



Chattanooga Christian School

Need-Based Financial Assistance Q & A

Q. Should I apply for Need-Based Financial Assistance?

A. First, consider the total annual cost of a Chattanooga Christian School (CCS) education (review the tuition and ancillary fees documents available on ccsk12.com/admissions.) Then, calculate your ability to cover this cost. Consider all sources of income, adjust priorities and spending as able, and review assets available for use. If after this analysis you believe you cannot cover all of the educational expenses, we encourage you to apply for Need-Based Financial Assistance (NBFA).

Q. Does applying for NBFA affect school admission decisions?

A. No. The committee which reviews candidates for admissions is “need blind.” They do not consider whether or not someone has applied for financial aid as part of their recommendation for admission.

Q. Who can apply for NBFA?

A. Any student currently enrolled or new applicants for admission to CCS can apply for NBFA. NBFA will only be awarded to currently-enrolled students and newly-accepted students.

Q. Can I complete the application in paper format instead of online?

A. All applications must be submitted online using TADS. If you are not comfortable with online applications, it is suggested that you request a meeting with the Director of Parent Accounts who will meet with you to guide you through the process.

Q. What if my family cannot afford the NBFA application fee?

A. If you believe you cannot afford the NBFA application fee, please contact the Director of Parent Accounts to discuss your situation. The School has a limited number of waiver vouchers, and, if your family meets the income threshold, you may qualify for the use of an available voucher.

Q. How are NBFA grants determined?

A. CCS relies on the assistance of TADS (an online service) in calculating the level of demonstrated need of each applicant based upon a completed application. These calculations consider gross income, nontaxable income, assets, liabilities, family size, the number of children in tuition paying schools, and situations where the income level does not support the spending level, among other items. Included in this calculation is an allowance for basic living expenses, taxes, retirement funds, and tithe. The NBFA Committee reviews this data and will adjust the amounts based upon additional knowledge about your unique situation. After reviewing each application and determining the calculated need, the Committee then meets to determine aid amounts. These amounts are based on the NBFA budget for the upcoming school year as well as on the number of applications received for aid. Because of the high need of our applicants, CCS is not able to

provide aid equal to 100% of a family's calculated need. The average percentage of need met in 2018-2019 was 38%.

Q. I'm a Stay-at-Home Mom/Dad – what effect does this have on my application?

A. The majority of our parents who receive NBFA work outside the home. If you or your spouse does not work for a qualifying reason, there is no impact on your application or award status. The qualifying reasons are as follows:

1. Parent has a medical disability or condition that does not allow them to work.
2. Parent has child(ren) at home under the age of 5.
3. Parent is a caretaker for a family member, such as a disabled child or aging parent.

If a parent does not work and does not meet the above qualifying reasons, CCS will impute income equal to a full-time minimum wage paying job (\$15,080), and your application will receive a lower priority when awarding NBFA.

Q. What documents do I need to submit in addition to filling out the NBFA applications?

A. You will need to submit:

1. A complete copy of your 2017 FEDERAL tax return including all schedules and business tax returns.
2. A copy of your 2017 W2 and/or 1099(s) for all jobs worked.
3. A copy of your most recent paystub. If you are receiving Social Security, unemployment, disability compensation, child support, food stamps or workers' compensation, you will need to submit a copy of these stubs or supporting documentation.
4. Other documents as requested by TADS, based on your application.

These documents will be needed for all adults in the household and should be submitted directly to TADS no later than **December 31, 2018**.

Q. What if I have children at other schools that charge tuition?

A. If you have children at other K-12 schools that charge tuition, the cost of their education is considered as part of the School's review of your situation. If you are applying for NBFA from CCS, we expect you to apply for assistance at all schools. In situations where one of the schools does not have a financial assistance program, a note should be included with the application explaining that.

College tuition is considered an investment rather than an expense, as it generally pays for itself with higher future wages. While CCS does take into account some college tuition expense, many families and college students will utilize federally subsidized loans, as well as aid that may be available at the college level.

Q. What happens in cases of parental divorce or separation?

A. If both parents are financially responsible for tuition, both parents must complete an application for NBFA. If only one parent is financially responsible for tuition, that parent must complete the application and report all alimony and child support received.

Q. What happens if one or both divorced parents have remarried?

A. In cases of re-marriage, all adults in each household must submit their information on the application. In the case of a step-parent, their income and assets are to be included in the application, and we will consider obligations a step-parent has towards his/her own natural children.

Q. Is there a limit to the NBFA available?

A. While the School does have a generous amount of funds available for granting, there is a limit to the funds available and no guarantee that all demonstrated needs will be met. In keeping with its mission, CCS generally gives priority to returning students and new students who are siblings of existing students. Additionally, we consider new students who have finished the Admissions process and who have been given a mission fit plus recommendation by the Admissions Committee for acceptance. A small percentage of our overall NBFA budget is allocated to ensure diversity of race/ethnicity, socio-economy and student ability in our student body. In addition to providing for the admission of a student population that is representative of the broader geographic community we serve, it allows CCS to offer the breadth of programming needed to meet the needs of all of our students.

Q. Is the NBFA awarded for one year only, or for each year my child attends Chattanooga Christian School?

A. NBFA awards are for one year only. Families on aid must re-apply for each subsequent year they wish to receive such assistance. While there are no guarantees as to future NBFA grants, normally once a family is receiving NBFA, they will receive grants of similar amounts in future years unless their financial situation changes.

In cases where a family's financial situation deteriorates, more assistance may be granted, if available. Conversely, if a family's financial situation improves or new information comes to light, NBFA awarded may be reduced or eliminated if the NBFA Committee deems such action appropriate.

Q. If my family has an unexpected financial emergency, can I apply for NBFA after the deadline?

A. We understand that a family's financial situation can change unexpectedly. While funds are limited for these types of grants, we encourage you to apply if needed. When applying during the school year, please notify the Director of Parent Accounts at parentaccounts@ccsk12.com that you are submitting an application and that you would like to discuss your situation and possible alternative solutions. If CCS is able to offer assistance, this award would be considered a short-term assistance for the situation and would be re-evaluated the following year.

Q. Can I still apply for NBFA after the deadline?

A. Yes. The bulk of NBFA funds are utilized in meeting the demonstrated needs of families applying by the filing deadline. However, funds may become available subsequent to the deadline. Thus, if you are truly in need, we encourage you to apply as we may still be able to help you. Late applications that are complete and submitted after December 31st will be reviewed after the first round of awards are communicated to returning families in February, and to new families in March.

Q. When will I know if I have been awarded NBFA?

A. Applications will only be considered if they have been filled out completely and all requested documents have been submitted. For NBFA applications submitted and completed (all documentation has been submitted) by the due date of December 31st, a decision letter will be emailed to you on February 1st. For late applicants, please refer to the previous question regarding late application.

Q. Can I appeal the NBFA decision if I believe it is insufficient?

A. You may appeal the NBFA decision if your financial situation has changed or you believe the NBFA Committee may have misunderstood your current situation. In such cases, you may be asked for additional documentation. Appeals must be emailed to the Director of Parent Accounts at parentaccounts@ccsk12.com. Include all pertinent details, such as the change in circumstances, or the reason you believe the award is insufficient for you to remain at CCS.

Q. Will my family have to repay the NBFA?

A. No. NBFA is a grant, not a loan. If at some future date your family's financial situation improves, we hope you will consider making a donation to our NBFA program to help enable other deserving students to attend CCS.

Q. Does Chattanooga Christian School offer scholarships?

A. The only scholarship offered by CCS is the Gary Lindley Legacy Scholarship. This scholarship is offered to a currently-enrolled junior and funds one full tuition scholarship for his or her senior year. The criteria for this scholarship are a passion for academic curiosity and engagement as well as a clear commitment to Christ. The recipient is selected based upon recommendations submitted by high school teachers and the school principal. All other grants are based upon demonstrated financial need.

Q. Will my financial aid status and information remain confidential?

A. The School takes seriously its responsibility to maintain confidentiality over all financial aid information and records. It is recommended that you redact any social security numbers listed on your supporting documents and that you personally scan, fax or mail your documents to TADS. CCS must comply with any legal requests from courts or attorneys to provide documents.

Financial aid awards are confidential. CCS expects families to refrain from discussing financial aid awards with other parents or school employees other than the Financial Aid Committee members. A lack of confidentiality may result in loss of your financial aid award and/or make you ineligible to apply for financial aid in subsequent school years. Additionally, providing false or misleading information to TADS and/or the CCS Financial Aid Committee may result in the loss of your financial aid award and ineligibility to apply for subsequent years.

Q. What's the next step to apply for financial aid?

A. Please read the Financial Aid Instructions document found [here](#), or visit www.ccsk12.com/admissions/tuition-fees-financial-aid/.

Q. What if I have additional questions?

A. Please contact the Director of Parent Accounts at parentaccounts@ccsk12.com or at 423-265-6411.