



Tuition Reduction Information for the 2025-2026 School Year

December 2024,

Dear Parents and Guardians,

Central to the mission of Holden High School is a commitment to a student-centered approach that honors who students are and focuses on their academic, social, emotional, and creative needs. Our Tuition Reduction Program allows us to provide this education to a diverse population of qualified students regardless of a family's economic circumstances. Tuition Reduction is intended as a supplement to family resources, and is based on demonstrated financial need.

Holden High School follows the guidelines for the evaluation of financial need established by the School and Student Services for Financial Aid, which is a service of the National Association of Independent Schools. SSS acts as an outside resource in computing the financial needs of families. Based on the financial information you provide, SSS gives us an estimated amount that your family can contribute to educational expenses. Tuition reduction determinations are made without regard to race, ethnicity, gender, gender identity or expression, ability, religion, national origin, or family structure.

The Tuition Reduction Program at Holden is designed to bridge the gap between what a family can afford to pay and the full cost of tuition. We encourage all interested families to apply if they think they might qualify. Tuition Reduction, once awarded, does continue through senior year unless the family's financial situation changes drastically. However, families do need to reapply each year.

Please review the procedures section of this document carefully. Do not hesitate to contact Kristin or Kate if you have any questions.

Best,

Kristin Lamoureux
Co-Director
kristinl@holdenhigh.org
(925) 254-0199

Application Procedures for Prospective Applicants

Please read the following instructions carefully so that your application can be processed in a timely manner. Instructions and information are available on our website at www.holdenhigh.org.

Submit your Parents' Financial Statement (PFS)

The PFS is the cornerstone of the Tuition Reduction application. The School and Student Services use a sophisticated methodology to determine an "Estimated Family Contribution" (or EFC) that each family should pay for independent school for the next year. The EFC serves as a starting point for the school. The school may allow or disallow certain expenses or assets reported on the PFS according to its policies. The following tips should help you successfully complete your PFS:

- Start your PFS by visiting <https://www.solutionsbysss.com/parents> and clicking "Website for Parents and Families".
- Download the PFS Online Workbook and Tax Primer resource once you have logged in (also available on our website). These are comprehensive and helpful guides to submitting your PFS online.
- When you get to the page, marked "Select Subscriber Schools", enter 4717 as the SSS Code to select Holden High School.
- When you get to the "Family Income" section, you will need to estimate your 2025 income. If you receive regular pay stubs, these may be helpful in estimating your 2025 salary. Do not worry if your estimate is not 100% accurate.
- It may also be helpful to have your completed 2023 federal tax form 1040 in front of you when completing the "Family Income" section.
- "8C – Other Nontaxable Income" is the question most commonly answered incorrectly on the PFS. Be sure to click the link marked "Click here to calculate your Other Nontaxable Income" to complete this question.
- The fee to submit your PFS is \$60 and may be paid by credit card. If you are eligible for a waiver, SSS will notify you directly.
- The SSS customer service phone number is (800) 344-8328 and email is sss.communitybrands.com.

By January 28, 2025: Submit PFS and your 2023 Federal Tax Form 1040 (not to Holden High School).

By February 10, 2025: Submit 2024 -W-2

By April 25, 2025: Submit 2024 Federal Tax Form 1040 to SSS

Tax documents are a vital part of every Tuition Reduction application. The school uses tax returns to verify and update the financial information provided on the PFS.

- Your complete 2023 and 2024 federal returns are required, including all schedules, 1099's and other supporting documents.
- We do not require or want your state tax returns.
- If you have an electronic copy of your tax return through a service like TurboTax or from an accountant, you can upload your taxes directly to your SSS application.
- The upload instructions are:
 1. Log in to PFS Online at <https://www.solutionsbysss.com/parents>
 2. From your "Dashboard," click on the Academic Year gray button for 2025-26.
 3. Click on the tab labeled "Manage Documents." NOTE: After you submit and pay for your PFS, it will take up to 24 hours for it to process. Once it has been processed, you will be able to access the Manage Documents page. If your PFS has not yet been processed, you will receive a popup window message when you click on the "Manage Documents" tab.
 4. Click the "Browse" button next to the 2023 or 2024 1040 form.
 5. Locate your document and click on "Upload Documents" to attach the form. Once you have uploaded a document, it may not appear immediately in the "Received Documents" list on the Manage Documents page. It could take up to 24 hours for it to process and appear as "Received."
- If you prefer to mail your taxes, be sure to include a Required Documents Cover Sheet, available for download on the [solutionsbysss.com](https://www.solutionsbysss.com) website and then mail to:

Community Brands School and Student Services
Po box 489
Southampton, PA 18966

Please email me if you have any questions about this process.

Tuition Reduction FAQ's

What is the difference between Tuition Reduction and Financial Aid?

Financial aid at other schools is generally funded by donations from the previous school year, annual fund campaigns, individual donors, grants, or endowments. Because Holden is so small, we only receive a few partial scholarships which are awarded to 2 or more current students each year. We do not have an endowment or other resources with which to fund financial aid. However, it is important to us that we serve a wide socio-economic range so we have instituted the Tuition Reduction Program instead. We have a set amount of Tuition Reduction we can "award". We use the SSS system to help us figure out an amount that is appropriate to award to qualified applicants.

How does Tuition Reduction get computed?

Holden High School uses the School and Student Services (SSS) by NAIS to help determine tuition reduction amounts. The SSS methodology considers a family's income, assets, debts, and more through information provided on the Parents' Financial Statement (PFS). Additionally, applicants must supply federal tax returns. There are many factors that the Tuition Reduction committee considers when determining a family's tuition reduction: family income, assets, liabilities, age of parents or guardians, number and ages of children, budget, and many other factors. Because of the many variables, we cannot provide preliminary estimated of the amount of Tuition Reduction for which a family might be eligible.

Does Tuition Reduction cover non-tuition school fees and other expenses?

The Tuition Reduction covers tuition only. Non-tuition expenses are typically around \$500-\$700 annually, and include a field trip fee and yearbook. Tuition reduction also does not apply to tutoring fees.

Is there a Tuition Reduction wait list?

Yes. Unfortunately, Holden always has more families qualify for reductions than the school has the ability to award. Therefore, we do maintain a Tuition Reduction waiting list. All families who qualify for Tuition Reduction do receive some award. However, we may not be able to award the full amount for which the family qualifies.

If parents are divorced, do both parents need to fill out the PFS?

Holden requires all parents, including non-custodial parents, to complete each of the documents listed on the application procedures section of this document. Waiving this requirement requires third party documentation that the non-custodial parent is at an unknown location and has not communicated with the custodial parent or child for the most recent two-year period. This documentation may be in the form of statements from people outside the immediate family who have known the custodial parent for at least two years. If a family believes circumstances warrant waiving this requirement, a written waiver request should be submitted. Our policy regarding tuition and Tuition Reduction is as follows: Parents who are financially responsible for their child must participate in the Tuition Reduction process unless there is court documentation showing that one parent is not financially responsible. Our policy follows the Principles of Good Practice as defined by the National Association of Independent Schools.

What if I am the Guardian of the prospective student?

If you are the legal guardian with financial responsibility for the prospective student, you need to fill out the PFS. If you are the custodial guardian, or have another arrangement with the legal guardian, the legal guardian is required to fill out the PFS. If this is not possible, we would need a letter of explanation to accompany the filer's PFS.

What if I am a non-working parent?

The Tuition Reduction committee may assume an income for non-working parents. Therefore, Holden may recalculate the family contribution based on an assumed earning potential of a non-working parent. Families should submit any explanation of their decision not to work outside of the home or their inability to work.

What if I submit my Tuition Reduction application in late?

Tuition Reduction applications received after the stated deadlines will be processed after all applications received on time have been processed. Funds may not be available for late Tuition Reduction applicants. There are no exceptions to this policy.

What if our divorce agreement states that one parent pays a higher percentage than another?

If your family qualifies for Tuition Reduction, and the school awards it, the bills will go to one of the parents. It is up to the parents to determine the payment allocation on their own.

When will we be notified of the Tuition Reduction amount?

Tuition Reduction amounts will be reflected on enrollment agreements that are sent out in mid- March for accepted students.