

### What if only one parent works?

In families where only one parent is working, families are only eligible for aid if the parent who is not working outside the home is taking care of non-school age family members, has a disability or long-term illness, or is currently looking for employment. Aid is only available for one year while the parent is looking for employment. Employment must be at 75% of full time equivalent.

### What other costs are covered by tuition assistance?

Tuition assistance can also include financial aid for extended care and enrichment courses, as well as other fee-based school activities such as hot lunch and the 8th grade trip to Washington, DC. This additional aid is granted at the same percentage as that of your tuition assistance.

### Should we apply for assistance if we are not sure we will qualify?

Yes, for two reasons. First, many families will qualify for some amount of tuition assistance, and even a small amount could make a big difference in affording Live Oak. Second, once a student is enrolled at Live Oak without tuition assistance, the family may not apply to receive aid until their child has completed his or her second year. They will only receive aid if there is a significant change in financial situation and if the school is able to maintain the proportion of funding at each grade level.

### What are my options if my family does not qualify for tuition assistance?

Live Oak offers an interest-free payment plan with tuition payments spread over ten months, with equal monthly payments made from March through December. This plan requires either a credit card or automatic debit from a checking account and requires tuition insurance.

### What if we have a change in our financial situation?

We work closely and compassionately with families who experience unexpected and significant financial adversity. We strongly encourage you to contact the school as soon as it becomes apparent that a modified payment plan or tuition assistance may be needed. If you are receiving tuition assistance and experience a change for the better in your financial circumstances, we require you to contact the Business Office immediately for a review.

### Are families receiving tuition assistance asked to contribute to the Annual Fund?

Yes. The Annual Fund is a crucial part of the overall health of the school and all families are asked to participate to the greatest extent that their circumstances allow.

### If I have questions about tuition assistance, who should I ask?

For tuition assistance questions or more information about paying for a Live Oak education, contact Nancy Fels, Business Manager, at (415) 861-8840 x255, or Tracey Gersten, Director of Admissions, at (415) 861-8840 x220, or email [admissions@liveoaksf.org](mailto:admissions@liveoaksf.org)

Visit Live Oak School on the web at [www.liveoaksf.org](http://www.liveoaksf.org)

# Tuition Assistance



**Live Oak** School

Many families are drawn to Live Oak School because they recognize the value of what we do—provide a diverse and inclusive community where every child is seen, known, and nurtured as an individual, while being intellectually challenged and engaged as a learner. Often, however, families believe that as an independent school, Live Oak is financially out of their reach.

Live Oak is dedicated to maintaining a school community that reflects the socioeconomic diversity of the Bay Area. We are deeply committed to making a Live Oak education financially accessible to a wide range of families.

## Frequently Asked Questions

### How many and how much?

23% of Live Oak families receive some amount of tuition assistance, ranging from 4% to 75% of tuition. Last year the total amount of tuition assistance distributed was \$695,000—approximately 14.5% of our total tuition dollars. The Richard C. Calton Scholarship, a part of our total tuition assistance dollars, annually provides tuition assistance support specifically for students of color.

### Will applying for tuition assistance affect my chances of admission?

No. Students are considered for admission independent of financial need. Live Oak School wholeheartedly seeks and welcomes those of all economic means.

### How is eligibility determined?

Eligibility is determined by School and Student Service for Financial Aid (SSS). SSS is a service used by more than 2400 K–12 schools across the country to help assess a family's ability to pay for independent school education. Using SSS ensures that a family's request for financial assistance is treated objectively and professionally. SSS computes a family's tuition contribution based upon a standardized calculation which includes a cost of living adjustment specific to the Bay Area. This system considers gross taxable income (based on tax forms), assets, family size, and number of children in tuition-charging schools. All families applying for tuition assistance must complete the application process in full.

### Who gets priority for tuition assistance?

The Live Oak Board of Trustees has set the following priorities in order to achieve a wide range of socio-economic levels and an appropriate distribution of funds among grade levels. Priority is given in the following order:

- continuing students currently receiving tuition assistance
- children of employees
- continuing students not currently receiving assistance
- new applicants with siblings currently enrolled and receiving assistance
- new applicants without siblings at Live Oak

### When do we find out whether we will be offered tuition assistance?

For new Live Oak applicants, the decision and award amount (if applicable) is included with your admissions decision letter, which is mailed in March for the

## How to Apply

For dates and deadlines please review the current admissions materials or visit [www.liveoaksf.org](http://www.liveoaksf.org)

- Contact the Director of Admissions for forms at (415) 861-8840 x220 or [admissions@liveoaksf.org](mailto:admissions@liveoaksf.org)
- Submit your PFS (Parents' Financial Statement) to SSS (School and Student Service for Financial Aid).
- Submit a copy of your PFS to the Live Oak business office.
- Submit your federal tax return for the upcoming academic year to the Live Oak business office. Note that this requires preparing your tax return in early January, well in advance of April 15.

upcoming academic year. For current Live Oak families, the decision and award amount (if applicable) is included with your re-enrollment packet, which is mailed in February for the upcoming academic year.

### Will we receive tuition assistance for the entire time we are at Live Oak?

It is our intention to maintain current families at the same percent of tuition assistance throughout their years at Live Oak, unless their circumstances have changed. However each family must re-qualify annually by submitting new forms to SSS each year and grants may fluctuate based on changing financial circumstances. Application forms are automatically sent in the fall to all families currently receiving tuition assistance.

### As tuition increases, does financial aid increase as well?

Families should be aware that in most years, salaries and the expenses of the school rise, which results in tuition increases. Live Oak endeavors to maintain current families at the same percent of tuition assistance from year to year, unless their financial circumstances change.

### What about siblings?

We are committed to keeping Live Oak families together. If siblings are academically appropriate for Live Oak, we try to offer siblings equal funding. In the event that funding is not available for all siblings, those currently enrolled will receive priority.

### What about single parent or divorced families?

Our tuition assistance policy is founded on the principle that both parents are responsible for the educational expense of their children, to the extent that they are financially able. Live Oak requires financial information from all adults living in the student's household. If parents are divorced, separated, or have never been married, all parents (including step-parents) must apply. In cases of divorce, we take into consideration the parent's financial commitment to his or her other children. If the non-custodial parent is unavailable or has no contact with the student, the school may require an affidavit attesting to the absence of the non-custodial parent. The school may also request a copy of Form 8332 from the non-custodial parent. Step-parents' financial information must also be submitted. SMART and BASIC participants are the sole exception.

[Frequently Asked Questions continued on back . . .](#)