



South Shore
Waldorf School
Education of the Head, Heart, and Hands

Tuition Adjustment Program (TAP) 2026/2027

The archetype of the human community on earth is that groups do not come about in order that an individual receives something for himself, but so that people form each other, and each person advances the development of others.

Bernard Lievegood

Overview

The South Shore Waldorf School believes in the ideal that Waldorf education should be accessible to all families who wish it, regardless of their economic status. We demonstrate our commitment to this ideal through our Tuition Adjustment Program (TAP), which is designed to assess tuition based on family income, thus supporting equitable access within the school's financial capacity.

Our approach recognizes that resources include not only tuition revenue but also community contributions, fundraising, and donations. These efforts collectively enable us to uphold our commitment to making Waldorf education available to as many families as possible.

All applicants will be initially evaluated by a third-party service, Apple Financial Services, in order to maintain confidentiality and equity during the process.

Tuition adjustment decisions are made for the current year only. Families need to reapply annually to remain eligible. All information provided during the TAP process is handled with strict confidentiality.

Our goal in the tuition adjustment process is to find a balance between a family's ability to pay and meeting the School's financial obligations.

Key Information for the 2026/2027 School Year

- **Application Deadline for returning families is March 1, 2026 and for new families is April 1, 2026.** Applications submitted after the deadline will be reviewed based on the availability of remaining resources. Mid-year applications are considered on a case-by-case basis.
- Minimum cash tuition per child:
 - Families joining in 2026/2027: \$5,500
 - Existing families (grandfathered): \$4,500
- No tuition adjustments for families with accounts not in good standing.
- Adjustments apply only to tuition fees and exclude programs like Parent + Tot, Aftercare, or additional costs such as field trips.

- Families must prioritize Waldorf education in their financial planning. Changes in financial status should be reported to the school promptly, potentially leading to adjustments in tuition commitments.
- Application Fee for Apple Financial Services is \$130, paid by the family at the time of application.
- The School offers a number of work credits to assist families in increasing their contribution to the school, including janitorial, maintenance, and social media roles. Assignments depend on needs and availability. A waitlist is maintained if demand exceeds available credits. A separate work credit contract will need to be signed.

Starting the Process and TAP Application Timeline

Re-enrollment/Enrollment

Returning families should notify Administration at the time of re-enrollment to indicate that you intend to apply for TAP. New families submit the TAP application upon acceptance to the new academic year.

Supporting Documents

Submit all required financial documents to Apple Financial Services by the stated deadline. Incomplete applications cannot not be processed. Apple Financial Services requires 3-4 weeks to review an application and report back to the School.

Evaluation and Communication

- Apple Financial Services provides the Board Treasurer with a financial report and analysis of the family's situation and recommends a tuition amount;
- The Board Treasurer reviews the report and notifies the family of the recommended adjusted tuition amount;
- The report is not shared with the family nor with other staff members;
- This is followed by a meeting with the family and the Board Treasurer to keep communication open and make sure the amounts suggested work for the family.

Confirmation

Families must confirm acceptance within two weeks of receiving the notification. They will sign the payment schedule at this time.

Tuition Adjustment Example

Generally, tuition adjustments are based on Net Income and Standard Cost of Living.

- Net Income (NI): After-tax income from all sources, including but not limited to Canada Child Benefit, rental income, dividends, alimony, child support, etc.
- Standard Cost of Living (SCoL): \$56,000/year for a family with one child, plus \$3,000 for each additional child.

Tuition is the greater of: 1. the difference between NI and SCoL; or 2. 10% of NI; or 3. The minimum tuition amount. Examples for a family with 1 child:

1. Family with NI of \$49,000: Tuition = \$5,500 (minimum tuition)
2. Family with NI of \$60,000: Tuition = \$6,000 (adjusted tuition)
3. Family with NI of \$80,000: Tuition = \$11,735 (full tuition)

For more information contact Rita Landgraf, Board Treasurer, at tuition.adjustment@waldorfns.org.