

BREAKING BARRIERS

St. Gertrude High School begins a sliding-scale tuition program to increase affordability and foster more diversity

BY ALEXA NASH

a private, Catholic, single-sex education at St. Gertrude High School comes with an \$18,500 annual price tag, which is often out of reach for Richmond's middle-income families. They make too much money to qualify for financial aid, but not enough to afford the tuition.

"For most families, including those of means, the first reaction to private school tuition rates is most often 'sticker shock,' especially if the family is considering a move from a public or faith-based middle school," says Renata Rafferty, the head of the school.

After two years of research, the school, founded in 1922, is offering a solution: a flexible tuition program. Also called a "sliding scale" or "indexed" tuition model, the program allows parents to pay what they can afford, which then can make a private school education financially attainable. (See financial aid sidebar, page 66.) >



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"By stating right up front that a family's tuition is determined by that family's unique means and circumstances, the 'sticker shock' is no longer a barrier," Rafferty says. "We want to invite all young women in the Richmond area who desire the challenge, grace, tradition and sisterhood of the St. Gertrude experience to feel welcome regardless of her family's economic circumstances."

The program will begin in the 2019-20 school year. To qualify for a lower tuition rate, parents submit an application, which takes into consideration annual income along with lifestyle expenses. The minimum amount a family could pay is 20 percent of the full tuition, which is about \$3,500.

About 40 percent of St. Gertrude students receive traditional financial aid through FACTS Grant & Aid and scholarships, but Rafferty says that this new program is different. With the traditional financial aid model, parents do not know how much aid they qualify for until after their daughter has been accepted to St. Gertrude. With the flexible tuition program, parents will know approximately what tuition rate they could pay immediately with an online calculator on St. Gertrude's website.

Rafferty says that a currently enrolled family's discount percentage will remain the same from year to year if the family applies by the annual February deadline. For incoming freshmen or transfer students, the rates are on a first-come, first-served basis; therefore, those who apply earliest will have the best chance of getting their desired rates.

The main goals of the program are to promote diversity, increase affordability and dissolve stigmas around a private school education. Private K-12 school enrollment numbers have dropped since the early 2000s, according to the National Center for Education Statistics (NCES).

"The three greatest factors that prevent families from considering a private education are price, pride and perceived homogeneity," Rafferty says. "Many families are seeking an educational

environment for their daughter where she will be part of a community that resembles the real world. They are looking for a school that welcomes and embraces girls of all kinds, not a school that they perceive as only accommodating families that can afford a high tuition."

With this flexible tuition program, socioeconomic status is no longer prohibitive, and the student body has the potential to become more diverse. It offers a wider community perspective, Rafferty says, exposing students to more learning styles and interests, and breaking stereotypes. It also helps remove the stigma around traditional financial aid; some families won't apply for aid because they don't accept charity or are embarrassed by the need for assistance.

"This approach to tuition and

eliminating vocabulary such as 'aid' and 'assistance' go a long way in removing the obstacle of pride when considering Saint Gertrude," Rafferty says.

The Benedictine Sisters of Virginia, who founded the school, say the program was the next logical move to reinforce the school's inclusive, value-based mission. It allows parents to focus on opening doors for their daughter's education instead of on the overall cost.

"We felt that if we could adjust our tuition so that families could actually afford the cost of a private school education, that would broaden our diversity and answer our mission, which is to educate as many young women across the board as possible," Benedictine Sister Joanna Burley says.

There are factors to keep in mind as



Beginning next academic year, St. Gertrude will move to a flexible tuition program; bottom right: Lindsay Holtz, school counselor, leads students in prayer.



"Eliminating vocabulary such as 'aid' and 'assistance' go a long way..."

— RENATA RAFFERTY, THE HEAD OF ST. GERTRUDE

the program is in its early stages. Not every family will receive the rate that they qualify for, says Alexis Finc, director of communications and media, underlining the importance of turning in applications far in advance of the February deadline. (Traditional scholarships and FACTS-based aid remain other options.)

Parents expressed a concern that St. Gertrude would lose its small community atmosphere, but the physical limitations of the campus ensure that enrollment remains between 260 and 280 students. Another worry was that the school would

need to increase tuition to make up for lost revenue. Rafferty says that won't be the case, as research showed that the 3 to 5 percent annual tuition increase rate, along with fundraising, makes the program sustainable. However, more research will be done throughout the implementation process.

Other details about the program, including applications and important deadlines, will be available on St. Gertrude's website and recruiting events to reach the widest range of applicants. Burley says she is open to help other

private schools take the plunge into a flexible tuition model.

"Just imagine how many families would be able to have the education for their daughters or sons, whatever it may be, that they wanted, but were afraid that they couldn't afford," Burley says. "The larger social justice piece to that is huge, if you look at that impact."

Rafferty says the program is reflective of the pillars of the Catholic faith by further highlighting the values taught at St. Gertrude, and is excited to make the school an option for more students.

"Christ embraced all, welcomed all — no exceptions," she says. "How better to fulfill our mission than to do all that we can to form our school as a community that reflects the world we wish to create?" >