



Mecklenburg Area Catholic Schools
Tuition Assistance Program
Frequently Asked Questions



Why do I have to fill out a Student Aid Form?

No family is required to fill out a Student Aid Form. Completing the application is entirely voluntary. However, no family will be granted tuition assistance without completing a form, to ensure that all families are evaluated equally and according to the same standards

Why do I have to send my Student Aid Form to Private School Aid Services (PSAS)?

PSAS is the company chosen to analyze the financial aid forms this year. PSAS was chosen because they process more forms than any other company in the country, work with more schools than anyone else, and have been in existence for 26 years. PSAS has a long history of providing an accurate and realistic financial need analysis, and will help us determine how much assistance we can award your family without being affected by knowing you or your family.

I feel that some of the questions on the application are too personal. Why does PSAS have to know all of this information?

PSAS only asks questions that are necessary in order to process your application accurately. All information is handled in a confidential manner by PSAS, and is not shared with anyone other than the people that run the program.

How does PSAS decide if I need tuition assistance?

The PSAS Need Analysis System is a complex evaluative tool that utilizes a multitude of factors to determine a family's ability to pay for private education. A family's total income plays a major role, but other factors such as the age of the parent or parents, marital status and the size of the family are also integral components of the assessment. The information on the application is reviewed and analyzed by a member of the PSAS review team, then entered into a database to be analyzed further by a computer formula developed specifically for this purpose. The result is not how much tuition assistance your family needs, but how much your family can afford to pay for private/parochial education. So, in effect, PSAS does not "decide" if you need tuition assistance, they take the information you provide and determine how much your family can afford to pay based on a realistic and standard formula.

PSAS doesn't ask about how much my family spends each year, only how much we make. Why is that?

The formula used by PSAS is based on the same methods used to evaluate college financial aid applications, which use a standard living allowance for families of the same size living in the same geographic area. This is done so that families are treated fairly in terms of evaluation. Consider this example:

The Jones family and the Smith family are exactly the same in every way except for one area. The total income is the same for both families, the families are the same size, have children the same age in the same school, and so on. The only difference is that the Smith family lives in a bigger house with a bigger mortgage. The PSAS formula will calculate that these two families can afford the same amount for education. If PSAS did not use the standard allowance, the Jones family would show that it could pay more than the Smith family. Basically the Smith family would be rewarded for spending more money on their mortgage by receiving more tuition assistance. This would penalize families that were trying to save money and live more frugally, and would reward families that were less frugal. Basic financial aid theory recommends following the standard approach.

How do I decide if I should apply for assistance?

There is no way to determine if you will receive assistance before you apply. The general rule is this: If you think you might need help to pay for your children's education next year, you should apply. If you don't think you will need help, or you think that filling out the form will be too much trouble, then you probably don't need to fill out the form.

I forgot to include some important information about my family's financial situation. What should I do?

If you feel that you may have left something out of your application that would affect the evaluation, please write PSAS a letter describing the information that was left off of the form, and include as much supporting documentation as you can. Remember to include the school your children attend and your children's names on the letter.

Why do I need to send a copy of my federal tax form and copies of my W2 forms?

PSAS verifies the figures entered on each application to ensure an accurate evaluation. They use the figures on your tax form and your W2's to confirm entries on the application.

My family has a special or unusual situation that affects our ability to pay for education, but there is no place on the application for us to tell you about it. What should I do? What if this situation occurred after I filled out the application?

If you have an unusual or special situation, please write PSAS a letter describing the situation, and include as much supporting documentation as you can. Remember to include your social security number, the school your children attend and your children's names on the letter. This applies to changes in situations as well.

I filled out the form last year. Do I have to fill it out again this year?

If you want to be considered for financial assistance again this year, you will have to fill out a new form. Each form is only good for one year.

Am I required to complete the registration process prior to receiving a decision on a Tuition Assistance Grant?

Yes, we will only provide information on tuition assistance grants for those families that have completed the registration process.

When can I expect to know the level of assistance I have been granted?

Decisions are released in three rounds and which round you fall in is determined by PSAS receiving your complete application by the deadline for that round.

Round 1 – Deadline – March 1 with results released in Mid May

Round 2 – Deadline – June 1 with results released 8 weeks after deadline

Round 3 – Deadline – September 1 with results released 8 weeks after deadline.