eligibility for admission. The Admission Committee considers each applicant without knowing whether or not the applicant’s family is applying for financial assistance. Once the Admission Committee makes a decision, the Financial Assistance Committee convenes to review the financial assistance application.

2. LJCDS is committed to including financial assistance funds as an integral and important component of each year’s operating budget. However, we cannot guarantee that the full/complete financial needs of applicants will be met by the school, particularly those applicants who do not submit application materials by the stated deadline.

3. In an effort to provide a uniform and objective evaluation of applications, LJCDS utilizes the services of the School and Student Services for Financial Aid (SSS). Each applicant family is required to complete a Parent’s Financial Statement (PFS) form to be sent to SSS with supporting documents and the required processing fee. No awards can be made without the supporting SSS data. The Financial Assistance Committee shall use SSS and related information as an important indicator of a family’s capacity to pay tuition, but recognizes that it is not a perfect indicator and is not a substitute for professional judgment that may be applied as the facts and circumstances warrant.

4. Families who wish LJCDS to continue to provide financial assistance in subsequent years must submit an application for financial assistance every year. LJCDS understands the importance of continuity in a child’s education. However, with limited funds available to the school as well as evolving family financial needs, it is impossible to guarantee a continuance of financial assistance. When the school provides the initial year’s financial assistance for a student, it is the school’s expectation that it will try to maintain a similar level of financial support for that student throughout the student’s entire career at LJCDS, given a consistent level of demonstrated parental financial need. As such, if subsequent, unexpected changes occur which result in an increase in a family’s financial assistance needs (such as divorce, loss of job, investment losses, etc.), the school would need to reconsider the family’s changed circumstances and may not be able to accommodate increased financial assistance requests. Furthermore, if a family’s
financial assistance needs decrease (such as improved employment income), the school will decrease the financial assistance accordingly to the family.

5. No application for financial assistance may be considered unless and until the applicant provides all information requested by the Business Office.

6. We believe that every family, regardless of economic standing, should demonstrate a commitment to their child’s education at LJCDS by making some contribution toward the cost of that education. Therefore, LJCDS’s practice is to not make full awards covering all tuition and fees.

7. LJCDS reserves the right to withdraw any offer or award of financial assistance if it is determined that incomplete, false or misleading information was used in the application process.

8. Financial assistance awards cannot be made in cases where a student’s account carries an unresolved past due balance.

9. LJCDS believes that all parents have a moral and ethical obligation to contribute to the expense of educating their children, whether or not they have a legal obligation to do so. The assets and incomes of all natural and adoptive parents are required for consideration in making a financial assistance award. All parents are expected to submit a completed Parent Financial Statement and all required documents to the School & Student Services website.

   If the custodial parent has not heard from the non-custodial parent for a period of time to be determined by the Financial Assistance Committee or the involvement of the non-custodial parent is not in the best interest of the student, the requirement of financial aid forms from that parent may be waived. The guiding principle is based on “lack of contact” for that period of time, which must be proved by the custodial parent. A letter of verification from a third party (i.e. minister, attorney, social worker) will be required.

   If either parent has remarried, the needs analysis considers the assets and earnings potential of the stepparent in conjunction with the natural parent, keeping in mind the stepparent's responsibility to his or her own children.

10. In fairness to all families requesting financial assistance, LJCDS takes into consideration applicants’ lifestyle choices. Our priority is to award tuition to the neediest of families. Thus, personal lifestyle choices such as luxury automobiles, second homes, etc. are taken into consideration in the granting of financial assistance.

11. It is expected that student recipients of financial assistance will, in all matters academic and social, perform to the best of their abilities. Financial assistance is offered to make it possible for deserving students who would otherwise be unable to attend to receive the benefits of a LJCDS education. A student is also required to be in good disciplinary standing according to the rules expressed in the Student Handbook, as those rules pertain to all students.
12. In the case of two-parent families where only one parent works, (and if there are no dependent children at home), LJCDS will make an adjustment to increase the family’s income for SSS computation purposes by the equivalent of the relevant grade’s tuition.

13. Parents paying tuition under a payment plan must allow the school to automatically withdraw the monthly tuition payment from their bank account.

14. Tuition refund insurance may not cover 100% of a family’s tuition obligation and families are responsible for payment of all tuition that is not paid by the insurance company in covered events.

15. For families who have their own business, all parents in this situation are required to furnish LJCDS with a copy of their current business income tax return and related SSS form. They may also be asked to furnish cash flow statements, balance sheets and other information relevant to the business.

16. LJCDS does not permit volunteer work by parents at the school to be counted as consideration in lieu of tuition payment.

17. There are limited funds for trips. Not everyone who qualifies will be awarded financial assistance for trips. Older students will be given preference over younger students.

18. The school requires all parents to state in their financial assistance application the amount that they are able to pay for tuition. Sometimes parents erroneously interpret this as an invitation to negotiate, which it is not. As such, it is important for all applicants to state what they can truly afford. Please note that if the gap between the parent’s stated ability to pay and the school’s available financial assistance is deemed by the Financial Assistance Committee to be too significant, the school may not offer any financial assistance at all.

19. The school retains the right to change these guidelines at any time at its sole discretion without notification thereof.