



# Flexible Tuition: Frequently Asked Questions

A Vermont Commons School education represents a significant financial investment in your child's future. Vermont Commons' Flexible Tuition program is designed to help make a VCS education accessible to qualified students who may not otherwise be able to afford to attend. All families are eligible to apply, and all financial data and proceedings are confidential.

Vermont Commons School allocates up to 16.5% of its annual operating budget for Flexible Tuition, which enables the school to provide Flexible Tuition to approximately 30% of the student body. The average tuition rate for those families in 2023-24 was \$10,400. Families accessing Flexible Tuition are expected to contribute a minimum of 20% of the Vermont Commons School comprehensive fee.

Vermont Commons School makes need-blind admissions decisions, independently of and in advance of Flexible Tuition decisions. Vermont Commons School determines a family's need for Flexible Tuition based on Blackbaud's computation which incorporates applicable tax returns and other supporting documentation. VCS follows National Association of Independent Schools (NAIS) and the Blackbaud Financial guiding principles in its Flexible Tuition policies and procedures.

Over time, the school has found several common questions and scenarios emerge regularly each year during the Flexible Tuition application process. For the convenience of families considering and/or applying for Flexible Tuition, we have compiled those frequently asked questions into this F.A.Q. list that will help clarify the school's process. Click the question to jump to the answer or simply scroll down to read through the full collection of information. The list below is not comprehensive, and families should always contact the business office with further questions or for more information as needed.

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## **TIMELINE**

### **Q: When are applications due?**

A: Flexible Tuition applications are due February 25th each year.

### **Q: How long does it take to complete the Flexible Tuition application?**

A: We understand Blackbaud asks you for a significant amount of information. VCS needs to get a complete picture of your financial ability to pay so that we can determine tuition appropriately and fairly to ensure as many students that need flexibility can receive it and at the level needed to attend. Please don't be surprised if you need to spend an hour or more on your application. Additionally, VCS may have follow up questions or need additional documents after Blackbaud completes their verification of your application.

### **Q: My tax return from last year will not be completed by February 25th. What should I do?**

A: We encourage you to still apply for flexible tuition by the deadline and upload your tax return as soon as it is available. Please upload all available documents when you submit your application. Any missing documents should be uploaded once they are available.

### **Q: Will you determine my tuition rate without having my most recent tax return?**

A: Yes, we can determine your tuition rate without having your most recent tax return. It is contingent on the successful submission of the tax return upon completion. If there are material differences your tuition may be revised. If we see substantial differences between years and do not have the most recent tax return available we may wait to determine your tuition rate until your tax return is complete.

### **Q: We enrolled after the Flexible Tuition deadline. Can I still apply?**

A: Yes, you can still apply for Flexible Tuition. If you apply after the deadline, our resources could be limited so we encourage you to still apply ASAP.

### **Q: When will I hear what my Flexible Tuition rate is?**

A: Our goal is to send the first round of decisions by March 31st. This is dependent on the timely submission of a completed application including required documents that need to be uploaded directly to Blackbaud. If your application is not complete for the first round of decisions, we will be reviewing applications weekly thereafter and will determine your tuition rate as soon as possible.



**Q: Can I get a fee waiver for the application?**

A: Blackbaud determines if a family receives a fee waiver upon submission of the application. At the payment page you will be told if you qualify for a waiver.

**Q: Do I need to complete the enrollment document and submit the first tuition payment without knowing my tuition rate?**

A: Yes, we need both the completion of the enrollment document and the first tuition payment of \$250 to determine your tuition rate. This is refundable if we can't meet your need as long as you follow the timeline outlined in the award letter.

**Q: Do I need to apply each year?**

A: Yes. Applying for Flexible Tuition is an annual process. Flexible Tuition is need based; the school needs to be able to see if your situation has changed from one year to another. You do need to demonstrate you have need each year.

## **DOCUMENTATION**

**Q: What information will you need for support of our Flexible Tuition application?**

A: We require several documents to be uploaded with your application. This includes your tax returns from the two most recent tax years, all W2 from the two most recent tax years, your current bank statements and mortgage statements.

**Q: What if the required information we provide through the Blackbaud portal does not indicate sufficient income or financial resources to pay for our basic daily living expenses?**

A: This flags your Flexible Tuition application for further review and will require additional disclosure on your part through further financial documentation that will explain and create a complete picture of your financial situation.

**Q: I own my own business. How does that impact my Flexible Tuition application?**

A: It is typically very difficult for resources and assets from a business owned by an applicant not to be viewed as liquidable and able to be reallocated to pay directly for tuition. The burden is upon the applicant to provide concrete and third-party verified documentation that business resources and assets are immovably committed in the business activity and not instead used to pay for tuition.

**Q: Why do I provide information regarding real estate that I own?**

A: There is a cap on the total value of all real estate you may own and still qualify for Flexible Tuition. Real estate property, whether primary residence, investment property, joint ownership, or other real



estate properties you own or have a share in are counted towards this cap. In 2023, \$500,000 was the cap for total real estate assets. Families with real estate holdings above this cap are ineligible for Flexible Tuition.

## HOUSEHOLD

### **Q: How do you account for families with multiple children attending VCS?**

A: Blackbaud determines your ability to pay regardless of how many children will be attending. For example, a family may not qualify when sending just one student but might qualify when sending two. A family may qualify for one student and the Expected Family Contribution (EFC) would not change if applying for two students.

### **Q: My spouse and I are divorced. I don't want them to see my financial information? How does this work?**

A: VCS requires all parents to apply for Flexible Tuition. If you are divorced/separated you will each set up an account and be able to enter your individual information without the other seeing. Blackbaud will combine your data and give a combined ability to pay.

### **Q: My spouse and I are divorced and my spouse refuses to pay for private school tuition. Do they need to apply for Flexible Tuition?**

A: Yes. VCS requires all parents to apply for Flexible Tuition. We expect all parents are in agreement about the decision to enroll and pay for the expenses.

### **Q: My spouse and I are divorced and we have it written in our divorce settlement that I am responsible for 100% of school costs?**

A: VCS requires all parents to apply for Flexible Tuition no matter what is written in your divorce settlement. We expect parents to be in agreement with the decision to enroll and pay for the expenses.

### **Q: My spouse and I are divorced; they have no legal, custodial, or educational rights, and I have court documentation to verify this. Are they required to apply for Flexible Tuition?**

A: This is the single exception when one biological parent is not required to apply in order for a Flexible Tuition application to be complete. Court documentation by the custodial parent must be supplied to the school prior to the application being reviewed.

### **Q: I live with someone I am not married to. How does this affect my application?**

A: Blackbaud intends the application to capture resources available within a household to meet costs. This would include adults living in the household that are supporting the child to contribute towards



school costs, and so the person you live with should also supply their information in your Flexible Tuition application.

**Q: My spouse does not work outside the home. How does that affect our application?**

A: If one parent does not earn income and you do not have children at home that do not attend school, then VCS will impute income for that family based on the current minimum wage in Vermont. If there are children in school under the age of 12 then it will be computed at 30 hours per week. If all children are 12 and older it will be computed at 40 hours per week.

## **FLEXIBLE TUITION DECISION**

**Q: How is flexible tuition determined?**

A: Blackbaud takes your information and verifies it against the required documents you submit. They give the school an Expected Family Contribution (EFC) which is the amount Blackbaud determines as your ability to pay. VCS reviews all applications and determines tuition rates based on the need of each family and the pool of funds available. Our goal is that every family receives a tuition rate that is in accordance with their ability to pay.

**Q: How does Blackbaud calculate our need?**

A: Blackbaud's calculation is proprietary. They own this information; therefore, they will not share it with us. Blackbaud works to get a complete picture of your financial resources. Income and expenses as well as your assets and debt are included. They look at your current earnings from all sources. There are certain expenses, for example taxes, that use the actual amount from your tax return but others are assigned an allowance. They look at the value of all assets and your current mortgage. There is some debt that is not included in their calculation which would include but is not limited to credit card debt and outstanding tax debt.

**Q: Does Blackbaud have a cap on family income above which Flexible Tuition will not be awarded?**

A: At current VCS tuition levels, VCS families with annual family income of over \$155,000 generally do not qualify for Flexible Tuition for one student. The caps for families with multiple students enrolled at Vermont Commons are proportionally higher, for example, a \$190,000 income cap for two VCS students, and so forth.

**Q: What if I need a few thousand dollars off of the comprehensive fee? Do families ever receive rates very close to the comprehensive fee?**



A: Yes, this is a regular occurrence. Flexible Tuition is allocated based upon each family's unique need, and tuition rates range from 20% up to 99% of their comprehensive fee.

**Q: Are investments considered in the Flexible Tuition calculation?**

A: Yes, all investments are considered by Blackbaud as assets that can be reallocated to pay for tuition.

**Q: What about retirement funds? Are those considered in the Flexible Tuition calculation?**

A: As with Real Estate, there is a cap on the amount of funds in a retirement plan that can be excluded from consideration for paying for tuition. It is calculated on a sliding scale, but in general retirement funds in excess of \$1 million by age 50 are considered as assets that can be reallocated to pay for tuition.

**Q: I have invested in a 529 plan for my child to pay for college. Are those funds considered in the Flexible Tuition calculation?**

A: Yes. Per recent federal legislation, 529 funds may be used without penalty to pay for private secondary education, and Blackbaud considers those resources that can be reallocated to pay for tuition.

**Q: Can I expect the same tuition rate each year?**

A: We can't guarantee the same tuition rate each year. If your financial situation is not significantly different you should receive a similar rate. If your financial situation is significantly different, you should anticipate a corresponding increase or decrease in Flexible Tuition. Furthermore, the school has limited resources to allocate to Flexible Tuition available each year, and it is awarded based on current need and funds available, as well as prioritized on timeliness of requests. Your annual Flexible Tuition amount could change if we have a significant increase in need within our community or if you are delayed in reapplying and the resources have already been allocated.

**Q: We could afford the prior year's tuition, but with next year's increase, we can no longer afford it. Are we excluded from applying for Flexible Tuition now, having not applied for it before?**

A: You are not excluded, and you should apply, particularly if your family income has not increased at the pace of tuition increases. Previous ability to pay tuition is not a consideration in Blackbaud's calculation for current ability to pay tuition and is one of the main reasons for annual Flexible Tuition applications.

**Q: My family prioritizes camps, lessons, and/or vacations in addition to school? Is there a limit to what I can spend on those and still qualify for Flexible Tuition?**

A: Because Flexible Tuition is a grant, not a loan, and because it is carried by the school community—the other families in the VCS community with you—families are expected to prioritize tuition at Vermont Commons above all other discretionary activities of the student and family. While there is some



allowance for camps, lessons, and/or vacations, the cap in 2023 was approximately \$2,500 total over the course of the year.