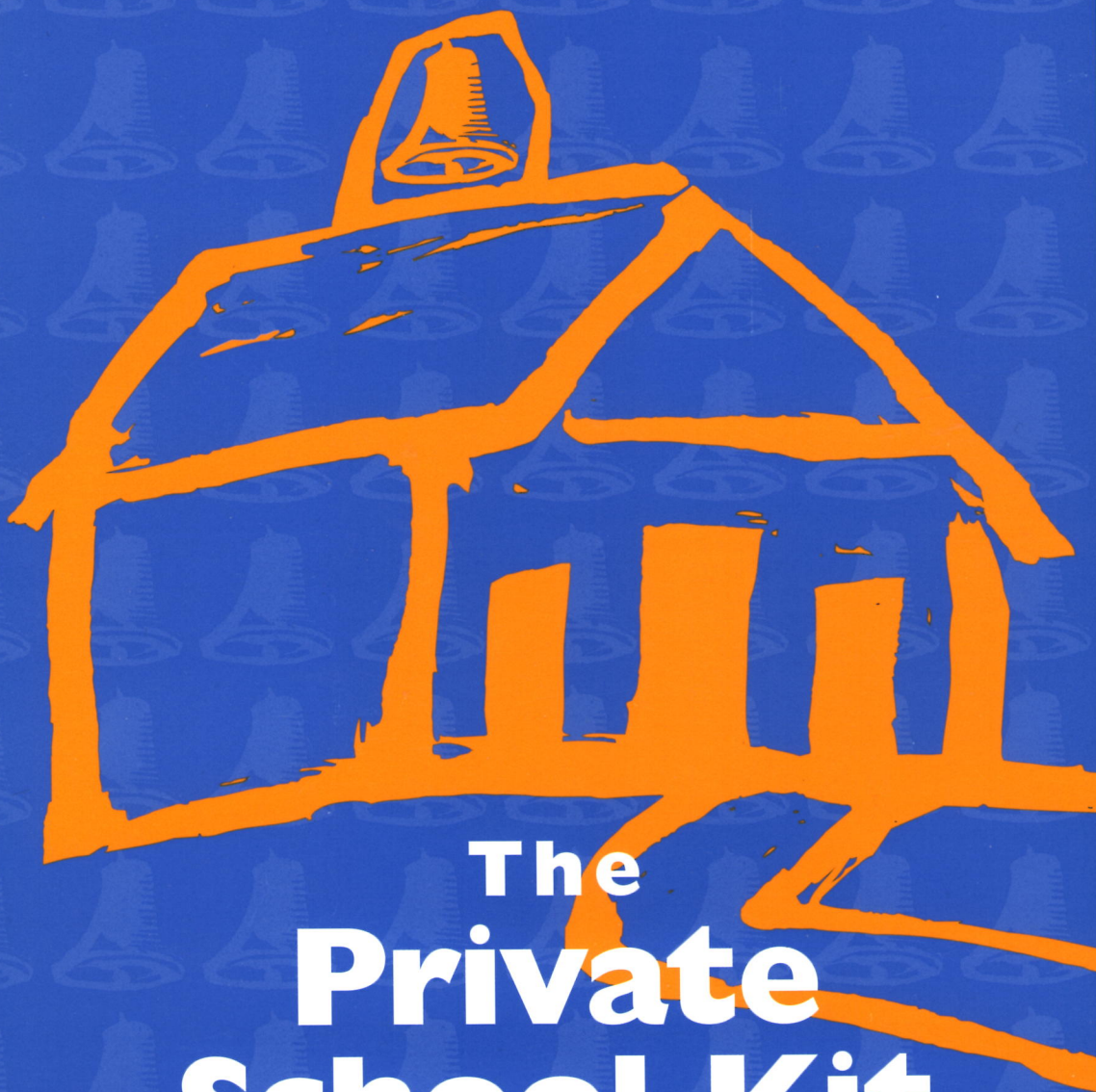


**RESOURCES
ON CALL**



The
**Private
School Kit**

A comprehensive

guide to

selecting,

applying to,

and paying for

a private school

education

TABLE OF CONTENTS

[Choosing the Right Private School](#)

[Key Questions](#)

[Educational Counselors](#)

[The Admission Process](#)

[Not Just Kid Stuff](#)

[A New Way To Pay For Private School](#)

[Tuition Insurance](#)

[Parochial Schools](#)

[Charter Schools](#)

[When School Is At Home](#)

CHOOSING THE RIGHT PRIVATE SCHOOL

Whether they live in cities or suburbs, are upper-, middle- or lower-income, many parents are pursuing private school options.

What To Consider

You must do your homework. First, know your child and understand his or her developmental needs. Second, find the school that best matches your child's needs. Then consider how much you can afford to pay.

To help identify your child's needs, ask how much pressure your child can take, and what is his or her motivational level and achievement potential, says Teri Solochek, Ph.D., an educational consultant.

Think about your child's learning style. You'll want a school that teaches to your child's strengths, says Jacqueline Y. Pelzer, executive director of Early Steps, a New York-based organization.

Once you've gone through the process of determining your child's needs, you can look at possible schools. . First, find out if the school is certified.. Also, check out the student-teacher ratio, the curriculum and the educational activities – hands-on or lecture-style – that the school offers.

What about the way children are grouped in class? Is it by ability, by age, or are there mixed groups? Does the school's perspective serve your child's needs? What activities does the school offer? What sports? Where do students go after they graduate?

Consider how a school is organized: Is it very structured, or does it have few rules? You'll want to be sure that, as a parent, you're content with the school's philosophy, says Judith Berry Griffin, president of A Better Chance, based in Boston.

Griffin suggests you ask other specific questions. For example, what's the school's attitude about standardized testing? Be sure there are a variety of ways for the school to evaluate your child's progress.

Determining Values

Another factor in choosing a private school is to look for a match with your family's values. Royal Alley-Barnes, knew that she and her husband wanted a school with a strong religious and moral influence. “We have standards in our home that we want replicated in a school where you learn about choice and consequences,” says Alley-Barnes, a financial administrator.

Bobby Edwards, senior associate dean of admissions for Phillips Academy, believes that a good school in a multicultural setting will prepare children for the world they'll face in the future. “It's understanding that the world is ever-changing,” he says, “and that if we are truly in the mission of preparing kids for the next step and beyond, we have a responsibility to begin that process here.”

Ultimately, though, it falls to parents to determine the precise kind of education that best fits their child. It's a job that requires thought, planning, sacrifice and hard work – in fact, it's a lot like going to school.

KEY QUESTIONS

The following are questions to consider when looking at a private school. Some answers may be found in the school's literature, others only by visiting the school. Whenever possible, speak to a variety of students, parents, administrators and teachers at a school you're considering.

1. Is the school accredited and by whom?
2. What is the school's mission and does its philosophy appeal to you?
3. Does the school have a particular educational focus?
4. What is the school's atmosphere? Is the competitive? Nurturing?
5. How large is the school? Does the school seem to have a diverse student body and faculty?
6. What variety of learning experiences are available at the school, in class, on the playing field, in extracurricular activities, and in community service?
7. Who are the teachers and administrators? What are the head's qualifications for leading the school? What are the teacher qualifications and requirements?
8. What kind of counseling, both academic and personal, does the school offer?
9. How involved are parents in the school community? How well does the school communicate with parents?
10. For high schools, what are the graduation requirements? What percentage of students enter college and what kind of colleges do they attend?
11. Where is the school located and what are your transportation options?
12. What is the tuition and how flexible are the school's financing options?

EDUCATIONAL COUNSELORS

The process of choosing the best private school for your child can be daunting, since there are a wide variety of options. A good counselor knows the many different schools – which are most competitive, which are more nurturing, which might have last-minute openings, which ones offer particular programs and which schools might be coasting on an outdated and undeserved reputation.

Resources On Call can refer you to educational counselors in your area who can help assess the best options for the type of schools or programs for your child.

Counselors come from varying backgrounds. Some are former admissions officers at schools, some psychologists who specialize in counseling and some former teachers. Others have developed a specialty such as referring students to schools in Europe.

The counselor begins by interview the parent and the student. He or she will discuss preferences and perhaps administer tests. Once the counselor has a clear idea of the family's preferences, the student's learning style, academic history and special interests, they will make recommendations for schools.

The counselor can also advise parents about which schools offer financial aid and/or payment plans.

The counselor can also coordinate the application process, making sure the school has received all records, test scores and teacher recommendations. The consultant will also send his own evaluation of the child to the school. While a counselor cannot influence whether a child gets into a specific school, he or she often knows the admissions officers and can pick up a phone to determine whether a given school is interested in the child.

Families choose private education for a variety of reasons from addressing a child's special needs to looking for a more competitive and challenging curriculum than the local public school might be able to offer. Whatever the reason for exploring these options, an educational counselor can help guide you through the process of finding, applying to and choosing the right school for your child.

THE ADMISSION PROCESS

Private schools are as concerned about their students' welfare and success as you. They want to be sure that the match between your child and the school is a good one. After you visit several schools, create a "short list" of those you want to pursue. Complete each selected school's application form, triggering the rest of the admission process. Most schools require a complete application file before making a decision. The following items are typically required:

- a completed application form
- the most recent academic transcript with grades
- past standardized testing results
- teacher recommendations
- results of a standardized admission test and/or a school-administered entrance exam
- notes from a formal interview with your child

Depending on the applicant's age, some independent schools may ask for other materials, such as:

- parent statements
- student writing samples
- student artwork/portfolios
- specialized testing (e.g. results of Wechsler Intelligence Scale for Children)

Remember that all independent schools have slightly different admission procedures, so it is important to review each school's requirements carefully. Do not miss individual school application deadlines, but if you do, don't panic. There are many fine independent schools that continue to admit students throughout the academic year and during the summer months.

NOT JUST KID STUFF

Putting your child through private school takes more than lunch money.

James and Patty Ballentine chose their community, in part, because they thought it would be a great place to bring up their two small children. The neighborhoods are comfortable and well groomed, and the playgrounds and backyards are filled with other children who will be raised with values and aspirations similar to the Ballentines'. There's just one problem. "I got to know the public school system very well," says James, "and I couldn't bear to send my children there."

He's not alone. According to the National Association of Independent Schools (NAIS), 5.9 million, or approximately 11%, of the 52.2 million children educated in the United States are enrolled in private schools. Their parents' reasons for sending them to private school may vary. A poor public school system, their own high academic standards or a desire for smaller classes that provide more individual attention are a few of the reasons parents opt for private school. But one thing they all have in common is this: each faces the financial dilemma of forking over a large sum of money each year to educate their child outside the public school.

Fear and panic are common among the parents of school-age children when they think of the daunting cost of private school. The bad news is that each year the cost of elementary-secondary education rises by nearly 7%, according to the NAIS. The good news, though, is that with proper planning – whether children attend private or public schools, at the elementary, secondary or university level – most parents can afford to send their offspring to college. And if, like many, you've waited until your child is in middle or high school to start thinking of tuition costs, it's still not too late.

KINDERGARTEN CASH

For two years, Deborah Frazier, a vice president and senior financial consultant at Merrill Lynch & Co., sent her son Zachary, five, to the Hitchcock Church Weekday School in Scarsdale, New York. "I want to make sure my son receives the best education I can possibly provide," she says.

Some companies and organizations allow employees to make pretax contributions to flexible spending accounts to pay for qualified dependent day care, such as preschool and private kindergarten. These contributions can be made from the time the child is born until he or she completes kindergarten. You determine how much money to contribute to the account, based on anticipated expenses during the plan year. Tax withholdings are then calculated on the remaining amount, so your tax rate is actually lowered.

"Flexible spending accounts are a good thing because it gives you tax advantages and it's a very efficient way to save," says Frazier. In September, when Zachary enters kindergarten at the Mohawk Country Home School, which will cost \$10,000 per year, Frazier will have satisfied half of that financial commitment "in a less painful way" through her flexible spending account. The rest will come from her savings and investments.

CHECK, PLEASE!

Frazier and the Ballentines are a few of the growing number of parents who are buying their children a private school education. "It was tough thinking long term that if I stay in Prince George's County I'd continue to pay for school," laments James. "Try to resist the sticker shock reaction," counsels Mark Mitchell, director of financial aid services at the NAIS. "A lot of schools offer aid to reduce the tuition costs publicized in their brochures. So the cost you see isn't always the cost you pay."

FINDING FINANCIAL AID

Ask the school if it offers any financial aid programs that help offset the amount. Mitchell recommends that parents make financial aid queries as soon as possible, so that they will have an immediate idea of their financial options.

Once you've made your inquiries, the school will provide application information and deadlines. It's extremely important that you adhere to these deadlines. "Most schools have very limited aid, usually based on need, and the first-come, first-served mentality is very strong," Mitchell warns. A single day's delay can cost a family a lot of money.

Many schools will require financial aid applicants to complete a need assessment form from the School and Student Service for Financial Aid. The form asks for details such as the total number of children in the family, the number of children in private school, assets and projected income, and the amount of equity in the home.

TUITION TRAUMA

Some families may be able to foot the tuition bill, but are unable to come up with the entire amount in a lump sum. If a school has a payment plan, it's typically easy to participate, says Mitchell. In addition, there is no credit check and no interest is charged. Check with your school to find out if it works with a specific provider. Most plans charge an annual application fee, but other options, such as payment by credit card or checking account debits vary.

Several companies provide tuition loan programs, but applicants should be wary of them. These programs work much like a consumer loan program. Your credit is reviewed and, if you are approved, the company will make a check co-payable to the parent applicant and the school, or sometimes just the school. The parent and the loan program will agree on a repayment schedule, which is usually spread over 10 to 15 years. In addition, some plans provide only a year's tuition and must be applied for annually.

"A family has to ask itself if it really wants to do this," says Mitchell. This option can leave you paying significantly more than the year's tuition as interest and debt accumulate annually. While the rates for education loans are usually lower than those for consumer loans, "borrowing of any kind is definitely not the most attractive option."

A NEW WAY TO PAY FOR PRIVATE SCHOOL

Most of us can easily justify 10 years or more of student-loan payments on the grounds that a college education will pay off. But how about first borrowing for the benefits of a private elementary or high school education? Veteran college lender Sallie Mae bets some parents will want to. In January, SLM Financial, a subsidiary of Sallie Mae, became one of only a handful of lenders to offer education loans for parents of private school children. With annual school tuition topping \$14,000 in some parts of the country, these low-rate loans may seem like a boon. Just don't rely on them as a long-term financing tool.

The new SLM Financial K-12 Family loans, like their competitors, let parents borrow up to the full cost of a private school education, including tuition, fees, computers and musical instruments. Rates and repayment terms vary among lenders, making it important to shop around even if your child's school steers you toward a specific institution.

As attractive as the rates are, planners advise against financing 13 years of school before college. "If you can't afford to pay as you go, you're creating a horrible debt problem," warns Marilyn Bergen, a Portland, Oregon certified financial planner. These loans are best used as a short-term solution to a cash-flow crisis.

For ongoing financing help beyond scholarships, see if the school offers a tuition-payment plan. These programs, which are often run by an outside firm, allow you to spread out your yearly tuition bill over eight to 10 months. Typically, they don't require a credit check and charge no interest, although most levy a \$25 to \$55 annual or enrollment fee.

In the end, if a loan is what you need, don't overlook a home-equity loan, which carry rates similar to the school loans but let you deduct the interest.

TUITION INSURANCE

Suppose you enroll your son or daughter in an expensive private school, then change your mind when the school year begins. Or maybe your child gets booted out. Do you still owe a full year's tuition?

The answer is almost certainly yes, and the schools will go after you to get the money. They have several state court rulings on their side if they elect to sue for what's due.

If you're worried about your child flunking out or getting thrown out, there's a way to protect yourself against lost tuition: tuition insurance. A.W.G. Dewar of Braintree, Mass. started marketing tuition insurance some 60 years ago, and still has no competitors. The insurance isn't available to parents directly; it's offered only through schools.

Some 900 private boarding and day schools in the U.S. now offer tuition refund plans underwritten by Commercial Union Insurance Co. for A.W.G. Dewar. Other schools self-insure. Annual premiums typically run \$100 to \$200 for day schools and \$500 to \$1,300 for boarding schools.

Tired of haggling with parents over tuition refunds, some schools have made insurance compulsory. "Some parents were upset, but by making it mandatory, we've cut the premium in half," says Thomas Sides, business officer at Kent School, in Kent, Conn. Annual cost: \$629 a year for a boarding student. Premiums depend largely on the number of parents who participate, as well as on the school's attrition rate.

At Choate Rosemary Hall, a boarding school in Wallingford, Conn., the premium is rolled right into the tuition and many parents don't even realize they are paying it. "It was news to me," confesses Gerard Panaro, a Washington, D.C. attorney whose son is enrolled there.

If you have a choice, should you go for the insurance? Frank Leana, an education consultant with Howard Greene & Associates in New York, recommends you do. "When you're paying \$20,000, losing half of that is a lot," he rationalizes.

In the end, however, doesn't taking out the insurance amount to a bet against your child? "Stuff happens," he says. "Sometimes the kids make a poor judgment call. Sometimes they're in the wrong place at the wrong time."

Another reason to take out the policy could be injury or illness. Says Leana: "It's not uncommon for kids to get sick unexpectedly. Sometimes they burn themselves out and develop a form of mononucleosis." Eating disorders are another fairly common malady of children in that age group.

Yet many schools report that only one-third to one-half of parents opt for tuition insurance, and that number often includes parents who are required to take it as a condition of receiving financial aid or paying in installments.

The father of one Phillips Academy sophomore decided not to get the insurance based on this rationale: "If my kid gets thrown out, we've got bigger problems than the tuition." Still, our advice is: Take the insurance, at least for the first year. Especially if you think your child might have a hard time adjusting.

PAROCHIAL SCHOOLS

America's parochial schools have often served as a popular alternative to public education. With a tradition of emphasizing discipline and academic rigor, they have generally been able to turn out successful graduates – often for lower tuition than many other private school alternatives.

The Roman Catholic Church promotes them as “the best-kept secret in the U.S.” This they are not – parochial schools have been part of U.S. education since the mid-19th century, and currently serve 2.5 million children.

How do the Catholic schools do it? By practicing and preaching old-fashioned stuff: values, discipline, educational rigor and parental accountability, coupled with minimal bureaucracy. “Catholic schools have had to make a virtue out of necessity,” explains Archbishop Schulte of New Orleans. “They have had to think and act creatively to stretch small budgets.”

It adds up to “social capital,” according to James Coleman, a University of Chicago sociologist who has studied parochial school performance. At a time when families and neighborhoods are being ripped apart, the Catholic Church often anchors an institutional network on which parents, teachers and children can depend. The schools provide more personal attention to students – and to parents.

Catholic educators are proud that their institutions eschew the shopping-mall approach they see in public high schools, where students shop around for courses among endless electives. Their high schools routinely offer fewer electives and require a heavier load of basics than do inner-city public schools. Students must show proficiency in a course before they can move up a grade.

The parents of non-Catholic students seem unworried about the religious instruction their children may absorb. This parental acceptance is largely the result of the self-selecting nature of parochial schools. Catholic administrators make it clear in advance that their institutions teach the tenets of the church. Parents comfortable with that arrangement are free to apply.

By publicizing the advantages that parochial schools can offer, the church hopes to help a good system continue to thrive.

CHARTER SCHOOLS

Charter schools are different from other public schools because independent or private groups enter a contract or charter with a state or district board of education to operate the schools. In return, the group gets a per-student fee and must maintain a certain level of enrollment. Students have to apply for admission, which is often determined by lottery. Admissions are competitive since residency rules are more liberal for many charters, allowing students in different districts to attend the same school.

Like public magnet schools, charter schools often have a specialized curriculum, such as performing arts, science, culture, liberal arts, technology and civics. However, unlike magnets, charters are not part of a district school system, and their employees work for the group running the charter, not the district school boards.

Charters devise their own lesson plans and, in some states, can hire teachers without the certifications required by traditional public schools. Still, some education veterans in traditional schools have forfeited higher pay, seniority, benefits and union protection to work for charters.

Parents Help Run School

Charter schools appeal to parents like Carl and Cheri Perry of Miami. Five years ago the couple had three children in Dade County public schools but at the time felt that their children's lack of discipline and light homework load signaled larger issues. When the Perrys tried to voice their concerns to school officials, they said they got the cold shoulder or affirming nods that led to nothing new.

"In the public school, the school is open to you up until you get to the counter in the front office," says Cheri. "I'd heard that parental involvement would be one of the building blocks of charters, and I wanted to see if it was what it was pumped up to be."

The Perrys joined with other parents, educators and community leaders to obtain a charter to open The Liberty City Charter School for grades K-2. It is now one of the country's oldest charter schools and offers a glimpse into how parental involvement can help.

At Liberty, parents must sign a contract to volunteer 30 hours during the school year. Sometimes the involvement is very hands-on. Carl, a plumbing contractor, often donates his time to repair leaky pipes and other fixtures. "Even though you sign a contract, it's really a moral contract," he says. "Some parents can't hang, but most of our parents surpassed their hours a long time ago." His wife continues to serve on the governing board, and they have two children enrolled in the school, which now goes to the fourth grade. The added benefit for children is when they see adults working to solve school problems. "If something needs to be done, we pull together and do it," says Cheri. "When our children see adults pulling together, they get inspired."

Good Education Is a Moral Right

The charter movement is drawing strong support from those who argue that declining quality in public schools is a moral outrage. Many suggest that access to quality education is a basic human right.

What Is a Charter School?

As students head back to school this fall, more parents are taking advantage of these types of schools, the latest choice in education. These institutions join private, parochial and public magnet schools as the main options to traditional public education. Many parents in urban communities feel that their children are being so under-challenged in the elementary years that many arrive in high school unprepared to compete or, at times, unable to read.

Against this backdrop, the first four U.S. charter schools opened in 1992, and the grassroots effort has quickly spread. With 1,207 such schools that serving about 260,000 students by 1998. Now available in 34 states and the District of Columbia, charters are publicly funded schools run by civic groups, teachers and parents. They generally have smaller classes and operate with more autonomy than traditional public schools.

Are Charter Schools Better?

Because they are so new, many charter schools lack a track record to compare with traditional public schools. While their academic achievement is unknown, charter schools have had obvious growing pains. State officials have closed 30 charters throughout the country. Most closures were related to administrative or financial mismanagement, including one Arizona case where organizers disappeared with the school's start-up funds.

Separate and Unequal?

Charter schools have attracted formidable opponents who feel that opting out of public schools will eventually hurt all school-age children. "Charters are not a magic answer," argues Dr. Velma L. Cobb, director of education and youth development policy, research and advocacy for the National Urban League. "The conversation around charters obscures the debate around quality education. Choice is relative. There will only be so many charter schools. What's going to happen to the rest of the kids? Are they left to sink or swim?"

"Charters are not the answer, not the panacea. But without charters, public education will continue to damage more children," says Reverend Floyd Flake, minister of Allen African Methodist Episcopal Church in Jamaica, New York who is seeking to convert his church's Allen Christian School into a charter school. "I think this may be one of the last great hopes we have of making public education work the best in urban communities, as it does for most students in suburban communities."

WHEN SCHOOL IS AT HOME

Who are the home schoolers? It's hard to pinpoint exactly how many children are being schooled at home, but the number is at least half a million, or about one percent of the total school-age population, says Patricia Lines, Ph.D., a researcher for the U.S. Department of Education. "And the number is definitely growing."

Sydney Mathis, of Cincinnati, a home-schooling parent and office coordinator for the National Homeschool Association, says her office receives as many as 3,000 inquiries a month. That figure doesn't surprise Brian Ray, Ph.D., who has been researching home schooling since 1985. Ray, president of the National Home Education Research Institute, says that the number of home-schooling families is increasing by 15 to 40 percent every year.

Many home-schooling families are not educating in isolation. The Des Moines school system, for example, offers a home-school program. Leslie Dahm, who operates the program, says more than 300 children are enrolled this year. But the school doesn't tell families how to educate their children.

"Parents have a lot of input. Some families in the Des Moines program go to a school building two days a month to use the gym, conduct science lab experiments, create projects in the art room, and participate in other activities that are difficult to match at home."

Dahm, a certified teacher, is convinced that home schooling is a viable alternative for many families. "It's been proven that the best way to learn is to take a student's interest and explore it as far as you can. They can do that at home."

Sydney Mathis discovered this on her own. When her oldest daughter, Bentley, was in high school, she realized that Bentley learned better in "total subject immersion." So she kept Bentley at home and helped her learn in the style that suited her best. Bentley is now in college. The Mathis' second child attended public schools all through high school, "a good choice for her," Sydney says. Sydney is educating the three youngest children at home – recognizing the unique learning style of each.

How are they doing? Studies conducted over the last 10 years show that home-educated children consistently score above average. Researcher Ray says in almost every study the average scores for home-educated children fall in the 65th to 80th percentile on standardized tests (the national average is the 50th percentile).

Dahm, with the Des Moines system, says. "Research will tell you that home-schooled kids are doing extremely well. We've found, though, that a child who struggles to learn in school is probably also going to struggle at home. The difference is that the home is a nurturing environment while school is a competitive, comparing environment."

What about college? While traditional students have high school records to present when applying for college admission, home schoolers do not. They can take standardized college entrance exams such as the SAT and ACT, but most colleges require more. Patricia Lines of the Department of Education says, "Colleges are ready to accept essays and letters of recommendation" when considering an applicant who has been educated at home.

Don't they miss being with other children? Most home-schooled children have plenty of opportunities to interact with peers and other members of the community. The difference, according to advocates like Sydney Mathis, whose children are involved in

Scouts and the Junior Zoology Club, is that parents and children can be more selective in the activities.

Current research says these kids may be better off than children who are learning social behavior in school. A recent study conducted by Thomas Smedley, a prominent researcher in the field of home-schooling, compared behaviors of home-schooled children with traditionally educated children. "The home educated children in this sample were significantly better socialized and more mature than those in public school," says Smedley in his written report. Research conducted by Larry Shyers at the University of Florida echoes these findings. That study found that the traditionally schooled students "tended to be considerably more aggressive, loud, and competitive than were the home educated."

Dahm says she believes these studies are accurate. "What I see happening is kids in school are often exposed to things they don't have the maturity to handle. It appears that the home-schooled kids have a stronger self-concept and a stronger set of values. That makes it easier for them to cope."