

Frequently Asked Questions

Who is eligible to apply for financial aid?

Any family who feels unable to afford the full cost of Emma Willard is encouraged to apply for financial aid. Over 50 percent of United States citizens attending Emma Willard receive financial aid. While financial aid is typically reserved for United States citizens, international students may apply for and receive financial aid on a limited, case-by-case basis.

How much financial aid can a family receive?

Families may receive up to 100% of the estimated cost of attending Emma Willard.

What if parents are divorced, separated, or have never married?

The philosophy at Emma Willard is that both parents have an obligation to pay for the educational expenses of their children; in order for a family's financial aid application to be complete, both living parents must submit financial aid information. In order to waive the PFS requirement for a non-custodial parent, information must be submitted from a doctor, lawyer, clergy member, or school counselor clearly stating the non-custodial parent's personal and financial relationship with the applicant. If either parent is remarried, the stepparent must submit financial information, but the financial aid committee will bear in mind the obligation of that stepparent to his or her own natural children.

Is merit-based financial aid available?

Emma Willard offers limited merit-based financial aid. For more information about merit-based financial aid, including the Capital District Scholarships, contact the director of financial aid.

Community Tuition Initiative

Committed to the local community, Emma Willard extends to Rensselaer Polytechnic Institute, The Sage Colleges, Hudson Valley Community College, Skidmore, Union, and Williams a special tuition rate for their employees equal to one half of the current day student tuition. Families eligible to receive this tuition rate must notify the director of financial aid at the time of application.

Payment Options

Families often find it helpful to use a plan that allows them to pay tuition in a series of smaller, monthly installments. This option is available both for families who do not qualify for financial aid and for those families who may prefer a payment plan for their tuition balance once financial aid has been applied. For information about payment plans, please contact the business services office at 518-833-1794.

Questions/Additional Information

If you have any questions or require additional information, please contact:

Jeremy Bollam, director of financial aid
518-833-1322, jbollam@emmawillard.org

EMMA WILLARD SCHOOL Financial Aid Program



*Making Quality
Education Possible*

EMMA WILLARD SCHOOL
calling forth the *Amazing* in girls

a 9–12 boarding and day community
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As early as the 1820s, Emma Hart Willard provided significant sums of her own money to deserving girls, thereby establishing one of the first financial aid programs for girls in the United States. Today, our financial aid program proudly continues this tradition of providing an extraordinary education for young women, regardless of their ability to pay.

Determining Financial Need

To determine eligibility, each family must submit a Parent Financial Statement (PFS) to School and Student Service for Financial Aid (SSS). PFS forms are available online starting November 1 (<http://sss.nais.org>). SSS is a service of the National Association of Independent Schools and is used by most K–12 schools to help determine a family's ability to pay school costs. Using SSS in the financial aid application process helps to ensure that schools employ the same methods and objective baselines when evaluating a family's financial aid application. SSS applies information provided in the PFS to a formula which calculates the resources a family could have available to pay school costs. The formula considers many variables, including taxable and non-taxable income, assets, liabilities, family size, and the number of students in tuition-charging schools or colleges. After allowances for basic necessities, taxes, and other expenses, a portion of the remaining funds are considered available for paying school costs. The results of this analysis are provided as a recommendation to the schools families designate on their PFS form. If and when results are sent to Emma Willard, the financial aid committee uses the SSS recommendation as a starting point to assist in making a

determination of each family's need-based qualification.

Financial Aid Application Procedure

New Families must indicate their need for financial aid by contacting the director of financial aid or by checking the appropriate box on their application for admission.

New and Returning Families must submit the following to SSS by February 1:

1. PFS form (<http://sss.nais.org>)—
One form per family or one form per separated/divorced spouse; and
2. IRS Form I040 with schedules; and
3. Most recent W2 forms, if applicable; and
4. Business/Farm form (<http://sss.nais.org>)—
Only if a family member owns a portion or all of a business; and
5. Cover letter explaining any additional financial circumstances that the committee should consider in reviewing your application; and
6. Letter explaining the other parent's relationship with the applicant (see FAQ section)—Only if submitting information for only one parent.

If not filing U.S. taxes, contact the director of financial aid.

Timeline—Notification of Awards

Assuming admission and financial aid applications are complete by the February 1 deadline, applicants who are accepted for admission can expect to receive an email on March 10 with a link to their contract, which will include any financial aid granted.

After the February 1 deadline, requests for financial aid are considered on a first-come, first-served basis, contingent on the availability of funds.

Please note:

Because of the large number of families applying for aid and the limited funds available, the school cannot hold financial aid awards beyond stated enrollment deadlines. After enrollment deadlines have passed, unclaimed financial aid awards may be offered to other applicants. The same process applies each year a family applies for financial aid.

Financial Aid Grants

All financial aid offered is in the form of a grant and does not need to be paid back. The amount of aid each family receives varies considerably depending on individual financial circumstances. Because Emma Willard's financial aid budget is limited and awards are dependent upon the availability of funds, it is essential that families apply by the February 1 deadline. If a family is unable to meet the deadline because of extenuating circumstances, it is essential that a family member contact the director of financial aid to discuss the family's specific situation and the need for additional time.