

INDEXED TUITION POLICY GUIDE



Updated December 2025

What is Indexed Tuition?

Indexed tuition is the tuition affordability model at MSN. The purpose of indexed tuition is to help increase economic diversity in the school community. Representation of families across the full range of the economic spectrum broadens perspectives and reinforces MSN's core principles of equity, peace, and justice. Economic diversity enriches our community, fosters inclusion, and promotes a diverse human experience for all of our families.

We appreciate that our families have made the financial stretch for their child's/children's education at MSN, knowing that we provide:

- An authentic Montessori education as it applies to today's world which fosters well-educated and inquisitive students, effective self-directed learners and caring and confident human beings.
- A community that emphasizes compassion, inclusiveness and respectful resolution of conflict; and promotes the interrelatedness of everything in the world and its peoples.
- A school culture where every child is treated with respect, where they are given space for self-discovery, and where they master social competencies that serve them well in high school and beyond.

The school's \$2 million budget relies 95% on our programs and 5% on fundraising. Tuition from our day and auxiliary programs is essential to MSN's financial viability. We appreciate the commitment of every family in our community toward helping MSN to meet those goals to the best of their ability.

Application Process & Important Dates

How to Apply	Online through FACTS: https://online.factsmgt.com/grant-aid/inst/3GYD9/landing-page
Application Opens	January 1st
Application Deadline	February 1st *we accept and continue to review applications after this date, but tuition reduction may be limited.
Application Fee	FACTS charges an application fee of \$45 per household.
Indexed Tuition Letters	Letters begin going out the week before February break, and continue as the Indexed Tuition Committee reviews applications.
Required Documents	<p>It is not necessary to have filed your 2025 taxes to submit your application. Required documents include:</p> <ul style="list-style-type: none">● 2024 filed 1040 with all filed schedules and attachments,● 2025 W-2s,● 2025 W-2s <p>Don't Forget!</p> <p>In order for your application to be considered, all supporting documents must be provided. Make sure you have them ready to submit by February 1st.</p> <p>NEW! FACTS offers IRS Integration for qualifying households, allowing FACTS to connect directly with the IRS for documents, so you don't have to upload.</p>

Policies & Protocols

DIVORCED/SEPARATED/NEVER MARRIED PARENTS

If a student's parents are divorced, separated, or never married, the Indexed Tuition Committee expects both parents (custodial & non-custodial) to contribute financially to their child's tuition. Both parents are required to submit a separate financial aid application and all required documentation.



If a child's parent is remarried or living with someone other than the natural or adoptive parent, the Committee requires financial information from all adults to determine household expenses and capacity to pay by household.

Non-custodial waiver: If the custodial parent has no contact with the non-custodial parent for an extended period or there is no other parent, then the custodial parent can complete a "Parent B waiver" form for review and approval by the Committee to waive the above requirement.

NON-WORKING PARENT OR GUARDIAN



In a two-parent household, if only one parent works outside of the home, the Committee adds \$30,000 to non-taxable income.

Exceptions to this policy include if the parent at home is caring for a non-school-aged child or infant, a child with a disability, a seriously ill child, a parent or grandparent, or other exceptional circumstances.

SUPPLEMENTAL SUPPORT FOR OTHER SCHOOL PROGRAMS AND FEES



Families receiving Indexed Tuition will receive their percentage level applied to their full year Early Bird/After School registration.

Indexed Tuition levels do not apply to Early Bird or After School drop ins, Mini-Sessions, Conference Care, Summer Program or any fees associated with optional school activities.

FAQs

Who is eligible to apply for Indexed Tuition?

Every family is expected to contribute to the cost of tuition and fees, thereby supporting the community to the extent family circumstances permit. Among our families are those who can afford tuition at the top of the index. There are also families who manage to pay tuition at the highest level only by making a substantial sacrifice, those who are able to afford only minimal tuition, and those across the spectrum in between.

Any family that feels they need help with paying for tuition is eligible to apply. We expect that families will have an equal commitment to paying tuition at the level that they can afford. Indexed tuition gives us the opportunity to assess, upon application, a family's ability to pay tuition and to index their tuition commitment to their resources.

How is my Indexed Tuition level determined?

MSN uses FACTS Financial Aid Management to securely collect and process each family's financial data. Based on the information provided in the application, the Indexed Tuition Committee will determine the appropriate indexed tuition level for the family.

The Indexed Tuition Committee takes into consideration a family's entire financial profile including income, assets, expenses, family size, and unusual situations. They also take into consideration our school's policies and the resources available for returning students as well as applicant families.

Can I expect to receive a similar level each year?

If a family's and the school's financial pictures have not changed, there is reasonable assurance that you will receive a similar Indexed Tuition level as the previous year. If there are significant changes in your financial picture or in the school's available resources, your level may be increased, decreased, or not given.

Will applying for Indexed Tuition negatively affect my child's chance of admission?

Although decisions about admission and indexed tuition are made at the same time, the two processes are separate. All financial information provided will be held in strict confidence.

Can I appeal my Indexed Tuition level?

Yes, if you believe that your Indexed Tuition level does not accurately reflect your financial situation, you can ask for reconsideration by emailing Samantha Bachrach at

samanthahb@northamptonmontessori.org. Please include the reason for your appeal and any information that you would like the Indexed Tuition Committee to consider.

How often do I need to apply for Indexed Tuition?

You must submit a new application every year to continue receiving Indexed Tuition.

How long does the application take and what do I need?

The application should take between 30–45 minutes. You should have accessible:

- your prior year's filed tax return,
- information on your expenses, including mortgage/housing, vehicle, credit card, student loans, alimony/child support, health insurance
- information on your taxable and nontaxable income, all financial and investment accounts, and any other applicable assets

What documents do I need to submit with my application?

We understand that you may not have filed your taxes by the time you need to submit your application. We ask that you upload the prior year's filed 1040 with all filed schedules and attachments, and the current year's (as in the year that just ended) W-2s.

How does IRS Integration work?

1. **Families Apply:** Parents complete the FACTS Financial Aid Management application.
2. **Connect to the IRS:** Applicants securely authorize FACTS to access their W-2s and 1040s.
3. **Automatic Import:** IRS documents are retrieved and added to the application.
4. **Upload Other Docs if Needed:** Families can also upload additional forms, like 1099s, as requested.
5. **Review Data:** Your school receives verified tax information within minutes or less for faster, more accurate decisions.