

Saint Joseph School (SJS) 2023-2024 Financial Policies

Online FACTS (Fast Automated Cash Transfer System) Service

All families must enroll in the online FACTS service as part of the enrollment process per the Diocese of Wheeling-Charleston (DWC) and Saint Joseph School (SJS) Policies. It is safe, secure and confidential. All financial charges, financial aid, discounts, payments and refunds are recorded in FACTS for each student every school year.

This document and acknowledgement of its receipt will be E-signed by the family as part of the enrollment process.

Discovery of Errors

It is your responsibility to report suspected errors as soon as possible. This obligates you to timely review your child's financial statements and make a timely response to SJS letters, emails, or phone calls. If the error was an incorrect undercharge or over payment of a refund, SJS reserves the right to make the correction when it is found.

Re-enrollment/Enrollment Requirements

The following must all be in place to enroll at Saint Joseph School.

- All tuition, fees, and accounts with the school must be paid up-to-date at the time of re-enrollment*
- A submitted Online Enrollment Packet
- Paid Registration Fees

*For re-enrolling families: please review your current financial account in detail. If you have any questions about access, navigation or system functionality call FACTS Customer Service at 866-441-4637. Hours of Operation (Central Time): Monday through Friday 7:00AM - 9:00PM, Saturday 8:00AM - 2:00PM. If you have any questions on pricing, transactions or balances, please contact the Finance Office.

Tuition and Fee Price List

Please refer to the Price List that is an Addendum to this Policy Document for all SJS and FACTS charges and available discounts. All charges are per student unless otherwise noted and will be reflected in each student's FACTS account.

Priority Enrollment and Grade Level Wait Lists

Returning students are given enrollment priority as listed below:

As the result of a directive from the Diocese of Wheeling-Charleston, our re-enrollment and enrollment dates for the 2023-24 academic year are as follows:

- Friday, Feb. 3, 2023: Re-enrollment opens for current families
- Friday, Feb. 10, 2023: Applications/enrollment open for parishioners of area Catholic churches who are new to the school
- Friday, Feb. 17, 2023: Applications/enrollment open for the general public

There is a reduced Enrollment Fee and priority enrollment to avoid a potential wait list. Only one section per grade level is guaranteed to be open unless the wait list size justifies creating additional section(s).

Registration Fees

- Online Enrollment Fee – this fee covers administrative and system costs related to student enrollment. It is due with the Online Enrollment package. There is a reduced rate Feb 3th- Feb 16th.
- Student Resource Fee – this fee helps cover the costs of textbooks, workbooks, classroom supplies and technology subscription fees. It is due 10 days after the billing date.
- Student Health and Safety Fee – this fee covers the cost of a full-time registered nurse, supplemental student accident insurance, the Safe Environments Program and security camera systems. It is due 10 days after the billing date.

All Registration Fees are non-refundable.

Additional Fees which may be incurred

- Before Care
- After Care
- K-8 Hot lunch/salad and/or milk (included in Pre-K Tuition 12 months and up)
- Extra-curricular Activity Fees: Band, Piano, Athletics, Field trips
- Tutoring
- K-8 Hours for Ours not completed

Annual Tuition Payment Plans

SJS offers four payment options to help families plan and make annual tuition payments.

- **Single payment** scheduled for July 15. This plan is available through June 30. It must be selected to qualify for the 5% discount.
- **Two payments** scheduled August 5th or 25th and January 5th or 25th. This plan is available through August 12.
- **12 monthly payments** scheduled between the 5th and the 25th of the month beginning in July. This plan is available through July 13.
- **10 monthly payments** scheduled between the 5th and the 25th of the month beginning in August. This plan is available through August 12.

One of the four tuition plans must be selected during the enrollment process. No Tuition Plan payment dates will extend past June 30th. Please refer to the Late Enrollment section for enrollments after the first day of school.

Pre-Kindergarten Tuition

Pre-Kindergarten Tuition includes a daily morning snack, hot lunch (12 months and up), academic programming from 8:10AM - 2:45PM, and after school care until 3:30PM. Part time Tuition is available for Little Crusaders & Prek. Jr. Only : 3 full days a week or 5 half days from 8:10AM - 12:00PM. There are additional fees for available extended care from 7:00 - 7:55 AM and 3:30 - 5:00 PM.

Late Enrollment

Any enrollment after the first day of school is considered a late enrollment. The annual tuition charge will be prorated based on the following calculation: Net Tuition multiplied by (Remaining Number of School Days/Total Number of School Days).

Definitions:

- Net Tuition equals Annual Gross Tuition minus any Financial Aid and Discounts (Full Payment, Staff, Parish, other approved).
- Total Number of School Days equals the Total Number of Teacher Days mandated for each school year. This is normally 200 days unless there is a change by the state and/or the Diocese. Teacher Days are included in the published School Calendar which can be found on Parent Web.
- Remaining Number of School Days equals the remaining Number of Teacher Days left in the School Year effective with the student's first day of school.

Registration Fees (Enrollment, Health and Safety, Resource) will not be prorated regardless of start date.

The only payment plan available after the first day of school is a monthly plan that ends by June 30th and will have a declining number of monthly payments based on the late enrollment month.

Withdrawals

If for any reason you withdraw your student, SJS must be notified in writing and an exit interview with your student's principal is required.

A tuition credit due to a withdrawal will be prorated based on the following calculation:
Net Tuition multiplied by (Remaining Number of School Days minus Penalty Days)/Total Number of School Days.

Definitions:

- Net Tuition equals Annual Gross Tuition minus any Financial Aid and Discounts (Full Payment, Staff, Parish, other approved).
- Total Number of School Days equals the Total Number of Teacher Days mandated for each school year. This is normally 200 days unless there is a change by the state and/or the Diocese. Teacher Days are included in the published School Calendar which can be found on Parent Web.
- Remaining Number of School Days equals the remaining Number of Teacher Days left in the School Year effective with the student's written withdrawal date.
- Penalty Days:
 - Withdrawal before the first day of school = 0 School Days.
 - Withdrawal after the first day of school = 30 School Days.
 - Withdrawal after the first day of school due to expulsion = the lesser of 100 School Days or the remaining number of school days.

If there is a remaining tuition balance due after the tuition credit is issued, the remaining tuition and all other outstanding charges must be paid in full. If there is a credit balance remaining after all other charges are settled, SJS will issue a refund check.

All Registration Fees are non-refundable regardless of withdrawal date. If the family wishes to re-enroll their student(s) they must enroll as a new family and are subject to all Registration Fee charges.

Tuition Assistance

Tuition assistance is available for families enrolled in our school (PK thru grade 8), regardless of religious affiliation. To be considered, you must complete the online application at <https://online.factsmgt.com/grant-aid/inst/3FRSR/landing-page> by April 30, 2023, for Phase I, that is open to Catholic families ONLY, and Aug 31, 2023 for Phase II, open to ALL families. The link is also available on Family Portal. There is an application fee of \$35, which the Diocese will pay 50%. Determinations are based upon the family's degree of need relative to all other applicants. Decisions will be final by late May for phase I, and will be applied to finalized tuition plans by June 30. For phase II the decisions will be notified in September.

If you need assistance with filling out grant and aid applications call FACTS Grant and Aid customer support at 866-315-9262. Hours of Operation (Central Time): Monday through Thursday 7:30AM - 7:00PM, Friday 7:30AM - 5:00PM.

Family Referral Discount

A \$500 discount will be applied to your tuition statement for any family you refer to SJS. To be eligible for the Family Referral discount, you must be identified by the referred student's family at the time of their SJS application for enrollment. If multiple referrals are made only the first family listed will receive the discount. Discount will not be split among multiple families. The discount is applied to your account when the referred enrolled family's student(s) begins their third trimester at SJS. The \$500 discount is per referred family with a maximum discount of \$1,000 per school year.

Parish Discounts

Catholics interested in a parish subsidy with their tuition must pick up a Parish Verification Form from their parish. The Parish Verification Form must be signed and dated by the pastor of the parish by September 30th. Please note that any Parish Verification Forms submitted after this deadline will not be accepted. To receive the subsidy, the school must have received both the signed Parish Verification Form and the Parish's payment. Each parish will receive an invoice of \$500 per student. Once the parish has remitted their subsidy amount, the individual student accounts will then be credited on a prorated basis from your parish's support payment. Credits will be applied first to any outstanding fees and then to the student's next available tuition payment(s). If discount results in a credit in addition to financial aid, the credit balance will go to adopt-a-student fund.

If a parish is unable to support the full amount of the \$500 per student subsidy, whatever amount of support, if any, that is remitted will be credited to the student's account.

Staff Discounts

Please refer to the Staff Handbook for the current staff discounts available.

Full Payment Discount

A 5% full payment discount is available for tuition accounts. To qualify, the family must select only the Single Payment tuition plan by July 15 for all enrolled family members during the enrollment process. The discount will be applied to the net tuition balance after all other discounts are applied, such as financial aid and staff discounts, upon the tuition plan finalization.

The full payment discount only applies to tuition and is not available for enrollments made after July 15th.

FACTS payments for tuition and other financial charges

Tuition, registration fees, extended care, lunch, tutoring and extra-curricular activity fees can only be paid by the following methods:

- Online - ACH bank transaction
- Online - Credit Card – Visa, Master Card, Discover, American Express
- Telephone Payment - FACTS Customer Service 866-441-4637. Hours of Operation (Central Time): Monday through Friday 7:00AM - 9:00PM, Saturday 8:00AM - 2:00PM.
- Mail in payment - Check made out to FACTS (with printed invoice attached) must be sent to:
 - FACTS Management
 - PO Box 2597
 - Omaha, NE 68103-2597

No payments will be taken at the school for any of the above financial transaction types.

Exceptions to this policy: miscellaneous fund-raising activities such as sale of spirit wear, Hershey Park tickets, yearbooks, etc., weekly student mass collections or other donations.

Annual Family Statements

All relevant financial information to use in completing tax forms for Child and Dependent Care Expenses are available to families in their online accounts. As a courtesy to families, SJS will additionally provide statements that are formatted to collect calendar/tax year transactions across school terms by the third week of January for the prior year. No financial amounts in family FACTS accounts are considered donations. Families are solely responsible for determining the proper tax use of this information.

Financial Accounts

Families can add or change their financial accounts (bank and credit card) online. If you have added multiple accounts, only one account can be active at a time. If you change your financial account, it must be done at least two (2) business days prior to the payment date.

FACTS Credit Card Processing Fees

If a family chooses to pay their tuition or other school charges with a credit card, they will pay an additional processing fee charged to them by FACTS. SJS does not receive this fee. If for any reason a correction, credit or refund is given to a family, SJS will only correct, credit or refund the amount in question. Under no circumstances will SJS be liable for the credit card processing fee.

FACTS Returned Payment Fees

A fee will be assessed by FACTS for any returned payments for insufficient funds. These fees are not received or controlled by SJS. Please refer to the FACTS Payment Processing Policy.

There is a 12 maximum limit of returned payments, after that your agreement would be terminated.

Tuition Insurance

FACTS Tuition Management extends tuition insurance programs to all families. Peace of Mind (POM) Insurance is available which insures your tuition payments in the event of the death of one of the responsible parties.

Delinquent Accounts

Notification

To reschedule a tuition payment due to a personal financial problem, a request must be received by the school 5 business days prior to the scheduled payment date. It is the practice of SJS to work with families to overcome temporary financial circumstances that delay the timely payment of tuition and other charges. However, it is your responsibility to contact the school and make mutually agreeable arrangements to fulfill your financial obligations to SJS. Rescheduled tuition payment dates will not be allowed to extend past June 30th.

Missed Payments

If FACTS payments are denied for any reason (insufficient funds, expired credit card, etc.) FACTS will charge the customer a \$30 fee and re-attempt another withdrawal approximately 15 days from the original payment date.

Suspension (Disenrollment Due to Financial Delinquency)

Delinquent accounts that total \$100 or more can affect your student's participation in student activities.

If 3 monthly payments are missed and arrangements have not been made with the school to settle the account or initiate a revised payment schedule, then the student(s) will be disenrolled from school until the account is made current. A late fee of 2% of the total amount over 90 days due may be added to the delinquent account every month.

In the event an overdue account is turned over to a collection agency, SJS reserves the right to add any and all collection fees, interest, court costs, and/or legal fees to the account balance.

SAINT JOSEPH SCHOOL (SJS) 2023-2024 TUITION & FEE PRICE LIST

CATEGORY	SJS Charges to Customer	FACTS Charges to Customer
ANNUAL TUITION		
K-8	\$ 6,945	
Infants 2-11 months	\$ 9,550	
Toddlers 12-23 months	\$ 8,850	
PreK Full Time	\$ 8,000	
PreK Part Time	\$ 5,565	
TUITION DISCOUNTS		
Financial Aid	Varies	
Family Referral Discount (\$1,000 Maximum)	\$500/Family	
Parish Discount (\$500 Maximum)	\$ 500	
Staff Discounts	See Staff Handbook	
Full Payment (after other discounts applied)	5%	
REGISTRATION FEES		
Online Enrollment Fee (Priority Feb 3- 16)	\$ 100.00	
Online Enrollment Fee (Feb 17th)	\$ 150.00	
Health and Safety Fee	\$ 100.00	
Resource Fee	\$ 300.00	
EXTENDED CARE		
PreK-8 Before Care: M-F 7:00AM - 7:55AM	\$3 per Day	
PreK After Care: M-F 3:30PM - 5:00PM	\$1.25 per 15 Min	
PreK Late Pickup: After 5:00PM	\$10 per 5 Min	
K-8 After Care: M-F 3:30PM - 5:30PM	\$1.25 per 15 Min	
K-8 Late Pickup: After 5:30PM	\$10 per 5 Min	
TUITION PLAN FEES		
1 Payment		\$ 0
2 Payments		\$ 10.00/Family
12 Payments		\$ 40.00/Family
10 Payments		\$ 40.00/Family
PAYMENT FEES		
Credit Card Processing		2.95%
ACH transactions		0.00%
Returned Payment Fee		\$ 30.00
Delinquent Balance Fee	2.00%	
OTHER FEES		
Online Application Fee	\$ 20.00	
PreK Summer Care	\$45.00	Per day
Hours for Ours not completed	\$ 25.00/Hour	
Tutoring	\$ 35.00/Hour	
Tuition Assistance Plan (TAP) Fee		\$ 17.50/Family
Tuition Insurance Peace Of Mind (POM) Fee		\$ 22.50/Family
All charges are per student unless otherwise stated.		