

# Campbell Hall *Financial Aid*

## Information & Application for 2012~2013

*How the Financial Aid Program  
benefits your family, even if you don't apply*

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Dear Parents:

Affording private education is an issue for all families, and we want you to be fully informed about the financial aid options at Campbell Hall, even if you feel financial assistance will not be needed. You should know it's available—not only for your family but for the benefit of many deserving students at Campbell Hall. Most important of all: *We want you to know that your child's experience at school will include friends from the full spectrum of economic circumstances.*

Did you know...

- that since its founding in 1944 and as part of its Episcopal tradition, Campbell Hall has been committed to serving all qualified students in our community, regardless of ability to cover the full cost of tuition?
- that approximately \$4.1 million is designated for financial aid?
- that one in four of our secondary school students receives partial or full tuition assistance?
- that 24% of students in grades K-12 receive some form of tuition assistance ranging from \$1,000 to full tuition grants?
- that the school's Strategic Plan includes an increased commitment to financial aid to promote socioeconomic diversity and that the school has an ongoing endowment campaign for financial aid?

Inside this brochure you will find all the how-to's of applying for financial aid. A web-based system will provide you with a streamlined user-friendly experience. If you don't find your answers here, just pick up the phone and call me. Remember, the application deadline is February 1, 2012.

We invite you to be part of our efforts to provide the finest academic opportunity in Los Angeles, including the opportunity to be involved in a community that spans all economic levels. Share with us by receiving aid, contributing to the aid program, or simply by being part of this special and diverse community of people.



Sincerely yours,

Eileen Powers  
Director of Financial Aid

# Philosophy

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*Campbell Hall is committed to providing access to an independent school education for all qualified applicants. We seek students who aspire to academic excellence, personal growth, and active participation in school activities. The financial aid program is designed to enable such students to attend Campbell Hall when they might not otherwise do so for financial reasons.*

*Of course, each year there are many more applications than available grants. While the budget cannot meet the needs of everyone, all interested families are encouraged to apply.*

# Criteria for Awarding Grants

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- Financial Aid grants are awarded on the basis of parental financial need. Campbell Hall belongs to the School and Student Service for Financial Aid (SSS) which requires parents to complete a Parents' Financial Statement (PFS) annually. A signed copy of the family's Federal Income Tax Return (Form 1040 and W-2 or 1099, and corporate return if applicable) is also required.
  - Renewal grants are given priority. Then, consideration is given to those seeking aid for the first time.
  - Priority for financial aid to incoming students is given first to high school, then junior high, then to elementary school students. Due to the number of years potentially involved in meeting need, it is sometimes more difficult for the school to make awards in the lowest grade levels.
  - In evaluating the amount of aid needed to meet tuition costs, the Financial Aid Committee takes into account the family's other children (ages, schools they attend), additional dependents, all sources of income, priority of spending, debts, and expenses.
  - Renewal of the grant is based on continued financial need, and new forms and tax returns must be submitted each year. All financial aid awards are contingent upon payment in full of the prior year's account.
  - It should be understood that lifestyle choices that result in increased expenses or decreased income cannot be underwritten by the financial aid program at Campbell Hall.
  - The financial aid application process occurs at the same time as application for admissions. However, the decisions to accept and to award assistance are separate.
  - In the case of divorced or separated parents, both parents must submit Parents' Financial Statements to the School and Student Service. Both parents send signed copies of tax forms and W-2 or 1099 forms to the school.
  - The school will not be bound by the assertion of one parent that he/she is not responsible for educational expenses, even in the case of divorce and remarriage. If PFS's and tax forms are not submitted by both parents, then the file is considered incomplete and will not be brought to the Financial Aid Committee.
- In the case of one parent having no contact with the family, the custodial parent should submit third-party verification explaining the situation, i.e. by clergy, school administrator, or other individual with knowledge of the situation.

# Procedures

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- **By February 1st:** Complete the online Parents' Financial Statements (PFS's) at [www.sss.nais.org](http://www.sss.nais.org)
  - OR mail the enclosed PFS to: SSS by NAIS  
P.O. Box 449  
Randolph, MA 02368
  - **By March 1st:** Send 2011 Federal Tax forms and W-2's directly to the SSS by NAIS address above, as well as corporate tax forms/K-1's if applicable. Note: This is a change from previous years. Do not send taxes to Campbell Hall. Make sure your child's full name appears on the tax form (you may handwrite.)
  - Campbell Hall school code is 2029
  - It is the family's responsibility to verify receipt of PFS's and taxes via the parent portal at [www.sss.nais.org](http://www.sss.nais.org).
  - No Campbell Hall supplementary forms are required. We do, however, encourage families to send a letter letting us know of any special circumstances, or any background that would help us understand your situation better. Letters may be sent either to SSS or directly to the financial aid office at Campbell Hall.
- Requests received after these dates will be considered only if funds are still available.**
- Please see the enclosed sheet for detailed application checklist.**

••• SPECIAL NOTE •••

A file is considered COMPLETE when the Parents' Financial Statements and 2011 tax returns are received from both parents, either jointly or separately, including signatures, all schedules, W-2's and/or 1099's.

Please do not assume that any of the requirements do not apply in your case.

If you feel you cannot meet the expectations outlined here, we encourage you to call and discuss your situation.

# Financial Aid: Who Qualifies?

There are many factors taken into consideration in calculating financial need, such as the number of family members, income, assets, number of children in private schools, etc. In general terms, for example, a family of four with two children in private school with gross incomes up to \$90,000 may qualify for a full-tuition grant. A family of four with two children in private school with gross incomes up to \$280,000 may qualify for a partial-tuition grant.

Below are some sample case scenarios related to families applying for financial aid at Campbell Hall. While the situations are very simplified, they do represent a composite of past applications and the grant decision that was reached. *Note: Campbell Hall applies a cost-of-living adjustment for the Los Angeles area.*

**Profile: Two-Income Family Full Grant**

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Number of children: 3, only 1 in tuition-charging school  
 Father's Income: \$50,000  
 Mother's Income: \$50,000  
 Assets: Renting, \$10,000 in savings

*Computed parent contribution: \$0*  
*Tuition: \$28,310*  
*Computed Need: \$28,310*  
*Amount Awarded: \$28,310*

*Comments: Grant equals 100% of need; to award less would leave no possibility for enrollment. Budget constraints sometimes limit grants to 50-100% of need.*

**Profile: Divorced Parents: Two Incomes - Partial Grant**

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Number of children: 2, only 1 in tuition-charging school  
 Father's Income: \$95,000  
 Mother's Income: \$80,000, \$10,000 additional from father for child support  
 Assets: No homes or major assets

*Computed parent contribution: \$ 2,000 (from combined income)*  
*Tuition: \$23,310 (Elementary)*  
*Computed Need: \$20,220*  
*Amount Awarded: \$17,200*

*Comments: The award constitutes 85% of the family's need. Percentages of need awarded often depend on budget constraints of a given year.*

**Profile: Single Parent One Income - Partial Grant**

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Number of children: One  
 Father's Income: N/A (verified no contact)  
 Mother's Income: \$78,000  
 Assets: Renting, no bank account

*Computed parent contribution: \$ 1,000*  
*Tuition: \$28,310*  
*Computed Need: \$27,310*  
*Amount Awarded: \$26,000*

*Comments: Father's income was waived; there had been no contact since the child was two-years-old. Grant was almost 100% of need because there are no assets or financial security.*

**Profile: Two-Income Family Partial Grant**

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Number of children: 2, only 1 in tuition-charging school  
 Father's Income: \$80,000  
 Mother's Income: \$80,000  
 Assets: Own home, \$400,000 in equity

*Computed parent contribution: \$19,000*  
*Tuition: \$28,310*  
*Computed Need: \$ 9,300*  
*Amount Awarded: \$ 8,000*

**Profile: Two-Income Family No Grant Awarded**

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Number of children: One  
 Father's Income: \$175,000  
 Mother's Income: \$0 (student)  
 Assets: Own home, \$300,000 equity; \$30,000 in stocks

*Computed parent contribution: \$28,310*  
*Tuition: \$28,310*  
*Computed Need: \$ 0*  
*Amount Awarded: \$ 0*

*Comments: The committee imputed a minimum wage full-time income estimate of \$15,000 to the mother. This is in fairness to applicant families in which both parents work.*

# Frequently Asked Questions

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## ■ What happens if I cannot meet the financial aid deadlines (e.g. tax return extensions, non-cooperation from one parent)?

There's no question that you are at a disadvantage if your file is not complete within the timeframe listed in this brochure. We start making grants for completed files on March 1st, the day all taxes are due, and we continue until funds run out. We do understand, however, that sometimes factors are beyond the family's control. In such cases families are placed on the Financial Aid Wait List. During the spring and early summer if funds are available, and if the file has become complete, we are happy to make grants that take into account your calculated need, and our remaining funds.

## ■ How do I know if I would qualify for aid?

First, a family should look at all personal avenues for meeting costs. If all available resources from both parents' full-time employment are still not enough to meet tuition costs, then the family may qualify for aid. *(Please see the sample case scenarios in this brochure to help you assess your own qualification for aid.)*

## ■ What is the difference between “financial aid” and a “scholarship”?

All Campbell Hall financial aid is need-based. The word “scholarship” implies a merit-based program such as those offered at the college level for a special talent, i.e. in academics, athletics, art, music, drama, etc.

## ■ Could the request for aid negatively affect the chances of being accepted for admission?

Admissions committee members make their decisions independently. Then, if financial aid funds cannot cover all accepts, families could be denied aid or put on the Financial Aid Wait List. On very rare occasions, applicants may be moved to the admissions Wait Pool.

## ■ Where does the money come from?

Funding is from the school's operating budget, foundation grants, and major donors.

## ■ Is there a minimum G.P.A. required to maintain a student's grant?

No. The school's academic standards apply to all of our students equally. The financial aid program is meant to be the great equalizer—all students on campus have the same opportunity to succeed and to learn from their mistakes. Students receiving aid are only known by the financial aid and business offices, so no teachers are ever aware of who receives aid nor are they asked for academic reports on any student.

## ■ Is preference given to any special group?

Priority is sometimes given to present Campbell Hall families who have a documented change in circumstances. Then, priority goes to older students since they need funds for a shorter period and are preparing for college. Campbell Hall is working to secure additional support for expanded programs at the elementary level.

The financial aid program does support socioeconomic and ethnic diversity; however, that is the natural result rather than the goal of the program. Our goal in expanding financial aid is to open the door to education for any young person who is eager to learn and to achieve.

## ■ What if I don't qualify for a grant, but still feel I cannot afford full tuition?

Low-interest education loans with repayment plans of up to 10 years are offered by several banks. All loans are based upon credit-worthiness and are available to families who do not qualify for a financial aid grant, or who need assistance beyond the grant amount. Brochures are available in the financial aid office.

The Episcopal Community Federal Credit Union also offers loans to Campbell Hall families, and they may be reached at 213/482-2040 ext. 254.

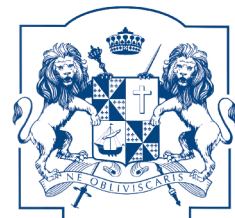
## ■ Does financial aid cover school fees and other expenses?

No, families are responsible for payment of fees. In some cases, however, the school may be able to discount special programs or costs.

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*Please feel free to contact Eileen Powers, Director of Financial Aid, with any questions you may have.*

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North Hollywood, CA 91607



[www.campbellhall.org](http://www.campbellhall.org)

*Campbell Hall admits students of any religion, race, sexual orientation, national or ethnic origin to all rights, privileges, programs, and activities generally accorded or made available to students at the school. It does not discriminate on the basis of any of the aforementioned facets of diversity or any other legally protected status in administration of its educational policies, admission policies, financial aid and loan programs, and athletic and other school-administered programs.*