

You may begin to apply for financial aid starting on November 9, 2009, as described below. To be eligible for consideration for financial aid at **Whitby School**, you must complete your Personal Financial Statement (PFS) by **December 18** and mail additional documents by **March 15**. PLEASE NOTE THAT THE PFS USES 2009 FINANCIAL INFORMATION FOR DETERMINING ELEGIBILITY. Enrollment contracts and financial aid decisions will be mailed by **April 16, 2010**. The signed enrollment contracts and deposits are due back by **April 26, 2010**, to reserve your child's spot at Whitby.

School and Student Services (SSS) will process financial aid applications. SSS is a service of the National Association of Independent Schools. Based on the financial information you provide, SSS will report to us an estimated amount your family can contribute towards tuition. This helps us make fair and objective financial aid decisions. To begin your financial aid application for the 2010-11 school year, please follow the steps below. **Please note – Tax information should be sent directly to SSS and NOT to Whitby School, this is a change from prior years.**

GO GREEN AND USE THE ONLINE APPLICATION!

PFS Online Application and Additional Documentation to SSS

1. Starting on November 9, 2009, go to sss.nais.org.
2. Click on the prompt to begin your Parents' Financial Statement (PFS). You only have to complete one PFS even if you have several children applying for Aid at Whitby. Our school code is **8182**
3. You will be given a password that will allow you to return to your PFS at a later date before submitting it.
4. You will be given instructions about submitting required backup documents by mail. Your documents will be handled with the utmost level of security. To read more about SSS's document security, go to sss.nais.org.
5. Mail the required financial documents to: SSS by NAIS, Application Processing Center, P.O. Box 449, Randolph, MA 02368-0449. (For overnight mail, use this address: SSS by NAIS, Application Processing Center, 437 Turnpike Street, Canton, MA 02021.)
Note: If you apply for financial aid online, your information will be delivered more quickly to our school, allowing us to make a faster decision about your eligibility for financial aid.

A New Look at sss.nais.org

Families who have applied for financial aid in the past will see that this website looks different. It uses the same methodology and will require the same information. But we think you will find the interface and on-screen help more user-friendly:

- Clear, step by step instructions
- Ability to begin a PFS and complete it at a later date
- Ability for you to track the receipt of documents you submitted
- Online help to ensure successful submission

PFS Mailed to SSS

1. If you don't already have a printed Parents' Financial Statement (PFS), contact the Whitby School's Registrar and FA Administrator, Nadia Meier (203) 869-8464 Ext. 115
2. Complete the PFS and return it and all required backup documents to: SSS by NAIS, Application Processing Center, P.O. Box 449, Randolph, MA 02368-0449 USA. (For overnight mail, use this address: SSS by NAIS, Application Processing Center, 437 Turnpike Street, Canton, MA 02021.)

Call SSS at (800) 344-8328 with any SSS questions (Mon - Fri: 9am - 8pm EST. Sat: 9am - 4pm EST)

Please read this section carefully, before completing any paperwork. If your child's financial aid application is not complete by our deadlines and we have not heard from you, both funding and your child's place at Whitby may be at risk.

To complete your child's financial aid application, please follow these steps:

PAPERWORK DUE:	DUE DATE:	SEND TO:
1. Whitby School 2010 Financial Aid Questionnaire	November 20, 2009 (returning families only)	Mail / Email to Whitby's Financial Aid Administrator – nmeier@whitbyschool.org
2. The Parent's Financial Statement (PFS) The SSS code for Whitby is 8182 Submit preferably online: https://sss.nais.org/	December 18, 2009 (returning families) January 29, 2010 (new families to Whitby)	SSS online, or by mail to SSS www.nais.org/financialaid/sss
3. 2008 Tax returns , all schedules and, if applicable the Business Farm Statement*	December 18, 2009 (returning families) January 29, 2010 (new families to Whitby)	SSS by MAIL
4. 2009 Tax Returns , all schedules and, if applicable the Business Farm Statement**	March 15, 2009 (all Financial aid families)	SSS by MAIL

* Families that completed the Whitby financial aid application for 2008-2009 school year and previously submitted their 2008 tax information are not required to send this information to SSS.

** Families are encouraged to file their 2009 tax returns prior to Whitby's financial aid March 15, 2010 deadline. Final financial aid award decisions will be made upon receipt of 2009 tax returns as filed with the IRS.

Whitby's Financial Program Overview and FAQ

Whitby School's Financial Aid Program provides tuition assistance to families who otherwise would not be able to afford the tuition.

A family's financial aid grant is based primarily on need as determined by guidelines established by the School, which factor in (i) a reasonable calculation by the Student Services for Financial Aid ("SSS") of how much each family can CONTRIBUTE toward the education of their child or children as well as (ii) the objectives of the Financial Aid Program and (iii) the restraints of a limited budget.

Below are Frequently Asked Questions and Responses that describe the Financial Aid Program. If you have questions that are not answered, please contact the Financial Aid Administrator at Whitby.

WHO SHOULD APPLY FOR FINANCIAL AID?

All families who want to be considered for financial aid must apply. Financial aid is awarded only to qualified students returning to Whitby or entering the School in grades kindergarten through eight.



Financial Aid Applications Information for Families

HOW SHOULD I APPLY?

Parents must complete the Parents' Financial Statement ("PFS") and submit it to the Student Services for Financial Aid ("SSS"). The PFS form and other information is available on the SSS website - www.nais.org/financialaid/sss - and can be filled out and mailed or completed on line. In addition, we require that you mail a signed copy of your filed 2008 and 2009 Income Tax Form 1040, including all schedules and applicable W-2-s and K-1's to SSS.

How does the SSS program calculate my family's "contribution," or ability to pay?

The process starts when you complete and submit the Parents' Financial Statement (PFS) to SSS. Through the PFS, SSS gathers family and financial information that it applies to a formula to estimate the resources your family may have available to pay school costs. Simply stated, the formula considers your income, what you own (your house and other investments), what you owe (your mortgage and other debts), the size of your family, and how many family members are enrolled in tuition-charging schools or colleges. You submit the completed PFS (online or by mail) to SSS for processing. After making allowances for basic necessities, taxes, and certain other expenses, SSS estimates what portion of your remaining funds is available to pay school costs. Then the service provides the results of the analysis to the school as a recommendation on your ability to pay. SSS encourages schools to use this estimate in addition to other information we collect from your family to make our final determination about your family's contribution. That final determination will come from the Whitby School — not from SSS or NAIS.

IS THERE A FEE FOR SUBMITTING THE PFS APPLICATION TO SSS?

Yes. There is a flat fee regardless of how many applicants and schools are selected. SSS charges a fee of \$35 (completing an online PFS application) or \$42 (completing a paper PFS) for submitting the PFS application and sending the School a copy of its calculation. Online PFS submissions may be paid by credit / debit card, SSS school waiver, eCheck / Direct Debit / ACH Transfer or PayPal Account. This fee is nonrefundable.

DOES WHITBY REQUIRE FINANCIAL AID INFORMATION FROM BOTH PARENTS IF THEY ARE MARRIED, SEPARATED, DIVORCED OR HAVE NEVER BEEN MARRIED?

Yes. The School's guidelines for determining the financial need of a student are based on the principle that **both** parents are responsible for the support and educational expenses of their children, unless the School is provided with a copy of the court order that restricts education expenses to one parent. It is the responsibility of the parents to make sure the full financial picture for both parents is provided to SSS and the School.

WHO AT THE SCHOOL HAS ACCESS TO THE APPLICATION AND SUPPLEMENTAL MATERIALS SUBMITTED FOR FINANCIAL AID CONSIDERATION?

All PFS forms and supporting documentation are treated as confidential and are made available only to members of the Financial Aid Committee solely for the purpose of making a financial aid decision. We expect families receiving financial aid to respect the confidentiality of the process. The Financial Aid Committee consists of the Head of School, CFO, Financial Aid Administrator and the Assistant Heads of School. Its decisions are final.

DOES WHITBY SCHOOL IMPUTE A BASIC INCOME FOR A NON-WORKING PARENT?

Yes. In the interest of equity, if one parent elects to stay home and not seek employment, the Committee will impute a basic income of \$14,000 for the non-working parent. (An exception is made for the parent is at home caring for a non-school age child or elderly parent.)



Financial Aid Applications Information for Families

IF MULTIPLE CHILDREN ATTEND TUITION CHARGING SCHOOLS, IS IT EXPECTED THAT THE FAMILY WILL APPLY FOR FINANCIAL AID AT ALL SCHOOLS?

Yes. If multiple children attend tuition-charging schools or colleges, it is expected that the family will be applying for financial aid at all schools. Whitby should not be expected to subsidize tuition at other schools or colleges.

ARE ADMISSIONS DECISIONS AND FINANCIAL AID DECISIONS CONNECTED?

No. Admissions and financial aid decisions are separate. However, the admissions process must be completed and the applicant accepted before a financial aid decision will be made. Admissions decisions are based solely on a student's academic qualifications and character references. Financial aid decisions are based on a family's financial need, the School's ability to support that need and the objectives of the School's Financial Aid Program.

WHAT DOES FINANCIAL AID COVER?

Financial Aid is offered to a family for the purpose of providing tuition assistance only. It does not reduce any other costs associated with attending the School, e.g., Parents' Association dues, trip fees, Tuition Refund Plan insurance, lap top computer costs, after school activities. Please contact the Financial Aid Administrator if you would like a break down of likely additional fees.

DOES A FAMILY NEED TO APPLY FOR FINANCIAL AID EACH YEAR?

Yes. Financial aid decisions apply only to the year for which an application and supporting documentation are submitted to SSS and the School as previously described. When there are dramatic changes in a family's financial situation due to a significant set back, we will do what we can to make it possible for the child to remain at Whitby. At the same time, we expect a family in this situation to make other adjustments to their family expenditures, in addition to seeking financial aid, to help cover the cost of tuition. Likewise, when a family's situation improves greatly, the Whitby School reserves the right to adjust the financial aid award to reflect the positive gain.

IS FINANCIAL AID CONTINGENT UPON FACTORS OTHER THAN A FAMILY'S FINANCIAL NEED, THE AVAILABILITY OF FUNDS AND THE OBJECTIVES OF THE FINANCIAL AID PROGRAM?

Yes. Financial aid awards for students attending the School in the year the application is submitted are contingent upon the student successfully completing the school year and the payment in full of all financial obligations set forth in the Enrollment Contract for the year. Financial aid awards for students who are admitted to Whitby are contingent upon the student successfully completing the school year at the school he/she is attending and the payment in full of the family's financial obligations to that school. Whitby's Enrollment Contract authorizes the School to contact the applicant's school to determine the applicant's successful completion of the school year and the financial status of the student's account.

Please call or email if you have any questions or concerns about Whitby's Financial Aid process.

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