**WHAT IS A FINANCIAL AID PROGRAM?**

There are financial obligations when a family sends their child to an independent or private, non-public school. The primary expense is tuition which covers the cost of teachers, supplies and facilities. Families whose current financial circumstances may not fully support the tuition required to enroll in HWIS are encouraged to submit an application for assistance under the school’s Financial Aid Program. Our school seeks families who are committed to our vision and who plan to primarily use their own resources to make this education a priority for their children. **Decisions to award aid are based solely on financial need.**

**WHO IS ELIGIBLE**

1. The student must be enrolled in or accepted for enrollment into a 5 day -per-week Day School program at HWIS.
2. The family must be able to afford at least 50% of the published tuition. Note: Aid will generally not be offered if a family can afford 90% or more of the tuition.

**THE APPLICATION PROCESS**

*Please note the financial aid application deadlines published by the school on its website vary somewhat year to year.*

1. A letter outlining the need for Financial Aid, the duration of time Financial Aid may be required, the conditions under which the applicant would no longer require some or all of the Financial Aid provided, and ways in which the applicant could contribute to the School in return for receiving financial aid must be submitted to the School’s Financial Aid Officer, Bill Hicks at bhicks@hwis.org. **The financial aid application process does not begin until this letter is received.**
2. A Parents’ Financial Statement and corresponding documentation (both parents’ W-2s and IRS form 1040s for the last two years) must be supplied to the School’s external provider, School & Student Services (SSS) via their secure website https://sssbynais.force.com/familyportal/FamilyLogin?startURL=%2Ffamilyportal. (SSS Customer Service at 800-344-8328). **Documents should not be submitted directly to HWIS.** Our school codes in SSS are 901875 (NJ school) and 174245 (NY school).
3. The SSS model calculates what a family can afford to pay based on the historical documents submitted.
4. The School’s Financial Aid Officer receives the results from SSS and determines what, if any, adjustments need to be made to the data submitted to SSS.

(for example, a family’s financial condition).

5. In some cases, the Financial Aid officer may need additional documentation from the family. Examples of this could include any of the following:
   - Personal net worth statement
   - Copy of tenancy/mortgage agreement
   - Copies of any current loan agreements, including credit card statements
   - Proof of any other debts and other general costs
   - W-2s for step-parents/grandparents (if they fund the child’s education)
   - Copies of the most recent investment account statements
   - Financial data for any business that a family may have an ownership stake in

6. Financial Aid decisions will usually be made within about two weeks if the application submitted by the family is complete (longer if the application is incomplete). Aid decisions will be made on a rolling basis throughout the enrollment cycle depending on the availability of financial aid.

**CONFIDENTIALITY**

This is a confidential process meant to protect the privacy of the applicant and the recipient of Financial Aid:

- Only the Financial Aid Officer and the school’s Financial Aid consultant will see the personal financial data stored on the SSS secure website.
- Financial Aid awards will only be accessible to those school officials with a “need to know.”