**Our Flexible Tuition Program**

We understand that the cost of a Bryn Mawr education can be a challenge for many families. Our Flexible Tuition Program offers families the opportunity to pay what they can afford. The program is comprehensive and may also apply to textbooks, transportation, technology, extended day programs, school trips and other fees. We want to ensure that the most qualified girls have the opportunity to attend Bryn Mawr, regardless of a family’s financial circumstances.

For the current school year (2019–20), Bryn Mawr allocated $5 million in Flexible Tuition to approximately one-third of our families. A family’s annual obligation is determined after a careful review of their Flexible Tuition application and upon the recommendations made by School & Student Services (SSS). A family’s tuition responsibility can range from $5,000 to $33,350. Every family is asked to pay some portion of tuition.

**Who should apply?**

Bryn Mawr’s Flexible Tuition Program is open to all families. Families submit information about their financial resources to School & Student Services (SSS) and we use standard criteria to evaluate a family’s ability to pay tuition. While it is difficult to define a “typical” Flexible Tuition candidate, common threads among families who qualify are factors like income, the number of children in a family, and lifestyle choices.

**How is the family contribution calculated?**

Family circumstances vary widely. Often families with similar incomes have different financial need due to differences in financial circumstances other than income. The Flexible Tuition Committee assesses each family’s situation individually, looking at the entire financial picture.

**How does Bryn Mawr decide what families will pay?**

There are some key factors in determining a family’s tuition costs. Within each category below, you will find typical items that we consider.

1. **Assets**

   A family’s assets may include: taxable wages, self-employment income, taxable dividend and/or interest income, alimony or other household expenses paid by a separated or divorced spouse, pensions, estates or trusts, capital gains, taxable IRA distributions, profits from a business or real estate investments, vehicles and bank accounts.

2. **Expenses & Debt**

   Typical expenses and debts may include educational expenses, home mortgages, medical/dental expenses, prolonged illness, unemployment, past business debts, consumer debt, child support, costs for a child with special needs and child care.

3. **Filing Status**

   We consider your filing status: divorced, separated, never married or widowed. Awards are not considered unless complete financial information is received from both living parents. If parents are separated, divorced, or never married, both parents are required to complete the Flexible Tuition Application. It is expected that both parents and appropriate stepparents contribute to the education of their daughter regardless of legal agreements. Bryn Mawr’s Flexible Tuition Program does not fail by the assertion that one parent disclaims responsibility for educational expenses.

4. **Non-Working Parent**

   If all children in a family are over the age of six, it is expected that both parents will be employed. If one parent is able but chooses not to work, we impute a full-time income at minimum wage to both parents if both are expected to work. If one parent is able but chooses not to work, we impute a full-time income at minimum wage to both parents if both are expected to work.

5. **Number of Children in Nonpublic Elementary and Secondary Schools**

   Bryn Mawr considers a family’s other children enrolled in independent schools. We look for equal commitment to paying tuition for all K-12 children in a family. Students in college have many more resources available to them, such as student loans, employment and scholarships.

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**Frequently Asked Questions**

**How is Flexible Tuition different from Financial Aid?**

Flexible Tuition seeks to increase access to independent schools and is a model of tuition assistance that is based on a family’s ability to pay rather than how much a school can give.

**If we apply for Flexible Tuition, will it affect our daughter’s application for admission?**

No, our admissions committee considers an applicant based on her own merit. A family’s financial situation is not discussed in admission deliberations.

**What does Flexible Tuition cover?**

In addition to tuition, the program may apply to textbooks, transportation, technology, extended day programs, school trips and other fees.

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**Additional Expenses**

Some additional monies are required to cover books, uniforms and incidentals. Incidental fees include items such as transportation for class trips, overnight class retreats, publications like the Bryn Mawrtyr yearbook and PSAT testing. Parents are billed for books and incidental fees in July.

**Tuition Refund Plan**

This plan protects tuition fees in the event of a student’s withdrawal from school. A brochure outlining the details of this plan is included with the reservation agreement.

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**Extended Day**

There is no additional cost for before-school care. For students in the Lower School, there is a nine-month after-school care program. The weekly costs vary depending on the number of hours your daughter is enrolled in Extended Day.

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**Please contact the Business Office at 410.323.8800 x1254 if you have questions concerning either of these payment options.**

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**Payment Schedule**

Tuition is due in advance. Sixty-five percent of the tuition is payable on August 1, the balance is due on December 1.

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**Fees for Extended Day and other charges are billed monthly and are due upon receipt. A late fee of 1.5% per month is charged for all bills remaining unpaid for more than 30 days after the billing date.**

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**Tuition Rates 2019–2020**

<table>
<thead>
<tr>
<th>Grade</th>
<th>Kindergarten</th>
<th>Grades 1-5</th>
<th>Grades 6-8</th>
<th>Grades 9-12</th>
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<td>$26,990</td>
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<td>$33,350</td>
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</tbody>
</table>

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**Annual Enrollment Fee/Deposit**

Ten percent of total tuition—non-refundable and credited toward tuition.

<table>
<thead>
<tr>
<th>Grade</th>
<th>Kindergarten</th>
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<th>Grades 6-8</th>
<th>Grades 9-12</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$2,699</td>
<td>$3,074</td>
<td>$3,215</td>
<td>$3,335</td>
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</tbody>
</table>

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**Monthly Payment Options**

Interest-free monthly payment plan options that include direct debit and a credit card options are available through FACTS Tuition Management. Details are available on our website at brynmawrschool.org/flexibletuition.

Please contact the Business Office at 410.323.8800 x1254 if you have questions concerning either of these payment options.

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**Tuition Management. Details are available on our website at brynmawrschool.org/student-life/gateways to learn more about our after school options.**

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**Will all students eligible for Flexible Tuition receive it?**

Unfortunately, no. Every year there are more qualified applicants for flexible tuition than available funds. There is a wait-list in the event that additional funds become available.

**Is Flexible Tuition automatically renewed each year?**

No, a family currently in the Flexible Tuition Program must reapply for it in subsequent years. Typically, Flexible Tuition applications are available in October and must be submitted by early January. Given the same financial circumstances, a family can expect to contribute approximately the same portion of tuition toward a Bryn Mawr education. We are committed to seeing our girls reach graduation, pending annual demonstration of continued need.

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**Still have questions about Flexible Tuition at Bryn Mawr?**

Contact our Director of Enrollment Management, Rebekah Jackson, at jacksonr@brynmawrschool.org or 410.323.8800 x1232.
Deadlines for 2019–20 Flexible Tuition Program

<table>
<thead>
<tr>
<th>DUE DATE</th>
<th>ACTION</th>
<th>NOTES</th>
</tr>
</thead>
</table>
| January 10, 2020 | Submit Parents’ Financial Statement (PFS) to School and Student Services (SSS) | Only one PFS is needed for each family, even if there are several children applying to different schools.  
  • Go to http://sssbynais.org/parents  
  • Click on the prompt to begin your Parents’ Financial Statement (PFS)  
  • Select and record a secure username and password  
  • Complete all items for the PFS, entering zeros where appropriate. Enter amounts paid in 2019  
    and estimates for 2020.  
  • Pay processing fee  
  • Print a copy of the completed PFS for your records  
  • Follow the directions for submitting income and tax information to SSS |
| February 1, 2020 | Submit 2018 1040 tax form(s) to SSS and Submit your 2019 W2 form(s) to SSS |                                                                                                                                                                               |
| February 20, 2020 | Receive Flexible Tuition decision from Bryn Mawr                      | Admissions decisions are made independently of Flexible Tuition decisions                                                    |
| March 6, 2020    | Submit online enrollment agreement and tuition deposit to Bryn Mawr    |                                                                                                                                                                               |
| April 15, 2020   | Submit 2019 1040 tax form(s) with supporting schedules to SSS         | If you are self-employed, include a Schedule C. If you are requesting an extension, send a letter by the deadline along with the 4868 form and expiration date to SSS |

The deadline for Bryn Mawr’s Flexible Tuition Program is January 10, 2020. Requests submitted after this date may not be included in the initial allocation of tuition assistance. As a result, funds may not be available to families who qualify if the application is submitted after the deadline.

Applying for Flexible Tuition

To obtain Flexible Tuition information, call the Admission Office at 410.323.3800 ext. 1232 or visit our website: brynmawrschool.org/flexibletuition.

The Bryn Mawr School admits qualified students of any race, religion, sexual orientation, national or ethnic origin, or any disability to all of the rights, privileges, programs and activities generally accorded or made available to students at the School. It does not discriminate on the basis of race, religion, sexual orientation, national or ethnic origin, or any disability in administration of its educational policies, admissions policies, hiring practices, scholarship and loan programs, and athletic and other school-administered programs.