

Rabbi J. Shelley Appelbaum שליט
 Rabbi Emeritus

Rabbi Daniel Alter
 Head of School

Odelia Danishefsky
 Associate Principal
 Lower School

Tzipporah Boim
 Associate Principal
 Middle School

Alana Green
 Director of
 Student Support Services

Divsha Tollinsky
 Early Childhood Director

Erik Kessler
 Executive Director

Rivkie Gunsburg
 Director of Finance

TUITION AFFORDABILITY PROGRAM

The Moriah School is proud to offer the Tuition Affordability Program ("TAP") for the 2020-2021 academic year. The purpose of TAP is to provide a sustainable, affordable tuition for all members of our diverse Moriah community by offering a tuition scale that accounts for a family's income level and number of day school children. Providing affordability with educational excellence is a priority of Moriah's Administration and Board of Trustees. TAP participation qualifications are as follows:

- TAP eligibility is for Moriah students in grades Pre-K - 8. Nursery students at Moriah are counted as dependents but are not eligible for a reduced tuition;
- Qualified dependents are children attending Moriah from Nursery through Grade 8, as well as those children enrolled at a Yeshiva high school. High school graduates attending a gap year program in Israel may also be considered dependents if the family has received a comparable tuition discount from the Israel program;
- Each Gesher or full paying Middle School Support tuition qualifies as an additional dependent, however, neither tuition will be reduced as part of TAP;
- Applicants must complete the application set forth on the next page and provide copies of their **full final 2019 personal, business and partnership tax returns** with all schedules, W-2 and K-1 statements attached.
- Income is defined as gross income before elective deferrals such as pension, 401K and QTR. Therefore, any elective deferrals on your W-2 should be added back to income. For example, your 401K/403B contribution can be found on your W-2 in box 12.
- High levels of unearned income/losses on **schedules C, D and E** will be subject to review and may require additional documentation and may affect eligibility.
- Applicants must submit a current property tax bill. Property tax exceeding \$23,000 will make the applicant ineligible for the TAP tuition schedule. For residents of Englewood Cliffs, the property tax cap is \$8,800. For residents of Fort Lee, the property tax cap is \$19,500

The TAP Form has been updated to reflect the applicable TAP discount as opposed to a revised tuition.

Additionally, a TAP discount has been added to the "less than \$240,000" income category with 2 dependents.

Please see the next page for application form and deadlines.

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TIMELINE FOR TUITION AFORDABILTY PROGRAM **APPLICATIONS**

- 2020-2021 TAP application deadline: **May 1st, 2020**
- Late submissions will be accepted through **June 1st, 2020** with a **\$100 late fee**

INCOMPLETE OR LATE APPLICATIONS WILL BE NOT PROCESSED
AFTER:

June 1st, 2020

PLEASE NOTE:

TAP applications will be reviewed by the Director of Finance only.

A final 2018 return and a draft 2019 return may be submitted in the event that a final 2019 tax return has not been completed by the application deadline. However, 2019 W2s and other associated documents must be submitted with the draft return. The final 2019 return will be due no later than October 10th, 2020.

The business office is not responsible for requesting missing documents, and will suspend TAP tuition while documentation is incomplete.

If you have any questions regarding the process or timeline please contact the Director of Finance, Rivkie Gunsburg at rgunsburg@moriahschool.org.

The Moriah School
TAP Application and Certification
2020-2021

TAP Tuition- Pre-K

	less than \$ 150,000	less than \$ 180,000	less than \$ 210,000	less than \$ 240,000	less than \$ 270,000	less than \$ 300,000	less than \$ 330,000	less than \$ 360,000
	\$ (2,073)	\$ (2,073)	\$ (1,554)	\$ (1,035)	\$ (520)			

TAP Tuition- K

Dependents	less than \$ 150,000	less than \$ 180,000	less than \$ 210,000	less than \$ 240,000	less than \$ 270,000	less than \$ 300,000	less than \$ 330,000	less than \$ 360,000
1	\$ (4,445)							
2	\$ (4,445)	\$ (4,445)	\$ (4,081)	\$ (1,000)				
3	\$ (4,445)	\$ (4,445)	\$ (4,445)	\$ (4,081)	\$ (2,250)	\$ (1,988)	\$ (1,726)	
4	\$ (4,445)	\$ (4,445)	\$ (4,445)	\$ (4,445)	\$ (4,445)	\$ (2,512)	\$ (2,250)	\$ (1,792)

TAP Tuition- Grades 1, 2

Dependents	less than \$ 150,000	less than \$ 180,000	less than \$ 210,000	less than \$ 240,000	less than \$ 270,000	less than \$ 300,000	less than \$ 330,000	less than \$ 360,000
1	\$ (4,001)							
2	\$ (5,633)	\$ (4,544)	\$ (3,458)	\$ (1,500)				
3	\$ (6,555)	\$ (6,175)	\$ (5,087)	\$ (3,348)	\$ (1,447)	\$ (1,064)	\$ (800)	
4	\$ (6,555)	\$ (6,555)	\$ (6,175)	\$ (4,979)	\$ (3,892)	\$ (1,609)	\$ (1,337)	\$ (946)

TAP Tuition- Grades 3,4,5

Dependents	less than \$ 150,000	less than \$ 180,000	less than \$ 210,000	less than \$ 240,000	less than \$ 270,000	less than \$ 300,000	less than \$ 330,000	less than \$ 360,000
1	\$ (4,118)							
2	\$ (5,748)	\$ (4,659)	\$ (3,575)	\$ (1,500)				
3	\$ (6,711)	\$ (6,288)	\$ (5,202)	\$ (3,466)	\$ (1,568)	\$ (1,188)	\$ (916)	
4	\$ (6,711)	\$ (6,711)	\$ (6,288)	\$ (5,094)	\$ (4,009)	\$ (1,731)	\$ (1,460)	\$ (1,025)

TAP Tuition- Grades 6,7,8

Dependents	less than \$ 150,000	less than \$ 180,000	less than \$ 210,000	less than \$ 240,000	less than \$ 270,000	less than \$ 300,000	less than \$ 330,000	less than \$ 360,000
1	\$ (4,116)							
2	\$ (5,737)	\$ (5,737)	\$ (3,575)	\$ (1,500)				
3	\$ (6,739)	\$ (6,279)	\$ (5,196)	\$ (3,468)	\$ (1,574)	\$ (1,196)	\$ (926)	
4	\$ (6,739)	\$ (6,739)	\$ (6,279)	\$ (5,090)	\$ (4,008)	\$ (1,737)	\$ (1,465)	\$ (1,033)

CHILDREN WHO WILL ATTEND MORIAH

Child's First Name	Grade 2020-2021

OTHER CHILDREN (Not Attending Moriah)

Child's First Name	Grade & School 2020-2021

Family Name _____
 Address _____
 Emails _____

Parent's Signature _____

Parent's Signature _____

By signing this document, we agree that the information provided is true, accurate, and complete.
 We authorize The Moriah School to verify any information provided herein.
 We understand that if we qualify for the TAP we will not receive any other source of funds from The Moriah School