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## Tall Ship Education Academy Sliding Scale Tuition Information

### Information

The Tall Ship Education Academy (TSEA) employs a sliding scale tuition program to ensure that all students we accept into the program are given the financial support needed to make the program a reality for them. In order to qualify for the sliding scale tuition program, parents complete a "Parents' Financial Statement" to the TSEA. TSEA analyzes the family's data and a reasonable tuition rate is then calculated for each family.

The Tall Ship Education Academy requires all families to pay something for their daughter/guardian to participate in our programs because we believe that this contribution acknowledges the student and her family's commitment to the program. It is currently our policy that the minimum tuition charged for students in the Tall Ship Semester for Girls is \$1,000 and in the Girls Summer at Sea the minimum tuition is \$500. [Please note that the examples below were created when TSEA's tuition rates were lower.]

We ask that family's require their daughter's to contribute at least 25% of the tuition they are asked to pay. We feel this is again an important commitment for the student to make. Our students have provided that 25% in a variety of ways: they have applied for scholarships, solicited donations from friends and family and gotten a job.

### Financial Aid Case Studies

Each applicant is considered individually for the sliding scale tuition program. The following case studies are provided for informational purposes only. All names are changes to protect individual/family privacy. All case studies are from the Tall Ship Semester for Girls program.

**Case 1:** The Taylor family applied for the sliding scale tuition program. The Taylors are married and have four dependents, none of whom attend tuition charging schools. Their taxable income is \$41,00, they have \$41,000 in a retirement account and no other assets. They live in Oakland in a rental unit.

Of the \$8,400 tuition charged for the 2005 Tall Ship Semester for Girls, the Taylor Family was asked to contribute the minimum \$750. Julie Taylor applied for a scholarship from a local organization and received \$500. Her family's contribution was \$250.

**Case 2:** The Smith family applied for the sliding scale tuition program. The Smiths are married and have three dependents with two of the three dependents in tuition charging schools. Mr. Smith is currently in a tuition-charging graduate program. Their taxable income is \$31,347, they have \$39,000 in a retirement account and no other assets. They pay a mortgage on the Oakland home they live in.

Of the \$8,400 tuition charged for the 2005 Tall Ship Semester for Girls, the Smith Family was asked to contribute the minimum \$750. Jane Smith applied for a scholarship from a local organization and received \$250. Her family's contribution was \$500.

**Case 3:** Melissa Park applied for the sliding scale tuition program for her daughter, Soledad. Melissa Park is a widow living with Soledad and her adult son. Her annual income is \$8,472 and she owns her home. Both of her children work and help with household expenses.

Of the \$8,500 tuition charged for the 2006 Tall Ship Semester for Girls, Melissa Park was asked to contribute the minimum \$750 and Soledad was provided with scholarship award opportunities from local organizations. Soledad received a scholarship from a local organization for \$750. Her family's contribution toward tuition was \$0.

**Case 4:** The Jones family applied for the sliding scale tuition program. The Jones are married and have three dependents with two of the three dependents in tuition charging schools. Their taxable income is \$63,800, they have \$60,000 in a retirement account and no other assets. They live in San Francisco in a rental unit.

Of the \$8,500 tuition charged for the 2006 Tall Ship Semester for Girls, the Jones Family was asked to contribute \$3,000. The Jones solicited donations from friends and family for the Tall Ship Education Academy scholarship fund that offset their total cost. They ultimately paid \$950.