



APPLICATION INSTRUCTIONS & GUIDELINES

TUITION ASSISTANCE & DISCOUNTS

Award Types

Tuition Assistance (TA)

Tuition Assistance (TA) is awarded on the basis of demonstrated financial need. Awards are based **upon application**, with main evaluation criteria considered including income, family size, and number of students concurrently enrolled at Berean Christian. (Berean Christian does NOT at present award automatic discounts for families with multiple Berean Christian students). Aid amounts and percentages are determined at the discretion of the Berean Christian Finance Committee and, since funds are limited, can vary from year to year depending upon the number of qualifying applicants sharing the funds available. Before paying the TA application fee, families are advised to consider if their family has a realistic chance to qualify for assistance. The table below shows income levels that, *funds permitting*, would *typically* (though NOT guaranteed) qualify for an approximate 20% tuition discount. Families with lesser incomes than shown may qualify for additional assistance, *funds permitting*. Families with *slightly* higher incomes may occasionally qualify for a lesser discount, *funds permitting*, but **families with incomes 10% or more higher than shown will not typically qualify for any award** and are not encouraged to apply.

Household size	1 Berean student & "adjusted income**" of:	2 Berean students & "adjusted income**" of:
2	\$60,000	n/a
3	\$71,200	\$89,170
4	\$82,400	\$100,370
5	\$93,600	\$111,570

Families granted Tuition Assistance are expected to fulfill a volunteer commitment to Berean Christian described in their award notification letter. Failure to fulfill this commitment may impact award level for subsequent years.

Awards are NOT automatically renewed for subsequent school years. **Families with on-going need for assistance must reapply each school year.**

Christian Ministry Discount (CMD)

CMD is granted **upon application** to families with a parent employed **for pay, full-time**, in selected Christian ministries who meet first-round application deadline of **April 1**. Qualifying families whose application is not complete until after the first-round deadline will be offered some level of discount only as remaining funds permit.

Some ministry discounts require income verification, but some do not. **Families who think they may be eligible for CMD should refer to the CMD Application & Instructions document located at bottom on the Financial Assistance web page, found under the Admissions menu at www.bereanchristian.com to see if their ministry position is eligible and for specific instructions about the type of CMD application(s) they should file.**

Valedictorian Scholarships

Available to 8th grade valedictorians from middle schools in the Bay Area who attend Berean Christian full-time as freshmen. Scholarship is \$1,000 for the freshman year (pro-rated across tuition payment plan chosen), automatically renewable in subsequent years at \$1,000 per year of consecutive enrollment if student maintains a 3.75 Berean Christian GPA or above. **Although an application is not required, family must arrange for the junior high school office to send a letter to Berean Christian acknowledging the student's valedictorian qualification by August 31 of freshman year.** (*Effective with '18-'19 freshman class; not applicable to valedictorians of prior years' or to transfer students*)

Multi-Student Discounts

Berean Christian does NOT at present award automatic multi-student discounts for families with concurrent Berean Christian students. As mentioned above, the number of Berean Christian students enrolled concurrently does impact the TA award level granted to financially-qualifying families who apply for Tuition Assistance.



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Application Process

Berean Christian uses an independent company to process all TA and *income-based* CMD aid applications and to provide objective analysis to the Berean Christian Finance Committee. However, final tuition aid/tuition discount decisions, including determination and notifications of award amounts (if any) continue to be made solely by the Berean Christian Finance Committee. The income-based aid application requires a fee, paid directly to the processing company. CMD applicants must also provide a letter directly to Berean Christian from their ministry employer attesting to their employment status.

Visit the Financial Assistance page found under the Admissions menu at www.bereanchristian.com to find the link to the need-based application (in approximately the middle of the webpage), which opens in January, as well as more detailed CMD application instructions.

Applying for financial assistance has no influence on whether or not a student will be extended an offer of admissions. The admissions committee is not aware of which families have applied, or will be applying, for financial assistance, unless the family volunteers that information. (However, aid applicants who have not been extended an offer of admissions to Berean Christian will not receive financial award notification).

* When evaluating a family's income to determine eligibility for either TA or income-based CMD, Berean Christian calculates "adjusted income" based on information provided in the application and supporting documents. For many families, "adjusted income" will be equivalent to their "adjusted gross income" (AGI) as shown on their tax return. However, to ensure that families of similar means are treated equitably, Berean Christian adds voluntary retirement contributions, pastoral housing allowance, child support and alimony received, and other non-taxable sources of funds to AGI (and, similarly, subtracts hardship withdrawals from retirement accounts and state tax refunds) to determine "adjusted income". (This is similar in principle to the FAFSA method for computing college financial aid.)

Tips for Success

To maximize the chance of qualifying for assistance, families should fully complete their aid application as early as possible in the calendar year, which includes supplying ALL supporting documentation requested (such as 2019 federal tax return and W-2s, current paystubs, etc.). Applications that are **fully complete**, including submission of supporting documents, by **April 1** will receive **first-round consideration** by the Berean Christian Finance Committee, when most available funds will be allocated. **Because a completed federal tax return is a REQUIRED element of a complete application for income-based aid (e.g., '21-'22 aid applicants must supply a 2020 return and 2020 W-2s), families should make every effort to file their tax return as early as possible.** It is **inadvisable to file for a tax extension** if applying for financial aid, since Berean Christian will not evaluate the aid application until after the 2020 federal return has been filed and supplied.

Award Notifications

Applicants who fully meet the first-round April 1 deadline AND who have been extended an offer of admissions to Berean Christian will typically **receive notification of their award status by late April or early May**. In some cases, applicants who apply significantly earlier than April 1 will be able to receive award status notification sooner. (Applicants who have not been extended an offer of admissions will not receive financial award notification).

Late Applications (after April 1)

Most of the available award funds for a given school year are allocated to qualifying first-round applicants in April. Before paying the fee to submit an aid application after April 1, late applicants are advised to email the Berean Christian Accounting Manager (Accounting@bereanchristian.com) to assess the likelihood of aid funds remaining available after the first-round awards have been granted. Aid applications completed after April 1 will be evaluated as soon as feasible, after first-round award allocations, with the timing of the decision depending upon availability of Berean Christian Finance Committee members to convene to consider the late applications. Awards granted to later applicants, if any, will typically be lesser in amount than award amounts granted to families of similar means who met the April 1 first-round deadline.