



Inspiring Tomorrow's Leaders

TUITION AFFORDABILITY PROGRAM

Rabbi J. Shelley Appelbaum שליט"א
Rabbi Emeritus

Rabbi Daniel Alter
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Ordele Dankshwajk
Associate Principal
Lower School

Ysaporah Boim
Associate Principal
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Alana Green
Director of
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Dhisha Tollbasik
Early Childhood Director

Erik Kosofor
Executive Director

Rivka Gansburg
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The Moriah School is proud to offer the Tuition Affordability Program ("TAP") for the 2019-2020 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 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 2018 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 403B. 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.
- 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
- TAP tuition levels shown on the charts on the application do not include additional fees such as administrative fees and lunch;
- Full 2019 - 2020 tuition levels (excluding fees) are as follows:
 - Nursery \$10,250
 - Pre-K \$10,950
 - Kindergarten \$13,850
 - Grades 1-2 \$16,530
 - Grades 3-5 \$16,895
 - Grades 6-8 \$17,555

Please see the next page for application form.


The Moriah School
 YOCHEVED ORBACH CAMPUS
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TIMELINE FOR TUITION AFORDABILTY PROGRAM APPLICATIONS

- 2019-2020 TAP application deadline: **May 3rd, 2019**
- Late submissions will be accepted through **June 1st, 2019** with a **\$100 late fee**

***INCOMPLETE OR LATE APPLICATIONS WILL BE NOT PROCESSED
 AFTER***

June 1st, 2019

PLEASE NOTE:

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

A final 2017 return and a draft 2018 return may be submitted in the event that a final 2018 tax return has not been completed by the application deadline. However, 2018 W2s and other associated documents must be submitted with the draft return. The final 2018 return will be due no later than October 10th, 2019.

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
2019-2020 School Year
ONE FORM PER FAMILY

GROSS (pre-deferral) ANNUAL INCOME- to be verified with final 2018 returns and W-2s

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
	\$ 8,922	\$ 8,922	\$ 9,429	\$ 9,936	\$ 10,443			

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	\$ 9,490							
2	\$ 9,490	\$ 9,490	\$ 9,849					
3	\$ 9,490	\$ 9,490	\$ 9,490	\$ 9,849	\$ 11,644	\$ 11,901	\$ 12,157	
4	\$ 9,490	\$ 9,490	\$ 9,490	\$ 9,490	\$ 9,490	\$ 11,388	\$ 11,644	\$ 12,094

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	12,575							
2	10,962	12,037	13,112					
3	10,049	10,425	11,500	13,220	15,100	15,477	15,740	
4	10,049	10,049	10,425	11,608	12,682	14,940	15,208	15,595

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	\$ 12,823							
2	\$ 11,212	\$ 12,287	\$ 13,360					
3	\$ 10,258	\$ 10,677	\$ 11,750	\$ 13,467	\$ 15,344	\$ 15,720	\$ 15,989	
4	\$ 10,258	\$ 10,258	\$ 10,677	\$ 11,858	\$ 12,930	\$ 15,183	\$ 15,452	\$ 15,881

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	\$ 13,483							
2	\$ 11,879	\$ 11,879	\$ 14,018					
3	\$ 10,888	\$ 11,343	\$ 12,414	\$ 14,125	\$ 15,998	\$ 16,372	\$ 16,639	
4	\$ 10,888	\$ 10,888	\$ 11,343	\$ 12,520	\$ 13,591	\$ 15,837	\$ 16,105	\$ 16,533

CHILDREN WHO WILL ATTEND MORIAH

Child's First Name	Grade 2019-2020

OTHER CHILDREN (Not Attending Moriah)

Child's First Name	Grade & School 2019-2020

Family Name _____

Address _____

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