

For Tuition Committee	
Date / /	Amt.
App. by:	TCA/Assmt.

**Confidential Tuition Reduction Application  
Baltimore Jewish Day Schools  
2018-2019 / 5779**

This consolidated Tuition Reduction Application form has been designed to capture all of the information that each of the schools requires. For those families with children going to more than one school, parents are instructed to complete this form and send copies of it to each applicable school. Please fill in all items on this form. If an item is not applicable to you, please enter "NA" in the space provided. Your application will NOT be processed if it has incomplete information.

**As tuition paying parents ourselves, we understand the difficulty not only of the financial burden that tuition imposes, but the discomfort inherent in the scholarship process. As committee members, we try to balance the difficult task of ensuring that our schools meet their budgetary needs while attempting to minimize the tuition burden on parents as much as possible.**

**Background:**

- Father's name: (Last) \_\_\_\_\_ (First) \_\_\_\_\_ Cell \_\_\_\_\_  
Occupation: \_\_\_\_\_ Employer: \_\_\_\_\_

**EMAIL (important)** \_\_\_\_\_

- Mother's name: (Last) \_\_\_\_\_ (First) \_\_\_\_\_ Cell \_\_\_\_\_  
Occupation: \_\_\_\_\_ Employer: \_\_\_\_\_

**EMAIL (important)** \_\_\_\_\_

- Home Address: \_\_\_\_\_ Home Phone No. \_\_\_\_\_

- Family Rav/Shul \_\_\_\_\_

Please state the reason(s) for your request for a tuition reduction:

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Please start with the oldest child and include all children, even those not in school, in the table below:

Child's Name	Age	Grade '18-'19 *	Name of child care facility, school, yeshiva, seminary, or college for '18-'19	Tuition paid In school year '17-'18	Tuition offered for school year '18-'19
1					
2					
3					
4					
5					
6					
7					
8					

\* Indicate half day where appropriate

<b>LAST YEAR'S INCOME:</b>	<b>Father</b>	<b>Mother</b>	<b>Total</b>
+ Last Year's (tax year 2017) Total <b>Gross (incl. parsonage)</b>			
- Total Federal Income <b>Tax Paid</b> for '17 (line 63 on Form 1040) *			
- Total State Income <b>Tax Paid</b> for '17 (line 39 Form 502)			
- Self Employment <b>Tax Paid</b> for '17 (line 57 on Form 1040)			
<b>Projected 2018 Annual Income:</b>			
+ Total gross income (include. salary, wages, tips, 401K, etc.)			
+ Business income			
+ Other income (e.g. boarders, apartment)			
+ Other significant sources of funds (e.g. family support, etc.)			
+ WIC and food stamps			
+ Parsonage			
+ Alimony / child support			
+ Interest / Dividends			
= <b>Annual Total:</b>			

**Monthly Expenses:**

- Monthly mortgage (Prin+Int+Taxes+Ins) or Rent			
- Monthly health insurance premiums you pay			
- Monthly out-of-pocket medical costs (exclude. ins premiums)			
- Monthly car payments (loan, insurance, other)			
- Unusual work related expenses (explain next page)			
-Monthly special education costs (e.g. tutors)			
- Monthly G'mach payments			
- Monthly credit card & other commercial loan payments			
- Monthly alimony and child support payments			
- Monthly support to married children & parents			
- Monthly savings for stocks, bonds, investments.			
- Monthly savings for major simchas (e.g. weddings)			
- Monthly savings for retirement (e.g. IRA, 401K)			
- Monthly charity contributions			
= <b>Monthly Total:</b>			

\* This is the amount of taxes actually **paid, not withheld**. Do not include **FICA** taxes on this line.

**Major Assets:**

- Homeowner (1st Home) Purchase date - \_\_\_\_\_ Original Cost \$ \_\_\_\_\_ Current Value \$ \_\_\_\_\_  
Balance Due \$ \_\_\_\_\_
- Homeowner (2nd Home) Purchase date - \_\_\_\_\_ Original Cost \$ \_\_\_\_\_ Current Value \$ \_\_\_\_\_  
Balance Due \$ \_\_\_\_\_
- All Other Real Estate Purchase date - \_\_\_\_\_ Original Cost \$ \_\_\_\_\_ Current Value \$ \_\_\_\_\_  
Balance Due \$ \_\_\_\_\_
- Present value of stocks/bonds/CDs/other investments: \$ \_\_\_\_\_
- Present value of savings accounts: \$ \_\_\_\_\_
- Present value of checking accounts: \$ \_\_\_\_\_
- Number and make of automobiles:  
Car # 1 Yr:\_\_\_ Make/Model: \_\_\_\_\_ Car # 3 Yr:\_\_\_ Make/Model: \_\_\_\_\_  
Car # 2 Yr:\_\_\_ Make/Model: \_\_\_\_\_

**Supplemental Information:**

- Vacations Cost \_\_\_\_\_ (annual) If not self-paid, please indicate by whom? \_\_\_\_\_
- Cleaning Help Cost \_\_\_\_\_ (annual) If not self-paid, please indicate by whom? \_\_\_\_\_
- Home improvements Cost \_\_\_\_\_ (additions, decks, etc. over the last 3 years).  
Description \_\_\_\_\_ Date \_\_\_\_\_
- Overnight Summer Camp: If not self-paid, please indicate by whom? \_\_\_\_\_  
Name of child \_\_\_\_\_ Cost \_\_\_\_\_ Name of child \_\_\_\_\_ Cost \_\_\_\_\_  
Name of child \_\_\_\_\_ Cost \_\_\_\_\_ Name of child \_\_\_\_\_ Cost \_\_\_\_\_  
Total Camp Cost.....\$ \_\_\_\_\_

Annual Contributions:

**\*Total maaser/tzedokka given in 2017 \$ \_\_\_\_\_ (this information is required)**

<b>**Pledge to local schools</b>	BY	Bnos	TA	TI	TS	BHM
Pledge for current year	_____	_____	_____	_____	_____	_____
Long-term pledge (specify)	_____	_____	_____	_____	_____	_____

\*\* Pledges are not part of tuition or other financial obligations.

**Other Major Expenditures:**

- Total debt (excluding mortgage, home equity and car loans) G'mach \$ \_\_\_\_\_ CC \$ \_\_\_\_\_ Family \$ \_\_\_\_\_  
Other \$ \_\_\_\_\_

Please list / describe below unusual expenses:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Any other information that is important to your request for a tuition reduction (e.g. unusual work related expenses, travel, care of parents, etc.):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**PLEASE ATTACH YOUR 2017 FEDERAL INCOME TAX RETURN (WITH ALL SCHEDULES & W-2s) TO THIS APPLICATION.** Your application cannot be processed without your complete tax return. If it will be delayed, please send in this form anyway and specify when you expect it to be ready. If the information on this application is different from the tax return, please explain.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

# **SIGNATURE PAGE**

**(UNSIGNED FORMS WILL BE RETURNED!)**

My/our signature(s) below affirm that the information provided on this form is complete and true. I/we agree that a reduction in tuition, if granted, is subject to reconsideration at any time upon a material change in circumstances involving my/our ability to pay and I/we pledge to report such changes of circumstances promptly. I/we grant permission to the tuition committee to contact my/our tax preparer. Name and phone # of your tax preparer: \_\_\_\_\_

***We understand that the Vaad HaRabbonim of Baltimore has stated publicly its support in making our community schools the first priority in tzedaka allocations, especially for individuals who receive tuition reductions. By completing and submitting this application, we agree to direct a substantial amount of our charitable contributions during the upcoming school year to Baltimore mosdos hachinuch providing K-12 education, with a majority of such contributions being donated to schools which have granted us tuition reductions.***

***For Torah Institute parents only:***

I/we also understand that our tuition reduction is provided on condition of fulfilling our Maaser Z'man obligation according to the terms outlined on the attached participation form. Please complete the Maaser Z'man form attached. Tuition reduction applications will be considered ONLY when submitted with a completed Maaser Z'man form.

**Signature: Father** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Signature: Mother** \_\_\_\_\_ **Date:** \_\_\_\_\_

**PLEASE CHECK THE BOX FOR THE GROUP OF YOUR CHOICE**

Parents who wish to remain in their current group for the coming year need **NOT** submit a new participation sheet every year. Parents who are granted a tuition reduction but do not submit a sheet, are automatically placed in the Maaser Kesofim group.

**A. Maaser Kesofim CHECK HERE →** 

Parents in this group commit to allocating to the Cheder \$900 a year (\$75/month) of their discretionary tzdaka/maaser funds (this is in addition to the \$540 Building Fund). There is no time commitment. *Parents now get credit for all donations made to any of the fundraising campaigns of the Cheder. This includes Parnes Hayom, Chai Raffle, journal ads and banquet tickets among many other options.*

**B. Maaser Zman:****1. Preschool Assistant Moros CHECK HERE →** 

This group requires volunteering eight full school days a year, with participation subject to the approval of the Preschool Director. The group is suitable for mothers with flexibility in their schedules to be available when called upon and who are able to make arrangements for their stay-at-home children while in the classroom.

**2. Sunday Secretaries CHECK HERE →** 

This group requires volunteering eight Sundays a year, with participation subject to the approval of the Hanhala. *Members of this group will be provided with a schedule at the beginning of the year with their designated Sundays during the year so necessary arrangements can be made well in advance.*

**3. PTA or Textbook Review CHECK HERE →** 

This group requires volunteering 36 hours a year, with participation subject to the approval of the Hanhala. Parents in this group amend General Studies textbooks to remove or cover materials which are contrary to Torah values and make the textbooks more suitable for use by our talmidim. *Volunteer work may be done at home and usually takes place over the summer.*

**4. PTA only (formerly Ladies Auxiliary) CHECK HERE →** 

*This group requires 36 hours a year. However, a mother who makes herself available when called upon and is proactive in her involvement will not lose any tuition assistance, even if the total hours are less than 36.*

Parents who are largely unavailable when called upon, or unreasonably restrict their availability, will need to choose an alternative, more suitable group in order to avoid losing a portion of their tuition assistance.

**5. Campaign Group CHECK HERE →** 

This group is suitable for parents who do not have discretionary tzdaka/maaser funds available and truly have very limited time, as it requires only 12 hours a year. *After 4 years of participating in this group at 12 hours, the time requirement is reduced to 8 hours in the 5<sup>th</sup> year.* Parents in this group participate in fundraising phone sessions at the Cheder on Sundays (10-3) and weeknights (6-9) between Sukkos and Pesach. Availability of the 12 phones are on a "first-come first-served" basis. Children may not be brought to the sessions nor may teenage children or any other relatives call in place of parents.