

C O N C O R D COMMUNITY MUSIC S C H O O L

FINANCIAL AID INFORMATION

Application Deadlines

Your **completed** application must be submitted to CCMS by the following dates in order to be processed before the CCMS Financial Aid Committee Meetings. **Late applications will not be considered.**

	<u>Fall Semester</u>	<u>Spring Semester</u>
Returning Fin. Aid Students:	August 6, 2018	December 28, 2018 (Letter)
New Applicants:	August 20, 2018	December 28, 2018*

* Financial Aid is awarded in the fall for the entire school year. Funds may be limited or unavailable for new applicants in the spring semester. Please see Registrar.

Process for Determining Awards

The Financial Aid Awards Committee reviews all applications. The Committee meets prior to the beginning of the fall semester. All discussions of the applications at the meeting are confidential.

Criteria for Determining Awards

1. Income level and family size: Please see income eligibility chart below for details.
2. Special circumstances: High musical expenses, sudden financial change (i.e. loss of job, emergency expenses, etc.), other circumstances as described.
3. Students enrolled in private lessons are eligible to participate in ensembles at a reduced rate of 25%.

CCMS Financial Aid Awards Income Eligibility and Assistance Levels

Families may be eligible for one of three assistance levels depending on family size, gross family income, and special circumstances that make a case for financial need. The following chart, based on Federal Poverty Guidelines as of 1/13/18, shows the maximum family income allowable for funding consideration at each level (please see page 2 for more detail). **Families whose income exceeds the Level III maximum but have special circumstances that make a case for financial need are encouraged to apply and include a letter explaining their circumstance; funding may be available.** The Financial Aid Committee will approve new guidelines at the annual fall meeting.

MAXIMUM FAMILY INCOME as of 1/13/18

<u>Family Size</u>	<u>Level I</u>	<u>Level II</u>	<u>Level III</u>
1	\$18,210	\$24,280	\$30,350
2	\$24,690	\$32,920	\$41,150
3	\$31,170	\$41,560	\$51,950
4	\$37,650	\$50,200	\$62,750
5	\$44,130	\$58,840	\$73,550
6	\$50,610	\$67,480	\$84,350
7	\$57,090	\$76,120	\$95,150
8+	\$63,570	\$84,760	\$105,950

Level I (\leq 150% federal poverty level) applications will receive financial aid awards at the highest percentage of the tuition, with awards as a percentage of tuition decreasing through Level II (\leq 200% federal poverty level) and Level III (\leq 250% federal poverty level). Special circumstances (as explained by the applicant in the optional narrative attached to the Financial Aid Application) may cause the Financial Aid Awards Committee to move an application from a higher income level to a lower income level, resulting in an increased award, and may allow for families exceeding Level III income level to receive some assistance. Students who are listed as dependents on their parents' 1040 form may not apply for financial aid based on their own income.

Recipient Obligations

1. Student co-payments must be made on time in order for financial aid to be continued.
2. For continuing students, evaluations of student effort, progress and attendance will be considered.
3. All student families receiving financial aid are required to complete a survey and write a letter of feedback describing your experience. These letters will remain anonymous.
4. For financial aid to be continued from the fall semester to the spring semester, a letter of intent is required by the spring semester due date.

By submitting an application, you are indicating your agreement to the above obligations.

Application Process

REQUIRED: Completed CCMS Financial Aid Application. **INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED.**

REQUIRED: Proof of total family income: Most recent 1040 form, or other proof of income such as Title 20 documentation if 1040 is not available. **Copies of W-2 forms are not a substitute for the 1040.** If you cannot provide a 1040, a written statement with the reason you are not able to provide it must be submitted. **Proof of income must support total yearly family income figure entered on application.**

REQUIRED: NEW STUDENTS ONLY: Completed registration and interview with appropriate CCMS Department Chair.

REQUIRED: If applicable, a separate page of narrative explaining any special circumstances.

Please refer any questions about financial aid and the application process to the Registrar at 228-1196 ext. 10105.

The Concord Community Music School does not discriminate on the basis of gender, race, religion, sexual orientation, national or ethnic origin, marital status, or age in employment or administration of its educational policies, scholarship and financial aid programs, or other school administered programs or activities.