Financing Your Child's Education

Anami Montessori School

2901 Archdale Drive
Charlotte, NC 28210

Admission Office
704-556-0042

www.anamimontessori.org

Financing Your Child's Education at Anami Montessori

Financial Aid

Policy and Procedures
Anami Montessori School is committed to maintaining a diverse student body. We firmly believe that economic diversity contributes to a strong and healthy school, and therefore we provide financial aid each year.

Financial aid is available in both Primary and Elementary classes. Additional children in tuition-charging schools, family assets, and many other factors are considered. Our financial aid awards are based solely on the financial need of the family and the size of the school's financial aid budget.

Since Anami Montessori's financial aid budget is never large enough to fully fund all deserving applicants, the school will grant only part of a family's need. Financial aid grants are final only after the school has received the following. (If parents file separately, these are needed for both individuals.)

- A copy of the 2025 IRS 1040 tax form and all supporting tax schedules (A-K).
- If 2025's has not yet been completed, a copy of the 2024 IRS 1040 tax form and all supporting tax schedules (A-K) *and* a copy of the 2025 W2 form/s.

Aid cannot be granted unless all financial obligations for the current school year have been paid in full.

Financial aid funds come from a variety of sources including tuition income, fund raising, and the occasional generous gift.

The School and Student Service for Financial Aid (SSS)
The School and Student Service for Financial Aid (SSS) is a service provided by the National Association of Independent Schools (NAIS). For more than 2,400 schools, SSS provides an objective and consistent method of determining a family's ability to contribute to educational expenses.

The Parents' Financial Statement (PFS) is the cornerstone of the financial aid application. Available online, and designed to be clear and user friendly, it collects information such as family size, total income, savings, investments, indebtedness, medical and dental expenses, any unusual expenses, and other assets such as home equity.

Application
Financial aid applications must be submitted online to the School and Student Service for Financial Aid (SSS) at http://sssandtadsfa.force.com/familyportal/familylogin by March 9, 2026. (You will need Anami's code number 5018 to complete the application.)

In addition, the Financial Aid Supplemental Information Form must be submitted to the school's office by March 9, 2026. It is available on pages 5 and 6 of this brochure.

All families who receive a preliminary financial aid award must submit a copy of their 2025 1040 IRS tax form (if not already submitted) to Anami's Financial Aid Committee no later than April 16, 2026 in order to finalize the award.

All information submitted is kept confidential.

Determining Financial Need
SSS determines how much a family is able to spend on education based upon financial information provided. The Financial Aid Committee of Anami Montessori School will review that calculation and then, with the additional information given on the school's Supplemental Information Form, determine your financial need after subtracting what you can contribute toward tuition for the coming school year.

Financial need is determined by assessing the financial ability of both parents to contribute to the education of their child.

Notification
Notification of awards will be announced by March 31, 2026. This information will tell you:

- The amount of the grant you have been awarded, or
- That you are eligible for a grant, but are on the waiting list until funds become available, or
- That you do not qualify for an Anami Montessori School grant.

By April 9, 2026, if parents wish to accept the school's offer, they must respond in writing.

After this date, the school considers the offer declined and the funds will be reallocated.

And Finally
Financial aid grants are gifts to students and families and require no direct payment. However, it is hoped that, when possible, these grants will be replenished, at least in part, by the recipient family at some later date in order to provide an opportunity for future students who wish to attend Anami Montessori School.

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Financial Aid Policies and Answers to Frequently Asked Questions

Q: What is the policy for divorced, separated, and non traditional families?
A: All adult family members are expected to participate in paying for tuition; expectations are regardless of any legal arrangements, including custody, pre-nuptial, alimony, child support.

- For co-habiting adults, the entire household income will be considered, no matter the legal status.
- Separated, divorced or never-married parents must each submit an application.
- Adults who have custody of a child are expected to complete the application.
- Non-custodial parents must also complete the application.
- In the case where a parent is "absent," the custodial parent must submit a letter to that effect indicating date of last contact.

Q: What if I have more than one child attending a tuition-charging school?
A: Families must apply for aid at each school their children attend.

- If another school has a lower tuition, the additional funds should be used toward the tuition at Anami Montessori.
- If two children are given financial aid and only one decides to attend, the financial aid amount given to the family will decrease.
- Copies of awards from other schools must be submitted.

Q: What if both parents are not able to work?
A: Parents with school age children (over the age of 3) who choose not to work will have an income of $40,000 imputed as salary for the year.

- Parents with school age children (over the age of 3) who choose to work part time earning a salary of less than $40,000 will have additional income imputed to total $40,000.
- If parents have extraordinary circumstances that make them unable to work, documentation of those circumstances is required.

Q: What if I am attending school or changing jobs?
A: Parents returning to school or changing jobs must realize that a personal choice that results in a decrease to their family income cannot be underwritten by financial aid at Anami Montessori. In such cases, we will calculate your application using your previous year's total household income or we will impute the income of $40,000, whichever is greater.

Q: How are student assets, trusts and college funds considered?
A: Savings, investments, trust funds, 529 funds or other assets in a student's name or held for a student for any reason, or restricted in any way, are considered available resources for use in funding a student's education.

- Student assets will be equally distributed over their years at Anami Montessori plus six years of middle/high school and four years of undergraduate education.
- College funds established by any family member for the student are considered as assets available for educational purposes including tuition at Anami Montessori School.

Q: Do returning students have to apply for financial aid each year?
A: Yes. Families must apply for each year that they would like to receive financial aid. Anami Montessori School has a commitment to currently enrolled families first.

Q: Do I need to submit copies of my tax return?
A: All families who receive a preliminary financial aid award must submit a copy of their income tax form no later than April 16, 2026 in order to finalize the award.

Q: What if I have business and rental properties?
A: All business and property reported on a family's income taxes will be considered.

- Any income from business or properties will be included in a family's income.
- Depreciation from businesses and properties is rolled back as income.

Q: Do you allow for medical expenses?
A: Allowances for medical expenses are capped at 5% of a family's total income. Any special circumstances will be considered with the proper documentation. Medical expenses beyond the 5% cap can be noted in the unusual expenses category, with an accompanying explanation.

Q: What about any unusual expenses? (may not exceed $20,000)
A: Documentation for any indicated unusual expenses must be provided. The school will determine the amount that will be considered in the unusual expenses category in formulating the financial aid award.

Q: Does the school allow for other expenses?
A: The school allows for the following expenses:

- Costs of camps—the school allows for consideration up to $1,500 per child per year.
- Costs of lessons—the school allows for consideration up to $1,000 per child per year.
- Vacations—the school allows for consideration up to $500 per family member per year.
- Charitable contributions—the school cannot take charitable contributions into account for families requesting financial aid.

Financial Aid applications must be submitted to SSS by March 9, 2026. Families should apply online at http://sssandtadsfa.force.com/familyportal/familylogin and must also submit the Financial Aid Supplemental Information Form to the School Office by March 9, 2026. Current and new families who have requested information regarding financial aid will be sent financial aid materials in October. Financial aid may not be granted if all information is not received by the due date. Financial aid determinations are made at the time of admission for new families and at the time of re-enrollment for current families.

Student(s) Name(s):_____ ID # (office use ONLY):_____

Anami Montessori School

Financial Aid
Supplemental Information Form 2026-27

All families applying for financial aid consideration for a child at Anami Montessori School are asked to complete this form and submit it to the school office no later than **March 9, 2026**. Families who choose not to submit this information—and do not complete and submit the online School and Student Service for Financial Aid (SSS) application at https://sssandtadsfa.force.com/familyportal/familylogin by March 9, 2026—may not be guaranteed full consideration by the Financial Aid Committee. Be sure to answer all questions thoroughly.

1. Does your family receive financial support from relatives or other sources?
   Please include support for education (including tuition), trips, camps, lessons, recreation, and any other expense.

   No Yes Annual Amount $_____

2. Have you applied for, will apply for, or been awarded tuition assistance elsewhere (e.g., from Opportunity Scholarship)?

   No Yes Amount $_____

3. Does your family provide financial support for relatives?

   No Yes Annual Amount $_____

   If yes, please provide detail.

4. If both parents are not employed full-time, please explain the circumstances.
   Anami Montessori School expects both parents of families applying for financial aid consideration to be employed full-time unless there are very young children at home or unusual circumstances.

5. If either parent has made a voluntary career change that has affected the family income, please explain the circumstances.

(over)

6. Please list expenditures for the year 2025 below:

$_____ credit card debt
$_____ car debt
$_____ employment-related day care
$_____ home repairs
$_____ lessons (art, music, riding, dance, etc.)
$_____ club fees
$_____ vacation
$_____ household help (house cleaning, yard work, etc.)
$_____ charity contributions
$_____ other (please explain)

7. Please list all people living in the household with this applicant:

8. If you wish to inform the Committee of any unusual or additional circumstances you would like considered as a part of your application, please explain below or attach a separate sheet.

To the best of my knowledge, the information on this form is complete and accurate. I understand that if I omit or provide erroneous information, I may not be eligible to receive financial aid consideration from Anami Montessori School.

_____ _____
Signature of Person Completing Form Date Completed

_____
Name of Person Completing Form (Print)

_____
Relationship to Student

Please return this form no later than March 9, 2026 to:

Anami Montessori School
2901 Archdale Drive
Charlotte, NC 28210