

# THE JOHN CARROLL SCHOOL

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## FINANCIAL AID POLICY

### **Philosophy and Criteria**

Financial aid at the John Carroll School (JC) is determined by a family's ability to meet educational expenses. This ability will be re-evaluated each year, and the School will continue to offer an award consistent with a family's stated need if at all possible. It is not always possible to provide the full level of financial aid needed by all qualifying applications as the financial aid budget is limited.

The financial aid program of JC is designed for qualified students in grades 9 through 12 whose families cannot afford an independent school education without financial help. We seek students who demonstrate a motivation for learning, appropriate social and emotional development, and whose diverse talents, interests, and personal characteristics enhance our community. We seek families who support their children and the mission of the School.

Admissions decisions are made prior to and are separate from decisions about financial assistance. JC maintains an open admissions policy and offers financial aid regardless of race, religion, or ethnic origin. Please note that the list of financial aid recipients and all materials supplied to the Financial Aid Committee are strictly confidential. We expect families to preserve the integrity of the process by treating all awards confidentially as well.

### **Lifestyle Decisions**

The primary responsibility for financing a student's education rests with his or her family, and JC requires a family's lifestyle to reflect its choice to make education a top priority. In an attempt to be equitable, the Financial Aid Committee must consider choices made by families in the acquisition of homes and cars as well as "extras" such as social clubs and vacations. We can appreciate choices families make related to housing, transportation, and recreation but nevertheless, it is the responsibility of the Committee to differentiate between luxury and necessity.

### **Non-Working or Underemployed Parent**

Financial aid is intended only as a supplement to the family contribution for a student's education. Both parents in many JC families work in order to earn sufficient income to provide an independent school education for their children. It is unfair to ask these families to subsidize educational costs for parents who choose, for the purpose of a desired lifestyle, not to be employed at a reasonable level given their education and abilities. In order to be eligible to receive financial aid, in a two-parent household both parents must earn an income once all children are in a full-day school program, unless there are extenuating circumstances.

### **Divorced, Separated, or Never Married**

Divorced, separated, or never married parents retain the obligation to contribute to the education of their children, and JC cannot be bound by the assertion that one parent has disclaimed responsibility for educational expenses. Therefore, both natural parents and their spouses must provide the financial information requested each year, regardless if there is a legal agreement between them to the contrary. It would not be fiscally responsible for JC to subsidize a child's education if the parents have the resources but are unwilling to contribute to a child's tuition when there are qualifying families without the available means. The School reserves the right to contact the parent directly to clarify reasons for non-disclosure or willingness to contribute. Under extraordinary circumstances, JC may choose to waive this requirement. We will consider the assets of a step-parent, always bearing in mind a step-parent's obligation to his/her own natural children. If all family information is not available at the time the application is evaluated, the School may have to make an arbitrary assessment of financial need that could result in a lesser award or no award at all.

### **Awards and Notification**

Families new to JC will be notified of their award at the time of acceptance. Families currently enrolled at JC will be notified before re-enrollment contracts are due. Awards are subject to reevaluation at any time if the Financial Aid Committee becomes aware that a family's ability to contribute to educational costs may be at a higher level than previously determined.

Please call Ed Maynard at 410-879-2480 ext. 2062 or Vicki Thacker at ext. 2008 if you have any questions.



## **QUICK LINKS**

## CONTACT

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