

# **Saint Joseph School (SJS) 2024-2025 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 acknowledgment 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 respond to SJS letters, emails, or phone calls. If the error was an incorrect undercharge or overpayment 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 on 866-441-4637. Hours of Operation (Central Time): Monday through Friday 7:00 AM – 9:00 PM, Saturday 8:00 AM – 2:00 PM. 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 2024-25 academic year are as follows:

- Friday, Feb. 2, 2024: Re-enrollment opens for current families.
- Friday, Feb. 9, 2024: Applications/enrollment open for parishioners of area Catholic churches who are new to the school.
- Friday, Feb. 16, 2024: Applications/enrollment open for the general public.

There is a reduced Enrollment Fee and priority enrollment to avoid a potential waitlist. 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 from Feb 2nd - Feb 15th.
- 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 Fee – This fee covers the cost of a full-time registered nurse, supplemental student accident insurance, the Safe Environments Program, etc. It is due 10 days after the billing date.
- Student Safety and Security Fee – This fee will cover the cost of physical security, software, and any other implementation of safety and security measures for the school year. It is due 10 days after the billing date.

All Registration Fees are neither refundable nor transferable.

## **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 5<sup>th</sup> and the 25<sup>th</sup> 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 8:10 AM – 2:45 PM, and after-school care until 3:30 PM. Part-time Tuition is available for Little Crusaders and PreK. Jr. only: 3 full days a week or 5 half days from 8:10 AM – 12:00 PM. There are additional fees for available extended care from 7:00 - 7:55 AM and 3:30 - 5:00 PM.

## **Pre-Kindergarten Unscheduled closures**

In the event of an unscheduled school closure for Infants through PreK 4, we will issue a credit of care to be used on the summer program of this year. Parents would need to schedule the day when they desire to use this credit by notifying the Summer Program Director or the teacher in charge of the group.

There won't be cash refunds or credits issued towards tuition.

## **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, Resource, Safety and Security) will not be prorated regardless of the start date.

The only payment plans 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.

Penalty waivers shall be granted upon the school's receipt of proper documentation when any local, state, or federal laws grant penalty relief. For instance, if the withdrawal of the student occurs due to military orders of one of the parents who are military personnel, under the SCRA (Servicemembers Civil Relief Act), a penalty waiver shall be given after the school receives notice of the student's withdrawal and a copy of the corresponding military orders.

### **Tuition Assistance**

Tuition assistance is available for families enrolled in our school (PK through 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> The link is also available on Family Portal. There is an application fee of \$40, which the Diocese will pay \$15. Determinations are based on the family's degree of need relative to all other applicants.

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 7:30 AM – 7:00 PM, Friday 7:30 AM – 5:00 PM.

### **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. Discounts 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 its 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 a discount results in a credit in addition to financial aid, the credit balance will go to the 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 the 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 is available to families in their online accounts in FACTS.

The annual statement is ready for self-obtention by the parents, please follow the steps below to obtain your report.

1. Sign on the family portal
2. Click on the financial part.
3. Click on the view details icon of payment plans and billing.
4. Click on view payment summary.
5. Select the year from the drop list.
6. Click print.

In the statement, there will be details by student, school year, and accounts paid.

### **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 before 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 will 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 before 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.

There will be 3 attempts to contact the family, email, call, and certified mail, if, after these attempts, 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.

The certified mail will be sent to the address on file, it is the parent's responsibility to keep it updated.

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.

<b>SAINT JOSEPH SCHOOL (SJS) 2024-2025 TUITION &amp; FEE PRICE LIST</b>		
<b>CATEGORY</b>	<b>SJS Charges to Customer</b>	<b>FACTS Charges to Customer</b>
<b>ANNUAL TUITION</b>		
K-8	\$ 7,360	
Infants 2-11 month	\$ 10,125	
Toddlers 12-23 month	\$ 9,380	
PreK Full Time	\$ 8,480	
PreK Part Time	\$ 5,900	
<b>TUITION DISCOUNTS</b>		
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%	
<b>REGISTRATION FEES</b>		
Online Enrollment Fee (Priority Feb 2- 8)	\$ 150.00	
Online Enrollment Fee (After Feb 9)	\$ 200.00	
Health Fee	\$ 100.00	
Safety and Security Fee	\$100.00	
Resource Fee	\$ 300.00	
<b>EXTENDED CARE</b>		
PreK-8 Before Care: M-F 7:00AM - 7:55AM	\$5 per Day	
PreK After Care: M-F 3:30PM - 5:00PM	\$2 per 15 Min	
PreK Late Pickup: After 5:00PM	\$10 per 5 Min	
K-8 After Care: M-F 3:30PM - 5:30PM	\$2 per 15 Min	
K-8 Late Pickup: After 5:30PM	\$10 per 5 Min	
<b>TUITION PLAN FEES</b>		
1 Payment		\$ 25.00/Family
2 Payments		\$ 25.00/Family
12 Payments		\$ 55.00/Family
10 Payments		\$ 55.00/Family
<b>PAYMENT FEES</b>		
Credit Card Processing		2.95%
ACH transactions		0.00%
Returned Payment Fee		\$ 30.00
Delinquent Balance Fee	2.00%	
<b>OTHER FEES</b>		
Online Application Fee	\$25.00	
PreK Summer Care	\$50.00	Per day
Hours for Ours not completed	\$ 25.00/Hour	
Tutoring	\$ 35.00/Hour	
Tuition Assistance Plan (TAP) Fee		\$ 25.00/Family
Tuition Insurance Peace of Mind (POM) Fee		\$ 22.50/Family
All charges are per student unless otherwise stated.		