



5500 Redwood Road Oakland, CA 94619
 (510) 531-8600 • www.ohds.org

Kulanu – Making an OHDS Education Accessible

Deadline for all affordability options is January 27, 2012

QUESTIONS ABOUT TUITION ASSISTANCE:

Contact Susan Schickman at business@ohds.org or 510-531-8600, ext. 14

We appreciate the long-term investment that parents make in choosing to give their children the gift of a Jewish education. We know that each family is doing everything possible to make a meaningful contribution towards tuition and appreciate that families often make significant sacrifices to do so. We also recognize that some parents may need more financial options to help make the exceptional OHDS education as accessible as possible.

Kulanu is a comprehensive affordability and sustainability program for OHDS families. Kulanu consists of three affordability options. **Every eligible family can access ONE of the programs outlined below:**

I. TUITION ACCESSIBILITY PROGRAM (TAP)

As shown in the chart below, a family will qualify for TAP if their 2011 adjusted gross income is less than \$300,000 and if the family's total assets (excluding equity on primary residence and retirement accounts) are less than \$300,000. Additionally, applicants should have no non-earned income sources and no identified outside support. If your family currently receives outside support from relatives and/or friends to help with tuition, please continue to avail yourself of this support so that TAP funds will be available to families without such resources.

Families who meet these criteria may apply for a tuition discount per academic year for each student enrolled at OHDS (see chart for details). This discount is granted through a short application process that is entirely confidential. The TAP application process requires the completion of a one page form and verification of income through copies of 1040 tax forms.

TAP is not designed to replace OHDS' existing Traditional Financial Aid program. Families who need more tuition assistance than what is available through TAP (as outlined below), are encouraged to apply for Traditional Financial Aid.

OHDS - TAP ELIGIBILITY & TUITION DISCOUNT CHART			
Number of Children Attending OHDS	Adjusted Gross Income (AGI) & Tuition Discount Per Child		
	<\$230k	\$231k-\$265k	\$266k-\$300k
1 child	\$ 1,800	\$ 1,000	\$ 600
2 children – tuition discount per child	\$ 2,400	\$ 1,800	\$ 1,000
3+ children – discount credit per child	\$ 3,000	\$ 2,500	\$ 2,100

The one page TAP application is attached at the end of this packet. Once you have completed this application, mail it to: **OHDS Business Office, Attn: Susan Schickman, 5500 Redwood Road, Oakland, CA 94619**

2. *MISHPACHA “SIBLING” DISCOUNT*

The OHDS Sibling Discount Program offers a discount of \$500 per student per year for each additional child enrolled after the first child. *Mispacha* is an “opt-in” program – in other words, if you are eligible to receive a sibling discount, register for this *Mishpacha* by emailing Susan Schickman, Business Office Manager at business@ohds.org. The discount will appear on the enrollment contract. However, if your family’s financial circumstances are such that you can pay full tuition, we encourage you to do so.

3. *TRADITIONAL FINANCIAL AID*

OHDS offers a robust Traditional Financial Aid Program designed to help make a Jewish education accessible to all qualifying families. Toward this goal, OHDS accepts applications for reduction of tuition or extended payment plans for tuition. OHDS does not discriminate on the basis of race, color, national or ethnic origin in its Financial Aid program. OHDS is committed to socio-economic diversity among our students. Financial Aid decisions are made independently of admissions decisions and in no way affect an applicant’s chances for admissions.

All requests for Financial Aid must be made to the Financial Aid Committee. The Committee considers many factors in evaluating requests, including need, funds available, the number of applicants, previous enrollment in the school, and the applicant’s receipt of aid from other sources.

Financial Aid is available for tuition only; all other fees or charges owed to the school must be paid in full. Financial Aid is granted only for the school year in which the application is made. A grant in one year is not automatically renewed in a subsequent year. A new application must be completed for each school year in which aid is requested.

Financial Aid requests should be made as soon as possible, preferably upon submission of an application for enrollment. All Financial Aid information, including award amounts, is kept confidential.

ON-LINE FINANCIAL AID APPLICATION:

Go to sss.nais.org

Click on SSS ON LINE

Click on COMPLETE A PFS ON LINE

Click on START A NEW PFS

Our school code is 5505

For SSS Helpline call 1-800-344-8328

If the parents of the student are divorced or separated, we require the most recent federal income tax form (1040) for both parents. In addition, if a custodial parent is remarried and has filed a separate federal income tax return, we require the 1040 from the marriage partner of the custodial parent as well.

Once you have completed the on-line application, print out a copy of your application and confirmation. **Please mail the following to the OHDS Business Office:**

- 1) A copy of your completed SSS application and confirmation number**
- 2) Copies of your most recent federal and state income tax returns including all pages and schedules**
- 3) Any information or letters explaining special circumstances**

MAIL TO:

Oakland Hebrew Day School
Business Office
5500 Redwood Road
Oakland, CA 94619

WHAT ARE THE DEADLINES?

New and re-enrolling students must complete the on-line SSS Financial Aid Application by January 27, 2012. If submitting a hardcopy application, the application must be postmarked by January 27, 2012.

In addition, copies and the supporting tax returns are due to OHDS by January 27, 2012. It is highly recommended that those interested in financial support submit the required information as soon as possible. The Financial Aid Committee meets on a regular basis to review aid requests. Once all documentation has been received, this Committee determines if an award will be granted and in what amount. As the year progresses and the Committee awards aid, the amount of available Financial Aid diminishes. Applications received after the deadline will be processed to the best of the school's ability based on funds available.

HOW DOES OHDS AWARD FINANCIAL AID?

Once we have the necessary documents from the family, the school can proceed with the Financial Aid process. The Financial Aid Committee makes award decisions based on the SSS report and adjustments for other factors such as geographic cost of living differences. The Committee strives to balance applicants' needs with the amount of Financial Aid available and the number of students applying for it for the given year.

The Financial Aid Committee will begin processing applications the week of January 30, 2012.

**THE DEADLINE FOR FINANCIAL AID APPLICATIONS IS
JANUARY 28, 2011.**

TUITION AND FEES

Tuition remains the primary means to support the school’s operations, comprising 75% of OHDS’ operating funds. The remaining 25% of the operating budget is funded through grants, investment income and individual donations to the OHDS Annual Fund. Tuition is the lifeblood that allows us to provide an excellent dual-curriculum education to our children.

2011-2012 TUITION		
CLASS	Tuition	% increase over 2010-11
Kindergarten through 5 th Grade	\$19,500	4.3%
Middle School – 6 th to 8 th Grade	\$20,400	4.3%

FEES - OHDS charges the following fees in addition to tuition:

- **The Materials Fee for 2011-2012 is \$525 per student.** This fee covers the costs of textbooks and classroom materials/supplies that are not reusable. Some schools roll this into the overall tuition costs and it is our long-term plan to do so.
- **Field Trips.** Additional fees are charged for field trips. Costs vary depending on the grade.

SUSTAINABILITY THROUGH NEW SOURCES OF INCOME AND SUPPORT

OHDS fulfilled the challenge of a \$1 million matching gift to our school in the summer of 2011. This challenge grant was made possible through the generosity of an anonymous donor. For every dollar we raised, our donor matched each contribution dollar for dollar. These funds will go towards making our school more accessible now and in the future.

The funds raised in this OHDS Scholarship Match Campaign will join our other long-term investments as part of HaTikvah: OHDS Funds for the Future. HaTikvah consists of a variety of funds and investments in support of the long-term sustainability and excellence of OHDS. The goals of HaTikvah are to support student scholarships, faculty professional development, academic excellence and innovative programs, technology, facilities, and to secure the long term financial stability of the School.

As we do every year, we will also continue to raise monies through the OHDS Annual Fund. This enables us to enhance our already strong curriculum; attract and retain high caliber faculty and staff; and provide scholarships to those who would otherwise be unable to afford an OHDS education.

ANY MORE QUESTIONS?

Applying for Financial Aid may seem complex. If at any point you find yourself confused about the process, please do not hesitate to call the Business Manager, Susan Schickman at 510-531-8600 ext. 14.



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Ohds Tuition Accessibility Program (TAP) Application

School Year 2012-2013

Parent(s)/Guardian(s)

OHDS Student Names

Grade in September 2012

Adjusted Gross Income (AGI): \$ _____

Assets: \$ _____

- Adjusted Gross Income is on Line 37 of Form 1040 or Line 21 of Form 1040A for 2011. Note that if parents file separate tax returns, the total for both parents must be included on this line if you are filing a single TAP form.
- Parents living separately have the option to submit a completed form from each parent along with a request that the two forms be considered together to complete the TAP application.
- In calculating your assets, please EXCLUDE equity on your primary residence and the value of your retirement accounts. Note that assets of both parents whether living together or separately should be included in the completed application.

Please check one:

_____ I/we have attached a completed copy of IRS Form 1040 or 1040A to this application.

_____ I/we will provide a completed copy of IRS Form 1040 or 1040A on or before August 15.

(If you elect to submit your tax return after the application date, your TAP award will be revoked if the tax return is not provided on or before August 15 or if the tax return shows that you are not eligible under the published criteria.)

The information reported herein is, to the best of my/our knowledge and belief, complete and accurate. I/we understand that all existing financial obligations to the school must be fulfilled by June 30, 2012 in order to maintain my/our financial aid grant. I/ we understand that late applications will not be accepted.

Signature of Parent/Guardian #1	Date	Signature of Parent/Guardian #2	Date