

February 23, 2009

Dear Parents,

Enclosed is important information regarding registration and tuition for the 2009-2010 school year. Please follow the directions carefully. **Registration is finalized ONLY when the school has a COMPLETED GOLD FORM with the REGISTRATION FEE, and there are NO MONIES OWED TO THE SCHOOL OR PTF FROM THE CURRENT SCHOOL YEAR.** All information must be returned to school by **March 10th**. Please use an envelope marked "Registration Information" to return the registration form and fee or the withdrawal form.

Registration

Read the **BLUE** paper before you begin. It contains important registration / tuition information.

- **COMPLETE the GOLD form.** If you already filled out a form for a kindergartener, please still include his/her name on the gold form with the sibling(s).
- **Include a registration fee of \$100 for 1 child, \$200 for 2 or more children. If you have already paid a \$100 registration fee for an incoming kindergartener, please note that fact when you return the registration check for the sibling(s).**

Withdrawal

- To withdraw a child(ren) at the end of the current school year, use the **PINK** form.
- Withdrawing a child **AFTER** he/she has been registered incurs a penalty. A percentage of the total tuition amount (for the payment plan selected) must be paid according to the following chart. **Please especially note the penalty for withdrawing before the first day of school.**

Withdrawal Date

Between child's registration date and first day of school

First day of school to 9/30

10/1 to 10/31

11/1 to 11/30

12/1 to 12/31

1/1 to 1/31

2/1 to 2/28 (2/29 in leap year)

3/1 to 3/31

4/1 to 4/30

5/1 to last day of school

ANNUAL FEES ARE NON-REFUNDABLE.

Percentage of Total Tuition Owed

15

20

30

40

50

60

70

80

90

100

Payment of Tuition

Tuition may be paid in one of 2 ways. The first is to make one full payment directly to the school by August 20th of the current year. The second option is to pay either 2 or 10 times a year through the *FACTS Tuition Management Company*. Refer to the **BLUE** paper for details.

Fee Information

The **non-refundable** annual fees are \$295 per child in grades K through 8. **Fees for next year are due by May 31st of the current school year. If you do not pay your fees by August they will be incorporated into your FACTS payment.**

Financial Aid

Families who need financial help because they cannot afford the tuition may apply for aid from St. John Parish **IF** they are parishioners. (See the BLUE paper for the definition of “parishioner.”). The aid process is described on p. 9. **Families in other Catholic parishes must apply for aid through their own parishes.**

Tuition Plan Format

The Saint John School Board recently evaluated the current offering of 3 tuition plans: Plan I (at cost), Plans II a discount for families with multiple children in the school, and Plan III for tuition assistance.

School Regulations Regarding Tuition

Included in this packet are a summary of tuition information and the school policies concerning tuition and fees (pgs.10-11). You are asked to review this information carefully, and to **save these papers** for your records.

The Finance Committee of the St. John School Board attempts to keep tuition increases as reasonable as possible. The Grocery/Department Store Gift Card Program offers one way to do this, with no additional cost to users. Participation among school families, however, needs to be greatly expanded to include the full school community. We sincerely thank those who are currently using the program. School families not taking part in this fund-raiser are asked to begin doing so, for they too are reaping its benefits. For more information on the program please contact the school office.

In order to keep our records updated, please list the name and birth dates of any children (or infants) you have that are not yet old enough to attend St. John School and return this page to school.

_____	_____
_____	_____
_____	_____

If you know of anyone who might be interested in enrolling their child(ren) at St. John School, please list their name, address, and phone number or have them contact us for more information.

Thank you for being such a vital part of St. John School.

Sincerely,

Miss Patricia M. Brink
Principal

PARENT CHECKLIST

(Return ALL registration / withdrawal information to the school by MARCH 10th, 2009, in an envelope marked “Registration Information”.)

Registration / Tuition

- Complete the Registration / Tuition Form (GOLD) or Withdrawal Form (PINK).
(NOTE: To qualify for parishioner rate for tuition, a family must be **registered by census card** in a Catholic parish, **AND use the parish envelope system on a regular basis**, with no minimum amount required in the envelope).
- Submit the Registration Fee (\$100 for 1 child, \$200 for 2 or more children).
- Complete the *FACTS* Re-enrollment Form (GREEN) if you enrolled last year and want to continue this year.

Annual Fees

- Pay the **Annual Fees** \$295 per student in grade K through 8 **by May 31st**.

Financial Aid

- If seeking FINANCIAL AID, call 410-848-7455, ext. 228, as soon as possible.

INSTRUCTIONS FOR COMPLETING TUITION / FEE INFORMATION ON THE GOLD FORM 2009-2010

How to Determine Parishioner / Non-Parishioner Status for Tuition Rates

Having "parishioner status" means a family is registered by census card in St. John Parish or another Catholic parish **AND** attends weekend Mass. Attendance at Mass is verified through regular use of the envelope system (no minimum donation required). Envelopes must be put into the basket during the collection AT MASS. Therefore, if the family is using the **auto-debiting** system through the parish for weekly donations, it is necessary that an empty envelope be put into the collection basket so that attendance may be verified. Families who wish to request envelopes should call the parish center at 410-848-4744, ext. 217. **Parishioner status is necessary to receive the parishioner rate for tuition. The status of each family is confirmed through parish records.**

How to Select a Tuition Plan (Refer to the chart on the GOLD form.)

NOTE: The choice of a tuition plan should be made by each family based on an honest evaluation of financial means. Parents are reminded of their obligation to the virtue of justice when selecting a plan.

Parents are asked to be sure the CORRECT RATE (parishioner / non-parishioner) is circled.

1. Parents with a $\frac{1}{2}$ day **Kindergarten student** entering the school: circle the Kindergarten tuition.
2. Parents having **children only in grades full day K-8**: circle the number of children. From that point, move across the line and circle the tuition you can afford
3. Parents with a $\frac{1}{2}$ day **Kindergarten student and also a sibling(s) in another grade** in the school: Circle the $\frac{1}{2}$ day Kindergarten tuition. **ALSO** circle the number of siblings in the column "No. of Children", and then circle the tuition you can afford to pay for the siblings .
4. Parishioner families in need of financial aid must call ext. 228. The aid process is explained on p. 9. **Families requesting aid must still return the gold forms by MARCH 10th, 2009.** Do NOT fill in a tuition amount. Write "Requesting Tuition Assistance" next to the tuition chart.

How to Select a Payment Schedule (Use FACTS or Make 1 Full Payment)

Choose to pay tuition in 1, 2, or 10 installments. For families making **1 full payment**, the total amount is paid directly to the school **by August 20th**. Families choosing 2 payments pay in August and January; those selecting 10 payments pay August through May. All families who select **2 or 10 installments** must sign an agreement with the *FACTS Tuition Management Company* to have their accounts automatically debited on either the 5th or the 20th of each month.

The service fee for *FACTS* is \$38 per family for 10 payments and \$15 for 2 payments. *FACTS* assesses a fee of \$25 if a debit cannot be made because of insufficient funds. For payments that become delinquent, the school will follow the process outlined on p. 11.

When using *FACTS*, the family may choose to pre-pay a part of the tuition to lower the monthly payments. The pre-payment must be made by July 20th of the current year.

Annual Fees:

The annual fees are \$295 per student in grades K-8.

Fees include:

Book Fee Per Child (Gr. 1-8)	\$ 125
Archdiocesan Fee Per Child (Gr. K-8)	\$ 60
Computer Fee Per Child (Gr. K-8)	\$ 110

The annual fees are due by May 31st of the current school year. The fees are non-refundable.

ST. JOHN SCHOOL REGISTRATION /TUITION FORM: 2009-2010

Last Name of Child(ren): _____

Father's Name _____ Phone _____ (h)
 (Last) (First)

Address _____

Mother's Name _____ Phone _____ (h)
 (Last) (First)

Address _____

Student First Name(s)*

Grade(s) in year 2008-2009

***If you have a student entering kindergarten in 2009-2010, please include his/her name above and put the Kindergarten child's Religion in parenthesis next to his/her name. Note on your check if you have already paid the registration fee for the kindergartner.**

Parishioner Status

We are registered in a Catholic parish: Yes _____ No _____. Our parish envelope # is _____.

The name of our Catholic parish is: _____.

Phone number of our parish (if other than St. John, Westminster) is: _____.

Tuition Plans (CIRCLE YOUR CHOICE. *Non-parishioner rates are in parentheses.*)

No. of Children	Plan I (Tuition at Cost per Child)		Plan II (Multi-child) (Level 1 Discount)		Plan III Tuition Assistance
	P	(NP)	P	(NP)	P
1	\$ 5,053	(\$5,653)	N/A		
2	\$10,106	(\$10,706)	\$9,095	(\$9,695)	Tuition Assistance
3	„ \$15,159	(\$15,759)	\$12,885	(\$13,485)	
4	„ \$20,212	(\$20,812)	\$16,169	(\$16,769)	
5	\$25,265	(\$25,865)	\$18,948	(\$19,548)	

½ day Kindergarten: 1 Child: **\$3,103** (\$3,703.)

Payment Schedule

_____ 1 Payment

_____ 2 Payments

_____ 10 Payments

_____ I will PREPAY a tuition amount of \$ _____ by July 20th, 2009 to reduce my *FACTS* payment.

Check here if you are using *FACTS* for the FIRST time. _____. If you are using *FACTS* for the first time, you will receive the *FACTS* enrollment forms once your registration information is received. If you are **re-enrolling in *FACTS***, complete the attached re-enrollment form (GREEN paper).

I, as a parent (guardian), agree to pay tuition and fees and comply with all other policies, per handbook and directives from the Principal's Office, while my child attends St. John School.

I understand that the enrollment of my child(ren) for the 2009-2010 school year is contingent upon full payment of any money being owed to the school or PTF for the current year.

SIGNATURE OF PARENT /
 GUARDIAN: _____

DATE _____

Office Use: Date form returned _____ Regis. fee returned _____ Amount _____
 Cash _____ Check# _____ **6.**

ST. JOHN SCHOOL WITHDRAWAL FORM

The following student(s) **will not** be returning for the year **2009-2010**.

Family Name: _____

Student Name(s)	Grade(s) in year <u>2008-2009</u>
_____	_____
_____	_____
_____	_____
_____	_____

PARENT NAME: _____

(Please print.)

SIGNATURE OF PARENT:

_____ **DATE** _____

Please give an explanation for the withdrawal of the child(ren).

RE-ENROLLMENT in the *FACTS* Tuition Program

To re-enroll in *FACTS*, return this SIGNED form to the school by MARCH 10th, 2009, along with the GOLD form and registration fee.

If a DIFFERENT PERSON is assuming responsibility for payments, a NEW *FACTS* form must be requested by calling the school: 410-848-7455, extension 228.

IF THE RESPONSIBLE PARTY IS THE SAME AS LAST YEAR, PLEASE CHECK ONE OF THE FOLLOWING:

I. There are NO CHANGES from last year's agreement. _____

II. There are CHANGES to my *FACTS* account and I will call the school with the new information. _____

Notification to the school should be made for the following:

- addition of a sibling to the *FACTS* account
- changes in your address, phone number, access code
- any banking changes, including a change in the payment withdrawal date
- addition of a second person who has authority to access your *FACTS* account
- initiation or termination of the POM benefit*

(NOTE: Changes in e-mail must be made by the "responsible party" by calling Jeff Krueger at *FACTS*: 1-800-624-7092)

*** *FACTS* Peace of Mind (POM) Benefit:**

The POM benefit will pay any *FACTS* unpaid balance (except payments in arrears) in the event of the death of the responsible party who has signed this agreement or his/her legal spouse. Coverage is only available to individuals under age 70. Coverage does not apply when cancer, or complications related to cancer, cause death and the individual has received or been advised to receive medical advice, diagnosis, or treatment for cancer at the time coverage begins. The non-refundable annual fee for this benefit is \$12 and the fee will be added to your *FACTS* enrollment fee, if you elect to enroll. For additional information on the POM, contact the school.

Name (Print) _____ Signature _____

Date _____

Tuition Assistance

IMPORTANT INFORMATION:

- A family with **parishioner status in St. John Parish** may submit a request for financial aid directly through the school by following the application process outlined below.
- A family with **parishioner status in another Catholic parish** must request aid **through that parish**.
- Families who are **not parishioners** in any Catholic parish are **not eligible for aid**.

Aid awards made through allotted funding from St. John Parish are based on need, and there are no specific income cut-offs to determine eligibility. In keeping with the mission of St. John School, the financial circumstances of each applicant are considered individually. **The funds available for assistance are LIMITED. Requests for aid should be submitted as soon as possible.**

APPLICATION PROCESS

- Families wishing to apply for aid must call 410-848-7455, ext. 228 to request a Parent Financial Statement (PFS) published by the *School and Student Service for Financial Aid* (SSS).
- The family sends the completed PFS and a \$22 fee directly to the SSS in Princeton, New Jersey for processing.
- The family submits a copy of their most recent 1040 form and schedules.
- The *School and Student Service for Financial Aid* (SSS) sends an analysis of the Parent Financial Statement to the school and this analysis is submitted, with the tax forms, to a Financial Aid Committee recommended by the pastor. The committee confidentially reviews the SSS analysis and tax information.
- Based on all information submitted, the committee makes its recommendation.
- The school notifies the family of the decision.

Financial aid is granted with the understanding that if the ability to pay tuition improves after aid has already been awarded, the family will notify the principal and assume responsibility for a greater part of the tuition. In the event that the financial situation changes and the family needs more assistance as a result, a request may be made for additional help, should the funds be available.

All information on financial aid forms is held in strictest confidence.

GENERAL INFORMATION: ST. JOHN SCHOOL TUITION PROGRAM 2009-2010 SCHOOL YEAR

I. TUITION PLANS

The cost for educating a child for 2009-2010 (grades K-8) is \$ 5,053, and for ½ day Kindergarten the cost is \$3,103. St. John School offers three options for tuition. The choice of plans should be determined by the family's honest personal assessment of their financial situation.

PLAN I - Tuition at Cost Program

PLAN II - Level 1 Multi-Child Discount Program

PLAN III - Tuition Assistance

- If able, families should pay the tuition at cost (Plan I) for each of their children attending St. John School.
- Families who have multiple children, and who are unable to pay tuition at cost, may choose Plan II or Plan III, according to their level of need.
- A St. John parishioner family in need of tuition assistance may apply for financial aid, which is available through limited funding from the parish. (For information, call: 410-848-7455, Ext. 228.)

Tuition Plans (NOTE: NON-PARISHIONER (NP) rates are in PARENTHESES).

The non-parishioner rates are applicable FOR THE YEAR. A family may not change from "non-parishioner" (NP) to "parishioner" (P) rate DURING the school year.

No. of Children	Plan I (Tuition at Cost per Child)		Plan II (Multi-child) (Level 1 Discount)		Plan III (Multi-child) (Level 2 Discount)	
	P	(NP)	P	(NP)	P	(NP)
1	\$ 5,053	(\$5,653)	N/A			
2	\$10,106	(\$10,706)	\$ 9,095	(\$9,695)		
3	\$15,159	(\$15,759)	\$12,885	(\$13,485)	Tuition Assistance	
4	\$20,212	(\$20,812)	\$16,169	(\$16,769)		
5	\$25,265	(\$25,865)	\$18,948	(\$19,548)		
Kindergarten: 1 Child: \$3,103 (\$3,703)						

II. ANNUAL FEES

Book Fee Per Child (Gr. K-8) \$125

Archdiocesan Fee Per Child (Gr. K-8) \$ 60

Computer Fee Per Child (Gr. K-8) \$110

III. REGISTRATION FEE

A non-refundable registration fee of \$100 for 1 child, \$200 for 2 or more children is required at the time of registration.

IV. POLICIES

A. Registration

- A registration packet will be sent home to all families in the school concerning registration, tuition plan and payment requirements, and annual fees for the upcoming school year.
- A notice will be sent to all families who have not met their full financial obligations for the past school year. The note will inform each of these families of a required meeting to discuss the delinquent account.
- For families choosing 2 or 10 payments, the initial payment for all plans is debited by *FACTS* in August, prior to the upcoming school year.
- For families choosing 1 payment, the full tuition amount is due by **August 20th**.
- The annual fees are non-refundable.
- All families who request financial aid are required to do the following:
 - a) submit a "Parent Financial Statement" to the School and Student Service for Financial Aid, for a fee. The statement is evaluated by the Princeton Educational Testing Service and the evaluation is sent to the principal.
 - b) submit current tax forms to the school
 Both sets of documents are reviewed, with strict confidentiality, by a committee approved by the pastor. Committee recommendations are subject to approval by the pastor.

B. Withdrawal from the School

If a student withdraws from St. John School, a percentage of the total tuition amount (for the payment plan selected) must be paid, according to the following schedule.

Withdrawal Date	Percentage of Total Tuition Owed
Between child's registration date and first day of school	15
First day of school to 9/30	20
10/1 to 10/31	30
11/1 to 11/30	40
12/1 to 12/31	50
1/1 to 1/31	60
2/1 to 2/28 (2/29 in leap year)	70
3/1 to 3/31	80
4/1 to 4/30	100

ANNUAL FEES ARE NON-REFUNDABLE.

C. Process for Delinquent FACTS Payments

1. After **2 unsuccessful attempts by FACTS to collect a payment**, the school contacts the family and offers direct payment to the school by a specific date, or a third attempt by FACTS on a date that FACTS has already indicated to the family. If the family pays the school directly, FACTS is so notified by the school. Otherwise, FACTS makes a third attempt.

2. If FACTS makes **3 unsuccessful attempts for a specific payment**, the school contacts the family again and tells them they may pay the school directly for the missed payment, by a specified date, or have the payment pro-rated over the remaining number of months. The family is also notified that, if they choose to pay by the specified date and then default, the payment will automatically be pro-rated over the remaining months.

Parent notification will include the policy stating enrollment for the following year will not be permitted nor will records be forwarded to another school if any monies are owed to St. John School at the end of the year.

3. If a family becomes delinquent **for 2 months' payments**, the family is again notified by the school, as outlined in section (2). However, the family is also notified that, if a third month's default occurs, their child(ren) will be withheld from classes until a portion of the debt (the amount to be determined by the school) is paid and a workable time-table for the remainder of the debt is worked out between the family and the school.

If a family fails to meet the negotiated timetable for payment, the child(ren) may not continue to attend the school. All final decisions are made at the discretion of the principal and pastor.

D. Failure to Satisfy Financial Obligations

Failure to satisfy tuition/fee obligations, or any other financial obligations to St. John School or St. John PTF, can have the following consequences.

- **Access to Power School may be denied to the parents until debts are paid.**
- **The student's written Progress Report may be withheld.**
- **Under certain conditions, continued delinquency in payments for the current school year may result in a student not being able to continue at the school for that school year.**
- **If a student intends to re-enroll for the ensuing year at St. John School, he / she will NOT be permitted to complete enrollment as long as there are debts to the school. When the debts are cleared, enrollment may be completed, provided there is a space available at that point.**
- **If a student is graduating, records will not be forwarded, verbally or in writing, to the appropriate high school.**
- **If a student is transferring to a new school, records will not be forwarded, verbally or in writing, to that institution.**

NOTE: A student transferring to St. John, from another Catholic school, will not be accepted until all financial obligations have been satisfied at the previous Catholic school.

E. Returned Checks

Checks made out to St. John School, St. John Lunchbox, or St. John PTF, that are returned for insufficient funds, will be assessed a **\$25 fee**. If a family continues to have checks returned for lack of funds, only cash, certified checks, or money orders will be accepted for any financial transactions.

IMPORTANT REMINDER

When first registering in the school, the parent(s) (guardian) signs the following statement:

"If my child is accepted, I, as a parent (guardian), agree to pay tuition and fees, and comply with all other policies as per handbook and directives from the Principal's office, while my child attends St. John School."