2026-2027 Tuition & Fees

APPLICATION FEE

New students only; non-refundable

Gan 3's to 8th Grade	$350

CONTINUOUS ENROLLMENT FEE

Gan 3's to 8th Grade	$525

TUITION

Gan 3's	$13,700
Pre-K	$13,700
Kindergarten	$23,900
Grades 1-4	$28,700
Grades 5-8	$30,100

ADDITIONAL FEES

Per family fees (Itemized on each tuition bill)

Building obligation (payable over 5 years beginning in 1st Grade)	$8,000
Family obligation (annual)	$750
Security (annual)	$650

Per student fees (Itemized on each tuition bill)

Program Fees (*includes estimated trip fee)

• Grades 1-4 Technology Fee	$150
• 5th Grade	$515*
• 6th Grade	$890*
• 7th Grade	$1,665*
• 8th Grade	$785*
• 8th Grade Israel Encounter	to be billed separately

School Supplies

• *Gan* 3's & Pre-K	$40
• Kindergarten	$55
• Grades 1-4	$70
• Grades 5-8	$65

English Language Learner Services (if required)	$ determined by student
Personal laptop (5th Grade or new Grade 6-8 students only)	$780

Optional Programs (Prices vary with selected options)

Clubs
Extended Day Care
Hugim (after school program)
Lunch program
Sports Programs

Tuition Assistance Policy & Guidelines 2026-2027

Solomon Schechter Day School of Bergen County (Schechter Bergen) is an independent, non-profit Jewish day school that meets the charitable and educational definitions of Section 501(c)(3) of the U.S. Internal Revenue Code. Our mission to establish a warm, inclusive community underlies our commitment to serving a diverse population of families. Accordingly, Schechter Bergen has established a Tuition Assistance (TA) program with flexible payment options and financial aid awards to ensure that qualified students are able to receive a Schechter Bergen education.

Our TA program is managed by a Tuition Assistance Committee (TAC) composed of non-Schechter parents in order to ensure that the process is conducted with strict confidentiality.

At Schechter Bergen, we recognize that every family's financial circumstances are unique. Our commitment is to ensure our school remains accessible to all, regardless of financial background. Our tuition assistance program provides support tailored to your family's specific financial situation.

How It Works:

- **Household Income:** Your total family income is the primary factor in determining eligibility for assistance. We assess income ranges to help establish potential support levels.
- **Family Size:** We take family size into account to ensure fair and thorough evaluation. Larger families may qualify for higher levels of assistance.
- **Potential Award:** Based on your household income and family size, you may qualify for tuition assistance award.
- **Equity**: Families provide details on various forms of savings/assets to support a balanced assessment of financial resources.
- **Debts**: Families disclose information on certain types of debt to offer a complete picture of financial commitments.
- **Special Circumstances**: Families may share unique financials situations that could impact their eligibility for assistance.

Tuition Assistance Policy & Guidelines 2026-2027

The **Tuition Assistance Grid** provides a guideline for determining the likelihood of receiving assistance based on income and family size.

Tuition Assistance Grid

Gross Income	Number Of Children K-8th Grade: 1	2	3 or more
$0 - $100,000	HIGHLY LIKELY	HIGHLY LIKELY	HIGHLY LIKELY
$101 - $200,000	LIKELY	LIKELY	HIGHLY LIKELY
$201 - $300,000	POSSIBLE	LIKELY	LIKELY
$301 - $400,000	UNLIKELY	POSSIBLE	LIKELY
$401 - $499,000	UNLIKELY	UNLIKELY	POSSIBLE with Special Circumstances

Schechter Bergen has engaged FACTS, an independent, third-party vendor, to collect information, analyze data and assess the financial needs of families applying for TA. **All information from FACTS is kept confidential**. Families requesting TA must submit an application online at https://online.factsmgt.com/signin/3D4Z1. The application timeline is outlined below.

To ensure a complete and accurate review of your tuition assistance application, we kindly ask all families to upload the following documents into FACTS. Please note that awards can only be finalized once **all required documentation** has been submitted.

- **Tax Documentation:** Including required tax returns (W2, 1099, K1) and any other forms supporting income.
- **Mortgage/Rental Documentation:** A copy of the current mortgage statement or rental agreement.
- **Car Payments:** Current lease or loan documentation for all vehicles.

Tuition Assistance Policy & Guidelines 2026-2027

APPLICATION TIMELINE

December 15, 2025	FACTS Application process open for 2026 -27
January 30, 2026	TA Application Due via FACTS Grant and Aid Your 2024 tax return and all supporting documents and your current mortgage/rental agreement and car lease/loan documents needs to be submitted by this date in order for your TA application to be reviewed by the TAC.
February 9, 2026	Copies of 2025 W-2s (if parents are salaried employees) due via FACTS
March 23, 2026	Tuition Assistance decisions mailed from Schechter Bergen to families
April 7, 2026	**Signed Tuition Assistance letter due to Schechter Bergen**
April 23, 2026	Photocopies of 2025 1040 federal income tax returns or extensions to file a return due to Schechter Bergen
May 5, 2026	Payment plan selections due

Note: Applications received after January 31 will be considered on an individual basis.

As a reminder, applications for tuition assistance that do not include the full 2024 tax return, and required supporting documents by the January 31, 2026 deadline date referred to above, will not be considered at all.

Qualified families, who complete their application or send in their tax returns and supporting documentation after the deadline, may not receive an award due to the limitations of the TA budget.

There are no awards if an application is not submitted.

In accordance with federal equal-opportunity standards, awards are made without regard to a student's race, color, religion, gender, national origin, disability or age.

TUITION ASSISTANCE Q&A

Is TA available in all grades?
Students enrolled in Grades K to 8th are eligible to apply for TA.

Do both parents have to be employed to qualify for TA?
In accordance with guidelines from FACTS, the TAC assumes that both parents in a two-parent household are employed. Exceptions include families with children younger than age 3, dependents requiring full-time care, or documented physical or health problems that prevent employment.

If one parent is not employed, and there are no extenuating circumstances, the TAC will include an estimated second-parent income in its financial calculations. Any necessary childcare costs will be considered.

I don't have standard W-2 income – what documentation must I submit?
If your income includes items reported to you on K-1s, then copies of the K-1s must be included with the tax returns sent to FACTS. If the K-1s you receive come from a closely held business in which either spouse or both together own in aggregate more than 10% of the business entity, a copy of the business entity's tax return needs to be submitted to FACTS, as well. All the K-1's for 2025, plus the 2024 business entity tax returns, if applicable, need to be submitted by January 31, 2026 in order for your tuition assistance request to be reviewed by the TAC.

How do divorced/separated families apply for TA?
For families in divorce or separation situations, both parents are required to file with FACTS. All financial information is used to determine TA awards, regardless whether one parent has disclaimed responsibility for educational expenses.

What if I have children at other schools?
If multiple children attend schools that charge tuition, the family is expected to apply for financial aid at all schools. The family is also obligated to share information about TA awards from the other schools with the TAC.

Does Schechter Bergen offer a sibling discount?
We do not offer a sibling discount. Assistance for families with multiple children at Schechter Bergen is addressed via our TA program.

What education-related expenses are covered by TA?
TA is offered for the sole purpose of providing tuition assistance. It does not reduce any other costs associated with attending Schechter Bergen, such as family obligation, security fees, building fund, school trips, computer programs, after-school programs, lunch programs, transportation, etc.

How are awards determined?
As part of Schechter Bergen's overall budgetary process, the school's Finance Committee determines the annual budget for TA and submits it to the Board of Trustees for approval. Working with that total, the TAC considers all timely applications, factoring in current salaries, net worth and family circumstances, along with the aid determinations supplied by FACTS and other submitted documents. **If you have additional information that supports your request for tuition assistance, we encourage you to attach an explanation to your application.** In addition to the factors described above, the TAC considers the following items in determining the actual award: contributions to retirement plans, expenditures on vacations and summer camps, spending on simcha, and auto related costs. The TAC then determines the tuition assistance award for each family.

Is there an appeals process?
If new information arises that may impact the determination of the award, ie; loss of employment, medical emergency etc., an applicant family may submit an explanation (with attachments, as necessary) by emailing ta@ssdsbergen.org. The school cannot guarantee that such submissions will result in changes to original award amounts.

Will my TA award roll over from year to year?
A TA award does not roll over, families must re-apply for TA each year. The TAC will consider changes in a family's financial or life circumstances when calculating awards.

Can I use my TA award for previous years' tuition?
TA cannot be applied to any outstanding tuition or fees from prior years.

Can I qualify for TA if I have an outstanding tuition balance from previous years?
Families will be notified of their award for the next academic year only if their account for the present year's tuition balance is kept current.

How much time do I have to respond to my TA award?
Once families are notified, they must accept or decline the award offer within two weeks. Should a family fail to comply in a timely fashion, the TAC reserves the right to rescind the offer and grant the award to another applicant.

Does Schechter Bergen offer merit-based scholarships?
Schechter Bergen's TA program is a need-based program only. A child's academic performance is not linked to financial assistance.

Does Schechter Bergen offer "educational loans"?
No. TA awards are not loans, and Schechter Bergen does not offer educational loans.

If you are unsure whether you might qualify for Tuition Assistance, we encourage you to reach out. Please contact Ronni Brenner (x224) for a private and confidential conversation.