



THE HAMLIN SCHOOL

EXCELLENCE IN EDUCATION FOR GIRLS

THE LENS OF INCLUSION:

FINANCIAL ASSISTANCE AND ECONOMIC EQUITY AT HAMLIN

A Guide for the 2025-2026 School Year

ACCESS AND AFFORDABILITY AT HAMLIN

We firmly believe that diversity is a vital component of excellence; thus, every child at Hamlin benefits from living and learning in a diverse environment. Ultimately, what we are seeking to do is attract and support a beautifully balanced range of families at Hamlin and cultivate a sense of belonging and authenticity for all.

Now more than ever, we have an unwavering commitment to moderate tuition increases and provide financial assistance for those who qualify for the program. At Hamlin, we lean into courageous conversations about differences in financial resources and recognize the ways in which people can be privileged or less so. We are ever mindful of what it means to build and maintain a cohesive school community, and we never want a family to feel like a “grateful guest” while others feel like “comfortable hosts.” At Hamlin, we all belong here.

A huge point of pride and commitment in our admissions process is that it is need-blind; students from all walks of life are admitted to the school without regard for the family’s capacity to pay full tuition. To support a socio-economically diverse and inclusive community, the School provides financial assistance awards ranging from \$1,500 to \$42,500. Financial assistance can be granted for tuition, extended day or summer programs, and educational support as needed. Currently, 22% of our families receive financial assistance awards from Hamlin. An additional 20-25% of our families receive financial support for tuition from sources outside of the School, such as their extended family. Although our financial assistance program is based on a national algorithm, the numbers are adjusted locally for the Bay Area. Hamlin encourages families to apply for financial assistance, even if only a modest grant would make a difference. An annual grant to a family has the power to relieve some of the financial burden on the household budget and may provide the flexibility needed to tend to other responsibilities.

We recognize that the cost of an independent school education has become increasingly challenging. Whether a family receives financial assistance from Hamlin or not, we work in close partnership with individual families to develop a sound financial plan. For some families, a creative payment plan may be the solution. For others, the plan for paying tuition will require a combination of school and family resources. Our school is filled with families from all walks of life, most of whom feel the impact of any tuition increase and all of whom care deeply about their children’s success in school and in life. We are partners in this effort.

*(*Hamlin’s tuition is inclusive of lunch and snack as well as all book, materials, and technology fees. All school activities, field trips, and outdoor education programs during the school year are also included.)*

VOICES FROM WITHIN

At Hamlin, we strive to make audible the conversation about financial resources and normalize the fact that families come from all walks of life. In the spirit of authenticity, here are some voices from our Hamlin community about what it means to be at a school that values and is committed to economic equity.



"As a sociologist, I've devoted much of my professional life to promoting understanding how demographic realities - including social class - shape people's lives. Not only does Hamlin not shy away from its commitment to socio-economic diversity, but it leans into it. That is precisely the kind of school I wanted my daughter to attend."

-Nalini Kotamraju P'25

"There is a perception that the opportunity and excellence of Hamlin is only available to people who can afford it. In fact, the opposite is true. Hamlin's dedication to economic and social inclusivity is only hampered by families who choose not to apply for financial reasons. They should apply! Hamlin's warm, loving, and generous arms will surprise them."

-Alice Roche & Bayard Winthrop P'25, P'31



"For Hamlin to achieve our mission and live our creed, we must ensure girls from every economic background attend Hamlin. Every girl's story and experience matters. Girls from diverse backgrounds should be here and deserve to be here. Having girls represented from every zip code enriches all of our girls' experiences each and every day."

-Caroline Barlerin P'26

"One needs not doubt the authenticity of the heterogeneous student body at Hamlin, which can only be achieved through its thoughtful commitment to economic equity. This intentionality reflects Hamlin's dedication to its mission of educating, inspiring and developing extraordinary individuals and leaders, while knowing this cannot be accomplished without genuine diverse societal inclusivity. We are deeply grateful for this long-term partnership and the lasting impact this exceptional place of learning has graced on our daughters as well as our entire family through these years. We are so proud to be a part of the Hamlin community."

-Clem Jones & Yvonne Liu P'21 & P'27



"We chose Hamlin for our daughters based largely on its impressive history, extraordinary curriculum, first-rate faculty, and commitment to social-emotional learning. Through our twelve years at Hamlin, we have also come to appreciate the school's strong and ongoing commitment to economic equity and inclusion. Our girls are not only well-educated and confident, they also possess a set of values that make them kind, caring, aware and "individuals of integrity." Who could ask for anything more?"

-Chris Ferro P'22 & P'25

VOICES FROM WITHIN



“As a bicultural and bilingual family, we moved our daughter to Hamlin in 3rd Grade, seeking a kinder and more diverse and inclusive school community with both racial and socio-economic diversity. At Hamlin, all girls can pursue their passions, develop their strengths, and celebrate their histories. Hamlin has delivered on that promise in large part because of their commitment to access and affordability.”

-Paola & Charles Casey P’25

“When Hamlin provides resources that meet the needs of individuals, not only does the classroom environment improve, but also does our community. Hamlin’s diverse community allows us to listen and learn from different perspectives to create a space where we all grow together.”



-Julia (Baron) Kniesche ’98, P’29



“We chose Hamlin not only because it has an exceptional academic program and an extraordinary faculty and staff, but also because it places a high value on racial, ethnic and economic diversity in its families. It was important to have our daughter attend a school that reflects the diversity of our city and celebrates families of all backgrounds. Hamlin ensures that all girls and families, regardless of economic status, are a vital part of the community where one can shine and be their authentic selves.”

-Christine Farzan P’26, PA President

“The Hamlin Community fully embraces diversity in thought, family structure, heritage and economic resources. It is through these varied lenses that our community comes together, acknowledging both what makes us similar and different, with the desire to seek to understand and learn from one another. What makes Hamlin truly special is the unwavering financial commitment to economic equity. I can’t think of another independent school where the need for tuition assistance is not a factor in admissions decisions. This is a school and community that realizes that differences in all ways, enhances the vibrancy of our school community.”



-Patrice Miller P’32



“When we first learned about Hamlin, we were inspired by its long-standing commitment to prepare girls to meet the challenges of their day. Two of the biggest societal challenges currently are equity and inclusion. Our girls are better equipped to create a more equitable and inclusive society because we are part of a diverse, close-knit school community.”

-Kristin Resnansky P’28

The Financial Assistance Process

STEP 1: FALL (SEPTEMBER TO DECEMBER)

1. All prospective families receive Affording Hamlin information with their admission packets. Questions about financial assistance should first be directed to Yvette Bonaparte, Director of Admission.
2. Currently enrolled families considering applying for financial assistance can request information by contacting Allison Goodson, Chief Financial Officer.
3. Currently enrolled families who are presently receiving financial assistance, and who expect to continue to demonstrate need, must reapply for the coming year. A reminder to complete a new School and Student Services (SSS) Parents' Financial Statement (PFS) is automatically sent in the fall to all families currently receiving financial assistance. Questions should be directed to Allison Goodson, Chief Financial Officer.

STEP 2: WINTER (JANUARY AND FEBRUARY)

1. Complete the online School and Student Services (SSS)* Parents' Financial Statement (PFS) at solutionsbysss.com/parents/. Use **The Hamlin School code #3664**.
2. Submit 2024 Federal Income Tax 1040 and W-2 forms to SSS.

STEP 3: SPRING (MARCH AND APRIL)

1. Applicant families receive notification of financial assistance grants with their daughter's admission notifications in mid-March.
2. Currently enrolled families who have completed the financial assistance application will receive notification of financial assistance grants by mid-April.

YEAR-ROUND

Any currently enrolled family whose financial situation changes unexpectedly is encouraged to contact Wanda M. Holland Greene, Head of School, or Allison Goodson '91, Chief Financial Officer, in order to make reasonable and appropriate changes to an existing payment plan or to request financial assistance information.

**School and Student Services by Community Brands (SSS) is a service in partnership with the National Association of Independent Schools (NAIS). SSS is used by more than 1,900 K-12 schools and organizations across the country to help assess a family's ability to pay for independent education and to help families feel confident that their request for financial assistance is being treated objectively and professionally.*

HOW WE EVALUATE YOUR FINANCIAL ASSISTANCE APPLICATION

PART I: MATERIALS COMPLETED BY ALL APPLICANTS

All financial assistance awards are based entirely on need, as defined by a standard set of reporting requirements that include completion of the following:

1. School and Student Services (SSS) Parents' Financial Statement (PFS).
2. 2024 Federal Tax Filings and supporting documentation to SSS

PART II: SCHOOL AND STUDENT SERVICES RECOMMENDATIONS

School and Student Services (SSS) computes a family's tuition contribution based upon a standardized calculation used by independent schools. The SSS calculation is derived by making an allowance for basic living expenses and taxes; the remaining funds are then considered discretionary income available for education. This system considers:

1. Gross taxable income
2. Assets (home equity, savings/investments)
3. Family size
4. Number of children in tuition-charging schools

PART III: THE HAMLIN SCHOOL'S FINANCIAL ASSISTANCE POLICY

The Financial Assistance Committee at Hamlin, consisting solely of School administrators, reviews all financial assistance applications in strictest confidence. Upon receipt of the SSS recommended calculations, the Committee takes into consideration Federal tax filings with supporting documentation as well as information about individual family circumstances to determine awards. It is the responsibility of all parents in a family to assume the costs of education for their child(ren) to the extent that they are able to accept the responsibility.

5. Financial assistance is based on financial need, not on the willingness or unwillingness of any parent to pay.
6. In the case of separated or divorced parents, the School requires that all parents supply complete financial information so that a fair assessment of need can be made. It is the position of the School that divorced or separated parents retain the obligation to contribute to the education of their children, whether or not there is a legal agreement between them to do so. Many divorce settlements stipulate the exact amount each parent must contribute toward educational costs or which parent is responsible for which costs and for how long. We do not abide by such guidelines; rather, the School makes a determination of the combined ability to pay. It is the responsibility of the parents/guardians to determine how to pay the School.
7. The Financial Assistance Committee will consider the financial resources of all parenting adults (biological, adoptive, stepparents, guardians) playing a role in the child's life before making an award. All parents must, therefore, provide the financial information that is

required to process a financial assistance application. If any parent is remarried, we will take into consideration the obligations of a remarried parent to his or her new family. We will include in the calculations the resources of the new parent as well, bearing in mind the obligation of that parent to his or her other children.

8. The School may waive the requirement of financial information from the non-custodial parent and his or her spouse when the non-custodial parent's whereabouts are unknown, or when the non-custodial parent is not present in the child's life.
9. In families where all children attend school on a full-time basis, financial assistance awards will be based on the assumption that all parents will be employed so that each will be able to contribute to the cost of his/her child's education in present and future years.
10. It is the responsibility of the parents, not the School, to see that the paperwork for financial assistance is completed in a timely manner.
11. Once financial assistance is granted to a family, the School will continue to award an annual grant, provided the family completes the necessary application process according to the School's schedule and continues to demonstrate need for assistance.
12. For applications received after the deadline, financial assistance decisions will be made upon receipt of requested information on a rolling, funds-available basis to those families demonstrating need.

PART IV: SCHEDULE FOR FINANCIAL ASSISTANCE AWARDS

1. By Wednesday, January 15, 2025, Parents' Financial Statement (PFS) is sent to School and Student Services (SSS) for processing. Submitting the PFS is the critical first step in the financial assistance process.
2. By February 12, 2025, a copy of the 2024 Federal Income Tax (FIT), including all schedules, and a copy of the 2024 W-2 form (Wage and Tax Statement 2024) should be sent to School and Student Services (SSS). A copy of the student's FIT should be included, should she be required to file one. (An estimate of a family's 2024 tax return may be submitted initially and later replaced when the final return is completed.)
3. On March 20, 2025, awards will be made to those families who have returned the paperwork and demonstrated need. Letters of acceptance and financial assistance awards are emailed together.
4. After March 20, 2025, financial assistance decisions will be made upon receipt of requested information on a rolling, funds-available basis to those demonstrating need.
5. Currently enrolled families receive notification of financial assistance grants by the end of April.

RANGE OF ELIGIBILITY FOR FINANCIAL ASSISTANCE

At Hamlin, families of varying financial means qualify for assistance. The boxes below show a range of household incomes, all of which meet the standard for a financial assistance award.

Hamlin's commitment to building and supporting a socio-economically diverse and inclusive community is demonstrated in these six case studies.

FAMILY 1	
Gross Taxable Income	\$60,000
Assets	
Home equity	no
Savings/Investments	no
# of children in tuition-charging schools	1
Tuition Assistance	\$44,460

FAMILY 2	
Gross Taxable Income	\$325,000
Assets	
Home equity	yes
Savings/Investments	yes
# of children in tuition-charging schools	1
Tuition Assistance	\$7,000

FAMILY 3	
Gross Taxable Income	\$150,000
Assets	
Home equity	no
Savings/Investments	no
# of children in tuition-charging schools	2
Tuition Assistance	\$44,000

FAMILY 4	
Gross Taxable Income	\$250,000
Assets	
Home equity	yes
Savings/Investments	yes
# of children in tuition-charging schools	1
Tuition Assistance	\$28,500

FAMILY 5	
Gross Taxable Income	\$470,000
Assets	
Home equity	no
Savings/Investments	yes
# of children in tuition-charging schools	3
Tuition Assistance	\$26,000

FAMILY 6	
Gross Taxable Income	\$125,000
Assets	
Home equity	yes
Savings/Investments	yes
# of children in tuition-charging schools	3
Tuition Assistance	\$39,000

ASSUMPTIONS:

- All parents working when children are of elementary school age
- Divorced/separated families share the responsibility
- Extended Day, summer programs, and educational support may be included in total award

FREQUENTLY ASKED QUESTIONS

Does applying for financial assistance affect my daughter's chances of being admitted?

No. Students are considered for admission without regard to financial need. The School wholeheartedly welcomes those of all economic means. Applying for assistance does not lessen the likelihood of being admitted to Hamlin.

If I expect that my circumstances would only allow for a small grant, should I still apply?

Yes, absolutely! For the 2024-2025 school year, Hamlin is awarding grants ranging from \$1,500 to \$43,000. The School recognizes that for some families even a small amount of assistance can make a critical difference.

Is financial assistance automatically renewed each year?

No. Each family is required to reapply for assistance annually and must submit the necessary forms within the established time frame in order to qualify. As long as a family continues to demonstrate need, the School will work diligently to make tuition more affordable.

As tuition levels increase, do grants increase as well?

Yes. If a family's financial circumstances have not changed significantly, financial assistance grants increase when tuition increases, and in direct proportion to the family's continuing need.

Are there accommodations made for significant changes in financial status?

Yes, absolutely! Hamlin realizes that some families experience unexpected financial stresses due to a sudden loss of job, a family illness, or other circumstances, and the School works closely with families who face unexpected and significant changes in financial status. Families are strongly encouraged to contact the School as soon as it becomes apparent that a modified payment plan or additional resources may be needed.

What school related expenses does financial assistance cover?

Financial assistance grants may cover tuition, extended day and summer programs, educational support, and other school-related expenses.

Are the deadlines important?

Yes, they are. In order to make fair and expeditious decisions for all families, and to ensure the implementation of a successful program, it is very important to adhere to the established deadlines. However, when a family is unable to obtain all necessary tax information by the financial assistance application deadline, a provisional 1040 may be submitted. Of course, all awards will be subject to verification of the 1040 information.

Are assets as important as income in determining a grant?

Yes. Assets are factored into the report and recommendation provided by School and Student Services (SSS).

Who sits on the Financial Assistance Committee?

Financial assistance applications are handled with strictest confidence by a small group of School administrators. The only individuals who review the financial assistance applications are the Director of Admission, Chief Financial Officer, and Head of School.

If I do not qualify for financial assistance, what are my options?

Hamlin works closely with families to determine the payment plan that best suits each family's needs. Single, double, quarterly, ten-month, and individual payment plans are available. In addition, applications for a limited number of grants and loans from other organizations may be obtained from the Business Office.

What is the actual cost of educating a student at Hamlin?

For the 2024-2025 school year, the actual average cost of educating a Hamlin student is \$54,660. The tuition of \$45,460 does not cover the full cost of educating each student. The balance is covered by gifts to the Annual Fund, fundraising efforts by our Parents Association, and disbursements from our Endowment.

The difference between the tuition charged and actual costs means that every student at Hamlin receives a form of financial support.

How are the funds for financial assistance derived?

The funds for financial assistance are derived from:

- The School's operating budget
- The annual fundraising activities of the Parents Association
- Voluntary donations to the Annual Fund
(all donations to the Annual Fund are 100% tax-deductible)
- Disbursements from the Endowment Fund for Financial Assistance

What is the financial assistance budget?

The financial assistance budget for the 2024-2025 school year is \$3,240,000.

Will I be approached to contribute to the Annual Fund?

Indeed, all families, whether or not they receive a financial assistance grant, will be asked to donate to the Annual Fund, as it is a vital link to the overall health of the School. As a parent or guardian of a Hamlin student, you will be asked to give of your time, energy, and resources to the extent that you are able.

At Hamlin, we care deeply about the level of parental participation in the Annual Fund, as it is a tangible indicator of the support and partnership between parents and the School. Every gift, regardless of its size, matters. Our annual goal is 100% parent participation in the Annual Fund.

In what ways can I support Hamlin?

We welcome your assistance! Hundreds of volunteer positions that accommodate a variety of schedule needs exist at the School. Feel free to browse hamlin.org for more ways to get involved.

FACTS Tuition Payment Plans & Online Billing

Hamlin offers families four payment plans so that families can select a plan that meets their needs. FACTS, a tuition management system, is paperless and flexible. This system sends email due date reminders, allows you to track payments online and has mobile payment options.

Families select either the one, two, four or ten payment plan. Payments will be made through FACTS.

Financial assistance, when awarded, will be deducted from the annual tuition; the payment plan options will be adjusted for the new balance. Grants from other organizations such as The BASIC Fund are also available.

If you have any questions about payment plans, please contact Allison Goodson, Chief Financial Officer, at goodson@hamlin.org.

WE'RE HERE TO HELP!

If I have questions about financial assistance, whom should I ask?



Wanda M. Holland Greene
Head of School
holland_greene@hamlin.org



Allison Goodson
Chief Financial Officer
goodson@hamlin.org



Yvette Bonaparte
Director of Admission
bonaparte@hamlin.org



Karen Thompson P'16
Associate Director of Admission
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