

2026-2027 Saint Joseph School (SJS) 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 signed electronically 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 regularly 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 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, including cafeteria account, must be paid at the time of re-enrollment*
- A submitted Online Enrollment Packet
- Paid Enrollment 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. 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. All charges are per student unless otherwise noted and will be reflected in each student's FACTS account.

Priority Enrollment and Grade-Level Waiting 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 2026-27 academic year are as follows:

- **Friday, January 30, 2026:** Early Re-enrollment opens for current families.
- **Friday, Feb. 6, 2026:** Applications/enrollment open for parishioners of area Catholic churches who are new to the school.
- **Friday, Feb. 13, 2026:** Applications/enrollment open for the general public.

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

Enrollment Fees

- **Online registration fee:** This fee covers administrative and system costs related to student enrollment. It is due when submitting the online enrollment package. There is a reduced rate from Jan. 30 to Feb. 12.
- **Student resource fee:** This fee helps cover the costs of textbooks, workbooks, classroom supplies and technology subscription fees. It is due with tuition.
- **Student health fee:** This fee covers the cost of a full-time nurse, supplemental student accident insurance, the Safe Environments Program, etc.
- **Student safety and security fee –** This fee will cover the cost of our full-time School Resource Officer (SRO) and various physical security and software, and any other implementation of safety and security measures for the school year.

Enrollment fees (registration, resource/books/educational materials, health, safety and

security, music and art) will not be prorated, regardless of the start date.

HOPE Recipients

If you receive a HOPE scholarship, your enrollment fees will be taken from HOPE dollars before tuition is charged.

STAFF

If you're receiving HOPE for your student, you will no longer receive a staff discount. However, Adopt a Student funds are available.

All Other Families

All enrollment fees will be added onto tuition charges rather than charged up front. Fees will be included in the family's payment plan.

All enrollment fees are non refundable and non transferable.

Additional fees that may be incurred

- Extended Care
- School Cafe charges - hot lunch/salad and/or milk
- Extracurricular fees: band, piano, music, art, sports, field trips
- Tutoring
- Hours for Ours not completed

*****If a student is withdrawn, volunteer hours (Hours for Ours) will be charged for the entire quarter in which the withdrawal takes place.**

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.
- **Two payments** scheduled Aug. 5 or 25 and Jan. 5 or 25. This plan is available through Aug. 12.
- **10 monthly payments** scheduled between the fifth and 25th of the month beginning in August. This plan is available through Aug. 12.
- **12 monthly payments** scheduled between the fifth and 25th of every month beginning in July. This plan is available through July 13.

One of the four tuition plans must be selected during the enrollment process. No tuition plan payment dates will extend past June 30. Please refer to the late enrollment section for details about enrollments received after the first day of school.

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.

- Net tuition equals annual gross tuition minus any financial aid and discounts (full payment, staff, parish, other approved).
- When a family enrolls after January 1st, all fees will be charged at 50%, except for the registration fee.

The only payment plan available after the first day of school is a monthly plan that ends by June 30 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.

As stated above, enrollment fees, which are included in the monthly payments plan will be charged prior to tuition being prorated and/or refund being issued.

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 180
- 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 enrollment fees are nonrefundable, 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 enrollment fees.

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 10), 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 the family portal. There is an application fee of \$40, of 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.

Excess Tuition Assistance

If the total amount of scholarship benefits (HOPE, TAP, Adopt-a-Student, grants) exceeds the tuition and fees' charges, HOPE Scholarship funds will be used first, and TAP benefits may be returned to the diocese.

Family Referral Discount

A \$250 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 quarter at SJHS. The \$250 discount is per referred family with a maximum discount of \$500 per school year.

Parish Discounts (Parishioner Scholarship)

Practicing 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 Sept. 30. Please note that any parish verification forms submitted after the 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 \$250 or \$500 per student in the month of January.

Once the parish has remitted its subsidy amount, the individual student accounts will then be credited. By February, credits will be applied first to any outstanding fees and then to the student's next available tuition payment(s). If this subsidy results in a credit in addition to financial aid, the credit balance will go to the parent as a refund check.

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.

FACTS payments for tuition and other financial charges

Tuition, enrollment fees, extended care, tutoring and extracurricular activity fees can only be paid by the following methods:

- Online - ACH bank transaction
- Online - Credit Card – Visa, Mastercard, Discover, American Express ● Telephone payment - FACTS Customer Service 866-441-4637.
- Mail-in payment - Check made out to FACTS (with printed invoice attached) must be sent to:

FACTS Management
P.O. 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: school cafe meal charges, miscellaneous fundraising activities such as the sale of spirit wear, Hersheypark tickets, yearbooks, etc., weekly student Mass collections and 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 statements are available on the parent portal. In the statement, there will be details by student, school year and accounts paid.

1. Sign into your parent 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-down list.
6. Click “print.”

Financial Accounts

Families are responsible for updating their own financial accounts through their FACTS financial portal. Only one account may be active at a time, and changes must be made at least three business days before a scheduled payment. Families needing assistance should contact FACTS Customer Service at 866-441-4637.

FACTS Credit Card Processing Fees

If a family chooses to pay 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 offers tuition insurance programs to all families. Peace of Mind (POM) insurance is available, which insures 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 five (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 30.

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 attempt another withdrawal approximately 15 days from the original payment date.

Suspension (Disenrollment Due to Financial Delinquency)

A School Cafe account that exceeds a balance of \$100 or more will be added to the delinquency account, which can result in a school suspension.

There will be three (3) attempts to contact the family - by 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.

School Cafe Meals/drinks

All families are required to create an account with the [school cafe](#). We recommend preloading and paying for your account online or by delivering a check to the school office.

This document will not be modified between the first and last day of the school year.

SAINT JOSEPH SCHOOL (SJS) 2026-27 TUITION & FEE PRICE LIST

CATEGORY	SJHS Charges to Customer	FACTS Charges to Customer
ANNUAL TUITION		
Toddlers	\$9,800	
Toddlers (PreK 1-2year olds) (M, W, F)	\$6,600	
Toddlers (PreK 1-2year olds) (T, Th)	\$4,800	
Pre-K LC : 2 year old	\$9,200	
Pre-K JR: 3 year old	\$8,950	
Pre-K: 4 year old	\$8,950	
Prek Part Time (PreK 2-3 year olds) (M, W, F)	\$6,300	
Prek Part Time (PreK 2-3 year olds) (T, Th)	\$4,600	
Grade K-8	\$7,960	
TUITION DISCOUNTS		
Financial Aid, TAP, HOPE Scholarship, Adopt a Student	Varies	
Catholic Parish Scholarship (\$500 Maximum per child)	\$500	
ENROLLMENT FEES		
Online Registration Fee (Priority Jan. 30- Feb. 12) -or-	\$ 150.00	
Online Registration Fee (Feb. 13)	\$ 200.00	
Health/Nurse Fee	\$ 125.00	
Safety and Security Fee	\$150.00	
Resource Fee	\$ 300.00	
Total Enrollment Fees	\$775.00	
EXTENDED CARE		
Before-school care: M-F, 7 to 7:45 a.m.	\$5 per day	

After-school care: M-F, 3:30 to 5:30 p.m.	\$2 per 15 Min.	
Late pickup: after 5:30 p.m.	\$10 per 5 Min.	
TUITION PLAN FEES		
1 Payment		\$ 25.00/Family
2 Payments		\$ 25.00/Family
12 Payments		\$ 55.00/Family
10 Payments		\$ 55.00/Family
PAYMENT FEES		
Credit Card Processing		2.95%
ACH transactions		0.00%
Returned Payment Fee		\$ 25.00
OTHER FEES		
Online Application Fee	\$25.00	
Hours for Ours not completed	\$ 25.00/Hour	
Tutoring - optional-	\$ 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.		