



Adjusted Tuition

Live Oak's goal is to keep our educational program financially accessible to all families.

Frequently Asked Questions

How many families participate? Approximately 25% of Live Oak families participate in our Adjusted Tuition program. Tuition levels are between 5% and 95% of full tuition.

How is eligibility determined? Eligibility is based on need as determined by School and Student Services (SSS) and adjusted for Bay Area cost of living. Used by most independent schools, SSS ensures that all requests are treated objectively by calculating what your family can afford using information you provide on the Parent Financial Statement (PFS), including income, assets, debts, and number of children in tuition-charging schools. Tax returns are required.

Will we be expected to participate in school fundraising?

Yes. We strive for 100% participation and support from Live Oak families in annual giving and capital campaigns. Each family is asked to give to the best of its ability.

When do we find out what our tuition will be? Your tuition level will be in your enrollment agreement (in March for new families and February for returning families).

Will our tuition stay the same for our entire time at Live Oak?

Families should expect yearly tuition increases that reflect normal rising operational expenses. But you can expect to pay about the same percentage if your financial circumstances have not changed. Eligibility for Adjusted Tuition is reassessed every year based on your annual application.

What about siblings? We are committed to keeping Live Oak families together if siblings are academically appropriate for Live Oak. The SSS considers the number of children a family has in tuition-charging schools when determining what the family can afford.

The Adjusted Tuition application, instructions, and deadlines can be found at Live Oak's application hub, accessed from liveoaksf.org/application.



What about single parent or divorced families? We require that all parents be responsible for the educational expense of their children, to the extent that they are financially able. Live Oak requires financial information from all custodial parents, step-parents, and legal guardians of the student. If parents are divorced, separated, or have never been married, all parents (including step-parents) must apply. We take into consideration all of the applicant's dependent children. A non-custodial parent may be required to submit IRS Form 8332. If the non-custodial parent is absent, documentation from the custodial parent may be required.

What if only one parent works? A family is only eligible for the Adjusted Tuition program if all custodial parents are working in an income producing capacity, unless they are taking care of family members in the home or if a parent has a disability or long term illness. A tuition adjustment is available for one year while a parent is actively seeking employment.

What other costs are covered by Adjusted Tuition? Tuition includes lunch, books and materials, lab fees, middle school laptops, field trips and travel, yearbooks, and athletic uniforms. Extended care costs are not covered but are reduced by the same percentage as your tuition adjustment.

Do you offer a payment plan? Live Oak offers an interest-free payment plan with tuition payments spread over ten months from March through December. This plan requires automatic debits from a checking account and tuition insurance.

Can we apply to participate in the Adjusted Tuition program after we have enrolled? If you enroll without Adjusted Tuition, there is a two-year waiting period before you can apply.

What if we have a change in our financial situation? We work closely with families who experience unexpected financial adversity. If you experience a change for the better in your financial circumstances, we require you to contact us immediately for a review.

Will applying for Adjusted Tuition affect my chances of admission? No. Students are assessed for admission independent of financial need.

For questions about Adjusted Tuition or more information about paying for a Live Oak education, contact the business office:
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