

Tuition and Financial Aid

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Berman Hebrew Academy is committed to providing an excellent Jewish and secular education to each of its students regardless of their family's ability to pay tuition. At the same time, the school must maintain a sound financial footing by implementing fair, consistent, and sustainable tuition aid policies. Thus, the Board created an independent Financial Aid Committee charged with determining appropriate financial aid awards while balancing the tension inherent in this process in a manner that is respectful, cooperative, and as transparent as possible.

Only children in grades K-12th are eligible for financial aid.

Below, please find the Financial Aid Committee's 2025-2026 academic school year financial aid process, including a summary of factors that affect financial aid award decisions determination, and the schedule of the process.

Financial Aid Timeline

- November 1, 2024: [TADS portal](#) opens and begins accepting applications
- **December 31, 2024: Deadline to submit a completed financial aid application for the 2025-26 school year.** The December deadline for financial aid is intended to ensure that families have full information regarding their financial aid status before re-enrollment in early March 2025.
- February 21, 2025: Award letters will be sent to those families who have submitted applications by the December 31 deadline

*New families can submit a financial aid application at the same time as their academic application.

A late fee of \$250 will be assessed for returning families who do not submit a complete application (including required documentation) by March 1. An additional \$100 fee will be assessed for each additional month until the complete application has been submitted. All late fees will be directly deducted from financial aid grants.

Understanding Financial Aid Determination

Berman uses an industry standard financial aid tool (known as TADS) to collect financial information from families seeking aid, analyze that information based on objective, automated standards, and provide an aid recommendation. TADS' recommendations are typically accepted by the school and passed along to aid applicants as the final decision. The TADS system bases its calculations on family income, select expenses, and assets.

Key Factors That Will Affect Your Financial Aid Decision

1. **INCOME:** All personal and business income (for both the prior year and current year)
2. **INCOME:** Income will be assigned for a spouse who chooses not to seek paid employment unless a child under 2 or special needs child is cared for full time at home. The assigned income is computed as follows: \$15.00 X 20 hours/week X 50 weeks/year which equals \$15,000.
3. **CREDITED EXPENSES:** TADS uses an industry standard for basic living expenses, adjusted to reflect regional expense levels.
4. **CREDITED EXPENSES:** When both spouses are employed outside the home, actual professional daycare expenses up to \$15,000/year for child under 2 years old or child under 5 with special needs will be eligible for entry into the TADS application. Summer day camp actual expense up to \$2,000 per child 14 and under is allowed.
5. **CREDITED EXTRAORDINARY EXPENSES:** If you believe you are experiencing extraordinary expenses as defined by Berman policy that should be considered in determining your financial aid, please file an appeal after you have received your TADS based financial aid decision.
6. **EXPENSES NOT CREDITED:** TADS calculations do not consider post-high school education costs including study in Israel. Child care for children over the age of 2 except as noted in item #5 above.
7. **EXPENSES NOT CREDITED:** While TADS asks for information on personal debt—including credit card debt, student loans, auto loans, and attorneys' fees—debt is not considered by Berman.
8. **ASSETS:** Assets of all types, including any ownership interest in any S corporation, partnership or LLC, must be disclosed and are included in the calculation that determines a family's ability to pay tuition. Note: TADS calculations exclude an age-related amount of assets to be set aside for retirement.
9. **DIVORCED PARENTS:** Two complete financial aid applications—one per parent—are required for divorced parents seeking financial aid, and a copy of the custody agreement must also be provided. Parents are to include alimony and child support both paid and received.
10. **APPLICATION PACKAGE:** To be considered for financial aid, a 100% complete application package must be submitted to TADS by December 31, 2024. This package includes the fully completed TADS application form, all 2023 Federal tax returns, including S corporation and partnership returns and K-1s, and additional self-employed documentation as requested. Families that are awarded financial aid will still need to submit their 2024 tax returns to TADS by April 20, 2025.
11. Families receiving financial aid must notify the Berman Finance Office if other private schools on the TADS application have provided financial aid or if family income changes in excess of \$5000.

Families often wonder if they will qualify for Financial Aid.

Many are surprised that almost a third of our students receive tuition assistance.

Please refer to the table below as a general guide.

Income bracket*	1 Child Enrolled	2 Children Enrolled	3+ Children Enrolled
< \$50,000	Very Likely	Very Likely	Very Likely
\$50,000-\$100,000	Very Likely	Very Likely	Very Likely

Income bracket*	1 Child Enrolled	2 Children Enrolled	3+ Children Enrolled
\$100,000-\$150,000	Possibly	Very Likely	Very Likely
\$150,000-\$200,000	Possibly	Possibly	Very Likely
\$200,000-\$250,000	Possibly	Possibly	Very Likely
\$250,000-\$300,000	Unlikely	Unlikely	Possibly

*Significant assets will also affect your likelihood of aid

Special Instructions for Berman Families

The school uses the TADS financial aid processing service. Because TADS offers a generic financial aid processing model, we are providing specific instructions below so that your TADS submission complies with the school's financial aid procedures and policies. Please carefully follow the financial aid application process instructions as well as the details provided below so that the processing of your application will not be delayed.

Please print out and refer to these Instructions when filling out the TADS Financial Aid Form. Adhering to these special instructions will ensure that the processing of your application will not be delayed. Unfortunately, TADS is unable to program these instructions directly into the financial aid application.

- Review the 2025-2026 Financial Aid Policy Overview for detailed information about credited and not credited income and expenses. (above)
- Section 7. List all Jobs– If one spouse chooses not to seek paid employment and the family does NOT have a child under 2 or a child with special needs who is cared for full time at home, enter \$15,000 as imputed income for that spouse.
- Section 9. Student Income–ENTER ZERO for student income
- Section 12. Miscellaneous Debt– ENTER ZERO for debt
- Section 13. Educational Expenses – In the question asking “How much money are you contributing from your own earnings and assets (including loans)?” for each child, we are asking you to tell us what you believe you can afford to pay for each of your children at Berman.
- Section 14. Additional Expenses
 - Day Care/Elder Care– Summer day camp actual expense up to \$2,000 per child 14 and under is allowed.
 - Enter zero for 14r additional expenses. If you have extraordinary expenses as defined by Berman policy, contact the Berman Finance Office about submitting an appeal

Tax Return– Your full application must include a copy of your full 2023 Federal tax return by December 31, 2024. Families that are awarded financial aid will still need to submit their 2024 tax returns to TADS by April 20, 2025. Please ignore the TADS instruction requesting only the first page of your 1040 tax return.

Financial Aid Committee Chairperson

Mr. Stuart Rosenthal is the Chair of the Financial Aid Committee.

We have a complete confidentiality between the Financial Aid Committee, which reviews the application and awards the grants, and the school's educational administrative team and the Board of Directors.

In order to ensure this privacy, the only school contact for financial aid matters is Linda Kaiser who can be reached at kaiserl@mjbha.org. Linda serves as the Financial Aid Liaison.

Apply Today

If you have any questions about the filing deadline, please email them to Linda Kaiser at kaiserl@mjbha.org. We are happy to help you through this process.

2025-26 Tuition Base Fees

Preschool (3 days)	\$6,580-\$10,480
Preschool (5 days)	\$8,320-\$14,715
Kindergarten-5th Grade	\$21, 110
6th-8th Grade	\$25, 615
9th-12th Grade	\$30, 155

[Click here for a complete tuition worksheet.](#)

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