



INTRODUCTION

WDS is committed to providing a high-quality Jewish and secular education to every family seeking it. WDS has an obligation to provide careful oversight of scholarship funds to ensure that these funds are allocated fairly and consistently in a manner that ensures all families both (1) have access to a WDS education regardless of ability to pay and (2) pay a fair and reasonable amount, correlated to their ability to pay, to fund the operations of the school.

This application must be accompanied by the following:

1. Complete copies of your 2022 and 2023 federal and state income tax returns, including all schedules.
2. Forms 1120S, 1065, Schedule K-1, and Form 8825 if you receive any income from an S-Corporation or Partnership.
3. All 2023 W-2 Wage and Tax Statements and all 2023 Forms 1099.
4. A signed copy of IRS Form 4506.
5. A check for \$57.00 payable to Westchester Day School.
6. Copies of the most recent pay stub(s) for each parent.
7. Copies of all 2023 year-end bank, brokerage, retirement and 529 account statements.
8. Copies of all scholarship applications & awards from other schools for 2023-24 and 2024-25.

IDENTIFICATION OF APPLICANTS

	Parent 1	Parent 2
Full Name		
Date of Birth		
Street Address		
City, State, Zip Code		
Occupation		
Employer Name (or "self-employed")		
Business Address		
Home Phone		
Work Phone		
Cell Phone		



INTRODUCTION (cont'd)

Are parents divorced or legally separated? _____

Is either parent deceased? _____

Congregational affiliation and Rabbi: _____

In the following table please list your children who will attend WDS in 2024-2025.

	Name	Age	Currently attending WDS in 2023-2024 (yes or no)	Grade Level in 2023-2024
1.				
2.				
3.				
4.				
5.				

In the following table please list all of your remaining children, indicating which school, if any, each child will attend in 2024-2025.

	Name	Age	School to Attend in 2024-2025	Grade Level in 2024-2025
1.				
2.				
3.				
4.				
5.				



CERTIFICATION RE: WDS INCOME-BASED TUITION CAP PROGRAM

WDS offers an Income-Based Tuition Cap Program which requires only submission of your Form 1040 (*i.e.*, this application is not required). This program is described in detail on the WDS web site, which includes an easy-to-use online calculator allowing you to determine the amount of assistance it offers. About 70% of all recipients of tuition assistance at WDS proceed through this program *without filling out a tuition assistance application*. Please carefully review the program on the WDS web site and use the online calculator to determine your financial obligation to WDS under the program.

If the Income-Based Tuition Cap program is insufficient to make a WDS education affordable for your family, please sign below before continuing to the following page. WDS requires all applicants for traditional tuition assistance to certify that they have investigated the Income-Based Tuition Cap Program, including by using the online calculator.

We certify that we have reviewed the Income-Based Tuition Cap Program, including via WDS's online calculator, and we believe the tuition relief afforded by this program is insufficient for our family.

Please check the box above and sign:

Parent 1: _____

Parent 2: _____



GENERAL GUIDELINES

The goals of WDS's tuition assistance programs are (1) to be responsive to the needs of every family so that no child is denied a WDS education on account of financial need, (2) to administer scholarship funds in an evenhanded way that is fair to all families by providing tuition assistance based on genuine, proven need and treating families with similar circumstances consistently, and (3) to be fair to the school by ensuring that the families who send their children to WDS are doing their fair share to fund the operations of the school. We ask that you carefully consider the amount of financial aid you request with the aforementioned principles in mind.

Tuition assistance is granted for a period of one year only.

All information and documents will be kept confidential to WDS's Director of Finance and Operations and the WDS Scholarship Committee.

The deadline for submission of this application is **May 6, 2024**. The application must be completed legibly and in full, with signatures on every signature line, for it to be considered.

You must promptly notify WDS of any change in circumstances that might justify reconsideration of the amount of your tuition assistance award.

Any misrepresentation, failure to disclose a material fact, or failure to advise of a material change in circumstances, may result in denial or forfeiture of tuition assistance.

Every applicant must agree to the foregoing.

We certify that we agree to the foregoing General Guidelines.

Please check the box above and sign:

Parent 1: _____

Parent 2: _____



TIMELY SUBMISSION OF ALL DOCUMENTS, INCLUDING TAX RETURNS

- As indicated on the first page, this application must be accompanied by several documents, including a complete copy of your 2023 and 2022 federal and state tax returns, including all schedules thereto.
- **The WDS Scholarship Committee will meet shortly after May 6, 2024. The Committee will not consider any application that lacks 2022 and 2023 tax returns or is otherwise less than 100% complete.**
- **Accordingly, you should not take an extension on filing your 2023 tax return if you wish to apply for tuition assistance from WDS.**
- Should you fail to submit your 2023 tax return by May 6, 2024, you may still do so later, but no tuition assistance will be available to you until your application is complete and the Scholarship Committee has had an opportunity to review it and make an award. You will be required, and you hereby agree, to pay full tuition starting in approximately July 2024 when the Tuition Management process begins, until your application is complete and a tuition assistance award has been made by the Committee.

We acknowledge that our tuition assistance application—including our 2023 tax returns—is due to WDS by May 6, 2024. We acknowledge that if we fail to file a complete application (including our 2022 tax returns) by May 6, 2024, no tuition assistance will be available to us until our application is complete and the Scholarship Committee has had an opportunity to review it and make an award. We acknowledge and agree that in such a circumstance, we will pay our tuition **in full** via Tuition Management until a tuition assistance award has been made.

Please check the box above and sign:

Parent 1: _____

Parent 2: _____



OTHER TUITION OBLIGATIONS

For every child who attended a school other than WDS in 2023-2024, please list the default tuition amount, any scholarship received, and your net obligation in the following table. As noted on the first page of this application, you must also submit copies of all scholarship applications and award notifications from other schools.

Child's Name	2024-25 Grade	2024-25 School	2024-25 Tuition	2024-25 Scholarship Received	2024-25 Net Obligation

For every child who will attend a school other than WDS in 2024-2025, please list the same information if known. If a scholarship award has not yet been received for 2024-2025, write "Waiting" in that column. As noted on the first page of this application, you must also submit copies of all scholarship applications to other schools and you must submit all scholarship award notifications immediately upon receipt.

Child's Name	2024-25 Grade	2024-25 School	2024-25 Tuition	2024-25 Scholarship Received	2024-25 Net Obligation



INCOME

Please fill out the following tables completely for both parents.

Parent Name	2023 Base Salary	2023 Bonus	2023 Total Comp.	All Other 2023 Family Income (Explain Below)

Total adjusted gross income reported on 2023 Form 1040 line 11: _____

Please explain any income received by your family in 2023 other than base salary and bonus:

Parent Name	2022 Base Salary	2022 Bonus	2022 Total Comp.	All Other 2022 Family Income (Explain Below)

Total adjusted gross income reported on 2022 Form 1040 line 11: _____

Please explain any income received by your family in 2022 other than base salary and bonus:



INCOME (cont'd)

If either parent is re-married, please fill out the following table for each spouse of a re-married parent.

Name of Re-Married Parent	Name of Spouse	Spouse's 2023 Base Salary	Spouse's 2023 Bonus	Spouse's 2023 Total Comp.



ASSETS – PRIMARY RESIDENCE

Do you own or rent your primary residence? Circle one: OWN RENT

If you rent your primary residence, what is your monthly rent? _____

If you own your primary residence, please provide the following information:

Year purchased: _____

Purchase price: _____

Mortgage balance: _____

Monthly mortgage payment: _____

Annual real estate taxes: _____

Annual homeowner’s insurance premium: _____

Are your real estate taxes included in your monthly mortgage payment? YES NO

Is your homeowner’s insurance included in your monthly mortgage payment? YES NO

Is your home owned by any other entity (such as an S-Corporation)? YES NO

If your home is owned by another entity, do you pay rent to that entity? YES NO

If your home is owned by another entity, state who owns that entity and explain in detail any money that changed hands between you and that entity in 2022:



ASSETS – PRIMARY RESIDENCE (cont'd)

Have you made any renovations to your home since 2018? YES NO

If you have made any renovations to your home since 2018, state when the renovations were made, identify the contractor or other vendor(s) you used, state the total cost of the renovations, and explain the nature of the renovations:

When the renovations were made: _____

Contractor and/or other vendor(s): _____

Total cost of the renovations: _____

Nature of the renovations: _____

How did you fund the renovations? If the renovations were not completely self-funded, state who provided funds and the amount of money they provided:

Do you plan to make any renovations to your home in 2024? YES NO

If you plan to make any renovations to your home in 2024, state what renovations you plan to make and your budget for doing so:

If you plan to make any renovations to your home in 2024, how do you intend to fund the renovations? If the renovations will not be completely self-funded, state who will provide funds and the amount of money they will provide:



ASSETS – SECONDARY RESIDENCES AND VEHICLES

Other than your primary residence, do you own any other real estate? YES NO

If you own any real estate other than your primary residence, explain the reason you own the additional real estate, when you acquired it, how much you paid for it, any remaining mortgage balance(s), and whether you derive and any rental income therefrom.

Please fill out the following table for all vehicles in your family:

Year	Make	Model	Owned / Leased	If you own the vehicle		If you do not own the vehicle
				Year Bought	Price Paid	Monthly Payment



ASSETS – RETIREMENT AND 529 ACCOUNTS AND HSA ACCOUNTS

In the following table, state the value of your total retirement assets (IRA, Roth IRA, 401(k), SEP, etc.) and your total annual contributions thereto in 2022 and 2023.

Parent Name	Total Retirement Assets	2022 Total Contribution	2023 Total Contribution

In the following table, state the value of your children’s 529 plan assets and your total annual contributions to their 529 plans in 2022 and 2023.

Child Name	Total 529 Assets	2022 Total Contribution	2023 Total Contribution

In the following table, state the value of your health savings accounts and your total annual contributions to those accounts in 2022 and 2023.

Parent Name	Total HSA Assets	2022 Total Contribution	2023 Total Contribution



LIABILITIES

Other than the mortgage on your primary residence, state the amount of any liabilities you currently have (*e.g.*, home equity loans, personal loans, student loans, car loans, credit card debt, etc.) and describe when the indebtedness was first taken on.

Type of Liability or Debt	Date (or Date Range) When Debt Assumed	Amount of Debt

Explain the reason why each of the above debts was assumed, your current payment schedule on the debt, and your approach to balancing current obligations such as WDS tuition versus your servicing of debt.



EXPENSES

State your 2023 adjusted gross income (2023 Form 1040 Line 11) on line 1 below. List all 2023 expenses, including taxes, in Section 2 below. Two blank lines are included for items not already enumerated. Attach extra pages if necessary. Sum your 2023 expenses in Section 2 to generate a total expense number on Line 3. Subtract Line 3 from Line 1 on Line 4.

1	2023 AGI:		
			Annual Spending
2	2023 Expenses:	Total federal taxes	
		Total state income taxes	
		Property taxes & mortgage / condo fee (or rent)	
		WDS tuition	
		Tuition at other Jewish day schools	
		College / post-secondary program tuition(s)	
		All insurance	
		Total debt service	
		Childcare	
		Groceries	
		Summer camp	
		Cable / internet / phone	
		Utilities (e.g., gas, electric, water)	
		Housekeeper	
		Gardener	
		Commuting (e.g., gas / train / subway)	
		Gym memberships	
		Children's extracurricular activities	
		Entertainment (restaurants, shows, etc.)	
		Clothing	
		Charitable contributions	
		Retirement, 529 and HSA plan contributions	
		Vacation	
3		Total 2023 Expenses:	
4		Line 1 minus Line 3:	



EXPENSES (cont'd)

In the table below, list the Summer 2023 summer camp information for each of your children.

Child's Name	Camp Name	Day Camp or Sleepaway	Tuition	Scholarship	Fee Paid

In the table below, list your Summer 2024 summer camp plans for each of your children.

Child's Name	Camp Name	Day Camp or Sleepaway	Tuition	Scholarship Requested	Fee to Pay

State how you paid (in 2023) and/or plan to pay (in 2024) for summer camp. If summer camp tuition has been or will be paid in whole or in part by someone else (*e.g.*, a child's grandparent), state who provided (or who will provide) the funds and the amount.



EXPENSES (cont'd)

Please list any Bar or Bat Mitzvah expenses incurred for the past three years or that you will incur in the present year, and a brief description of the celebration.

	Child's Name	Amount	Description
2021			
2022			
2023			
2024			

State how you paid (in 2021-23) and/or plan to pay (in 2024) for Bar and Bat Mitzvah celebrations. If such expenses have been or will be paid in whole or in part by someone else (e.g., a child's grandparent), state who provided (or will provide) the funds and the amount.



EXPENSES (cont'd)

List any personal trips / vacations taken during 2023, including Pesach vacation, the amount spent on each, and a description of what you did.

Identification of Trip (e.g., "Pesach")	Amount Spent	Description

If your trips / vacations were funded in whole or in part by someone else (e.g., a child's grandparent), state who provided the funds and the amount.



FAMILY SUPPORT

If either parent or any child received any financial gift from a relative in 2023 in excess of \$500, state the amount and explain in detail.

Applicants for tuition assistance are expected to avail themselves of family resources if possible to assist in paying their tuition. Please describe your efforts to secure support from family members (including grandparents of your WDS students) to pay your tuition, the amount(s) those family members have agreed to contribute, and whether they will pay those amounts directly to WDS or provide gifts to you to increase the amount of tuition you are able to pay.



PERSONAL STATEMENT – IMPORTANT

Context is important. Please include with your application a typed personal statement explaining in detail your need for tuition assistance beyond that afforded by the Income-Based Tuition Cap Program. Please explain any extenuating circumstances such as recent unemployment, illness, etc. In the absence of extenuating circumstances, please explain in detail why you are requesting more tuition assistance than families with similar incomes that participate in the Income-Based Tuition Cap Program. WDS's goal is to be fair to every family, as well as to the school itself. Your personal statement is a critical factor in enabling the WDS Scholarship Committee to digest the data provided herein to arrive at an appropriate and fair tuition assistance award.

Please note: It is rare for the Scholarship Committee to find a personal statement satisfactory if it is less than half a page long when single-spaced using 12-point font.



CHECKLIST

Yes or No or N/A	
	Completed this application, answering every question in full and signing every signature line herein.
	Provided a detailed narrative explanation for this tuition assistance request.
	Submitted 2023 federal and state tax returns, including all schedules.
	Submitted 2022 federal and state tax returns, including all schedules.
	Submitted, if applicable: Forms 1120S, 1065, Schedule K-1, and Form 8825.
	Submitted all 2023 W-2 Wage and Tax Statements and, if applicable, all 2023 Forms 1099
	Submitted a signed copy of IRS Form 4506.
	Submitted a check for \$57.00 payable to Westchester Day School.
	Submitted copies of the most recent pay stub(s) for each parent.
	Submitted copies of all 2023 year-end bank, brokerage, retirement and 529 account statements.
	Submitted copies of all scholarship applications and awards from other schools for 2023-24 and 2024-25.

Check the boxes above and sign:

Parent 1: _____

Parent 2: _____



FINAL CERTIFICATION

I/We hereby affirm that:

1. All answers given and all information provided on and in connection with this application (including on and in connection with all exhibits and attachments required hereunder) are true, accurate and complete and correct and nothing has been omitted that makes any of the foregoing misleading or incomplete;
2. I/We are obligated to notify WDS, within 15 days, of any material change in my/our financial circumstances, which, for the avoidance of doubt, shall include but not be limited to:
 - a. an increase in annual income of greater than \$5,000;
 - b. any purchase of any primary or secondary residence;
 - c. the receipt of any gift greater than \$1,000;
 - d. the receipt of any inheritance, damages award or judgment or other winnings in excess of \$10,000; and
 - e. any other increase in assets of greater than \$10,000 (excluding increases arising from fluctuations in the value of real estate or publicly traded securities already owned at the time of this application).
3. I/We authorize WDS to obtain and review our credit report in considering this application.

Please sign: Parent 1: _____

Parent 2: _____
