

**TUITION, FINANCIAL AID AND SCHOLARSHIP POLICIES**

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Tuition payments by parents and others provide the means for Pope John Paul II Catholic Academy to continue to educate our children. The tuition contract between the Academy and parents and/or responsible parties allows the Academy to plan and budget. When tuition payments are not made or are made late the Academy actually suffers a financial loss which in turn causes a loss in the education product and process. The tuition rates of the Pope John Paul II Catholic Academy represent a 40% discount to ALL STUDENTS, as the Academy does not charge the full cost of education for tuition. Please see the tuition rates for School Year 2010-11 below. The Academy's continued operation is dependent on families making all tuition payments in a timely manner.

	<u>K2-8</u>	<u>PreK-K1</u>
<b>1 Child</b>	<b>\$3,800</b>	<b>NO FAMILY DISCOUNTS ARE AVAILABLE</b>
<b>2 Children</b>	<b>\$6,800</b>	
<b>3 Children</b>	<b>\$10,000</b>	
<b>4 Children</b>	<b>\$13,100</b>	
<b>5 Children</b>	<b>\$13,700</b>	

**Important Tuition Policies**

1. Your child's enrollment is dependent upon a tuition account in good standing.
  - a. Tuition payments begin **July 5, 2010** because the Academy is already working to make School Year 2010-11 the best yet
  - b. Non-payment of tuition may result in the loss of your child's seat in the Academy.
2. If a payment problem exists, it is crucial that the parent or guardian contact the Campus Principal or the Business Office to notify the Academy of the issue(s) and to make arrangements for payment.
3. With regret we have established a financing fee for late payments. If your payment falls more than 30 days overdue, we will assess a financing fee of 1.5% per month on the full outstanding tuition balance.

**Payment of Tuition**

All Tuition payments will be made through the FACTS Payment Plan Program. This allows the Academy and you to choose several payment options and procedures:

Payments through FACTS Management Company may be made through automatic bank-to-bank transfer of funds from an authorized checking or savings account or via pre-paying through the Academy Business Office. Additionally, this year the Academy is also making available payments by either Visa or MasterCard credit or debit cards.

- a. One (1) single payment through the FACTS payment plan made on July 5<sup>th</sup> 2010 or July 20<sup>th</sup> 2010. A \$100 discount will be taken off the total tuition for 2010-11 if you select this option.
- b. Ten (10) monthly payments through the FACTS payment plan paid on the 5<sup>th</sup> or the 20<sup>th</sup> of each month starting in July and ending in April.
- c. Payments via debit or credit cards may be made at any time through the Regional Office.

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### About FACTS Management Company

Pope John Paul II Catholic Academy will again partner with FACTS Management Company to help manage our tuition payments for the 2010-11 school year. FACTS Management Company serves over 4,000 schools nationwide and is the industry leader in tuition management for private and faith-based schools. FACTS is not a loan program, so no debt is incurred and no credit check is conducted. Everyone is eligible. The FACTS Automatic Tuition Payment Plan uses ACH payments, which are bank-to-bank payments authorized by the parent, guardian, or responsible party, that allow FACTS to process directly through your bank. This year we are also including credit card payments as an option within the FACTS Automatic Tuition Payment Plan. Payments will be automatically deducted from a designated checking, savings account, or Visa and MasterCard credit card account of your choice on the 5<sup>th</sup> or 20<sup>th</sup> of the month.

If you choose the 10 monthly payment option detailed above, you must be enrolled in the FACTS Automatic Tuition Payment Plan by June 1, 2010. Financial aid will not be applied to anyone that is not on the FACTS payment plan. Families must have an account in good standing in order to begin classes in September!

### Returned or Bounced Payments

- If your payment is returned to FACTS because of insufficient funds, FACTS will attempt to take your payment up to two (2) more times on the next available payment date. For every time your payment is returned you will be charged a *missed payment fee of \$25* from FACTS. FACTS will notify you of when the missed payment will reattempt along with the fee. (For example, a missed July 5<sup>th</sup> payment will reattempt on July 20<sup>th</sup>; if not collected, it will attempt again on August 5<sup>th</sup>.)
- If a check is returned because of insufficient funds you will be charged a *bounced check fee of \$25* and will be asked to replace the check with a money order. The fee must be paid immediately.
- If a payment is returned to FACTS three (3) times you must bring the payment in the form of a money order or bank check to the Regional Office. **Personal or company checks will not be accepted.**

### Requesting changes to your Facts Automatic Tuition Payment Agreement

- If you need to make changes to the payment withdrawal dates established in the FACTS agreement or other FACTS Program changes, please contact the Business Office. Be sure to allow no less than 10 days for the changes to be made before any due dates or times. Your changes can also be emailed to [tuition@popejp2catholicacademy.org](mailto:tuition@popejp2catholicacademy.org)
- **Changes to your FACTS account cannot be made by phone. You must fill out the InstaFACTS changes form available in the Regional Business Office or make other arrangements**

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**Withdrawals from the Academy**

The Academy considers the cost of your child’s education as a full school year expense. Books are purchased, teachers are hired, and classrooms are prepared in anticipation of each student’s full-year participation. As a result, the Academy has specific policies regarding students who withdraw from school.

Please note that parents or guardians who are financially responsible for the withdrawn student are obligated to pay the tuition due according to the schedule below.

<b>Withdraw in any month</b>	<b>Payments are due through that month</b>
<i>Eg. Withdraw in September</i>	<i>Payments due from July through September</i>
<i>Eg. Withdraw in December</i>	<i>Payments due from July through December</i>
<i>Eg. Withdraw in January</i>	<i>Payments due from July through January</i>

**Withdrawals for Families on the FACTS Tuition Payment Program**

You are responsible for contacting the Regional Business Office to cancel your FACTS Automatic Tuition Payment Plan. If there is tuition due according to the schedule above, the Academy will keep the agreement open to collect tuition until your obligation is met.

**Other Reminders about Withdrawal**

- Families who choose to withdraw their child from the Academy must fill out a withdrawal form available either from your Campus Principal or the Regional Office
- Tuition must be current before student withdrawals will be processed, which means School records cannot be sent until tuition is made current
- Registration fees are non-refundable
- Financial Aid and scholarships are not considered tuition payments and will not be refunded in event of withdrawal
- There is no tuition refund for students expelled for disciplinary reasons

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**Joining the Academy after the Start of the School Year**

The Academy considers the cost of your child’s education as a full school year expense. Books are purchased, teachers are hired, and classrooms are prepared in anticipation of each student’s full-year participation. As a result, the Academy has specific policies regarding students who enroll after the school year has officially begun:

<b>Enrolled before November 15<sup>th</sup></b>	<b>Full tuition is due</b>
<b>Enrolled in the period from November 16<sup>th</sup> to February 1<sup>st</sup></b>	<b>75% of tuition is due</b>
<b>Enrolled in the period from February 2<sup>nd</sup> to end of school</b>	<b>50% of tuition is due</b>

**Non-Admission of Students Due to Tuition Delinquency**

Families failing to pay tuition according to any agreement that they have made with the Academy or who have been unwilling to make suitable alternative arrangements will be informed that their child/children will not be allowed to attend the Academy. All families must be current in their payment of tuition before a student can be re-enrolled. If tuition delinquencies exist:

- on August 6<sup>th</sup>:** Students will lose their seat in the Academy and will not be admitted on the first day of school.
- on December 20<sup>th</sup>:** Students will not be re-admitted on the first day of class in January.
- on May 6<sup>th</sup>:** Students cannot take final exams and report cards will show an incomplete in each subject. In addition, eighth grade students will not be allowed to participate in graduation ceremonies or receive their diploma.

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### Introduction to Financial Aid and Need Based Scholarships

Pope John Paul II Catholic Academy's financial aid fund is generously provided by the Catholic Schools Foundation. Because we dispense Catholic Schools Foundation funds, we are required to follow their guidelines for the distribution of aid.

Financial aid will not be awarded to families unless their tuition account is in good standing and payments have been made on a regular basis. In order to maintain your financial aid award you must make your tuition payments on time and be enrolled in the FACTS Tuition Payment Plan and FACTS Grant and Aid system.

### Financial Aid Deadlines:

1. Round 1:
  - Apply and complete your Grant and Aid application before **April 1, 2009**.
  - Award letter will be mailed by the end of May 2010.
  - *The financial aid award will be applied to the FACTS tuition account in September after the July and August payments have been successfully processed by FACTS Management. Payments in full on July 5<sup>th</sup> or July 20<sup>th</sup> will have the financial aid already adjusted.*
2. Round 2:
  - Apply and complete your Grant and Aid application before **September 1, 2010**.
  - Award letter will be mailed by the end of October 2010.
  - *Financial aid will be applied to the FACTS tuition accounts the first week in November provided that your tuition account is up to date and all tuition payments have been made according to the tuition payment plan.*

### Who Qualifies for Financial Aid?

1. Families that are enrolled in the **FACTS Tuition Payment Plan** and are current with the tuition payments.
2. Families of students in **K2 (age 5) to Grade 8** are eligible for financial aid. There is no aid available for the Pre-K and K1 (age 3 and 4) students due to the high cost of the program.

### How to Apply

1. Submit the **FACTS Grant & Aid application** online at [www.factstuitionaid.com](http://www.factstuitionaid.com). Paper applications can be requested in the Regional Office, please call 617-265-0019 x 7005, 7004 or 7001. Paper applications take 4 weeks to be processed and need to be mailed to FACTS Management.
2. Submit your 2009 federal tax return (1040 tax form and all schedules used in tax preparation must be included) and 2009 w2's by fax (1866-315-9264) to FACTS Grant and Aid if you are applying online or mailed at the same time with paper application.
3. If there are extenuating circumstances you are not able to include on your Grant and Aid application you are encouraged to write a letter of explanation to the Financial Aid Committee and mail or bring it in to the Regional Business Office at 2214 Dorchester Avenue, Dorchester MA 02124.

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### Need Based Scholarships

The Academy would like to develop a Need Based Scholarship Program and a Merit Scholarship Program to include all families in the 5 campuses.

#### Who Qualifies for Need Based Scholarships?

1. Families that have submitted a **FACTS Grant and Aid application** for 2010-2011 along with the 2009 federal tax return and W2's.
2. Families that are enrolled in the **FACTS Tuition Payment Plan** and are current with the tuition payments.
3. All families are eligible provided that there is a financial aid need that has not been fully covered by the financial aid provided by the Catholic Schools Foundation.

#### How to Apply:

**Please contact your campus principal for more information.**

#### When are the allocations made?

If there are funds available, the scholarships will be allocated throughout the school year, to those families that are enrolled in the FACTS payment plan and FACTS Grant and Aid and have a tuition account in good standing.

#### Important Reminders:

Our Business Coordinators at the Pope John Paul II Regional Business Office are available to assist you and welcome the opportunity to serve you regarding your student's financial and/or tuition issues.

Consultations regarding financial aid are **by appointment only**. To schedule an appointment, please contact the Regional Business office by phone at 617-265-0019 ext. 7004 or 7005 or by email at [tuition@popejp2catholicacademy.org](mailto:tuition@popejp2catholicacademy.org)

Please note that the Academy will select at random applications to be verified. This process will require the selected parents to provide certain documents in order to verify the information provided is accurate.