

2019-2020 School Year

Tuition and Financial Aid Policies and Procedures **Central Catholic Schools**

This document should be read and retained along with other school information. The provisions contained herein are an essential part of each parent's contract with their child's school and are applicable to Holy Name Central Catholic Jr. Sr. High School, St. Peter Marian Central Catholic Jr. Sr. High School, St. Bernard's Central Catholic High School and St. Peter Central Catholic Elementary School.

All students (new and returning current students) registering must have met their tuition obligation for the 2018-2019 school year and any prior year from any Diocesan Catholic School and may not register until their outstanding debt has been paid. This includes students attending classes the first day of school and subsequent days until all outstanding balances have been resolved.

In addition to the tuition rate that is set by the school, all students (new and returning current students) registering will be assessed a \$195.00 non-refundable registration/processing fee.

International Students: In addition to the tuition rate set by the school and the \$195.00 non-refundable registration/processing fee, all International Students will be assessed a \$3,500.00 non-refundable International Student Processing Fee. Both of these online down payments must occur in order for the school to initiate processing of the student's information in SEVIS and are contingent upon successful registration, completion and payment of these non-refundable processing fees and an active and current tuition payment plan agreement with FACTS Management.

All students (new and returning current students) registering are required to complete and set up a tuition payment plan agreement with FACTS Management Company. Tuition payment plans through FACTS Management Company are automatic bank payments from your bank/credit union through a checking or statement savings account. FACTS Management Company also offers a Visa, MasterCard, Discover or American Express credit card option for tuition payments. However, please note that there is a service fee charge of 2.85 percent per payment by the credit card companies if you choose that method of payment. This additional fee will be added to your total tuition payment agreement amount and to each tuition payment withdrawal of the tuition payment plan chosen.

The following tuition payment plan options are available to you:

One (1) payment can be made either on the 5th or the 20th of the month of June 2019.

Two (2) payments can be made either on the 5th or the 20th of the months of June 2019 and March 2020.

Four (4) payments can be made either on the 5th or the 20th of the months of June 2019, September 2019, December 2020, and March 2020.



Ten (10) monthly payments can be made either on the 5th or the 20th of each month beginning June 2019 and ending March 2020.

All FACTS tuition payment agreements will conclude as of March 20, 2020 for the 2019-2020 school year as contracted. There will be no automatic tuition payment withdrawals through FACTS Management after March 20, 2020, regardless of any automated correspondence you may receive from FACTS. All FACTS tuition payment agreements with outstanding balances as of March 25, 2020 will be automatically terminated and the outstanding tuition balance will be due the school in the form of a money order or cashier's check no later than April 1, 2020. Students with outstanding balances as of April 1, 2020, may not attend classes, and will not be allowed to take final exams, participate in school activities, sports or functions until this issue has been resolved.

Once you have signed up for your FACTS Management tuition payment agreement, the Office of Student Accounts will enter the tuition rate, the \$195.00 non-refundable registration/processing fee, and, if applicable, the \$3,500.00 non-refundable International Student Processing Fee and finalize your agreement. Once your agreement has been finalized by the Office of Student Accounts, you will receive a confirmation notice from FACTS Management (via email correspondence if you have elected that option with them) regarding your tuition balance, your tuition payment schedule, payment date, and payment amount according to the plan you have chosen. Please keep in mind that any applicable scholarships or financial aid credits will be applied after your FACTS Management tuition payment plan agreement has been finalized and will not be reflected in your confirmation letter. Should you receive scholarships or financial aid, your FACTS tuition payment agreement will be credited at a later date and your payments adjusted accordingly to the payment plan you have chosen.

Within ten (10) calendar days from the date of your confirmation letter, there will be a deduction of \$195.00 for the non-refundable registration/processing fee and, if applicable, the \$3,500.00 non-refundable International Student Processing Fee from the financial account you provided to FACTS Management. Neither of these non-refundable fees is included in the tuition amount that is set by the school. If the \$195.00 non-refundable registration/processing fee or the \$3,500.00 non-refundable International Student Processing Fee fails, your tuition payment plan agreement with FACTS Management will be automatically terminated, and the student will not be registered. If your tuition payment plan agreement is terminated, you will be notified by FACTS Management and the non-refundable registration/processing fee will now be \$275.00 to complete and submit a new FACTS tuition payment plan agreement to register the student.

Please note: The above payment dates will automatically be adjusted if you register your child after May 1, 2019. All tuition payment plans will end March 20, 2020 as contracted with the final tuition payment withdrawal by FACTS Management on this date. Any student's tuition account in arrears after the March 20, 2020 date will not be eligible to receive awards from any Diocesan financial aid or scholarship program as well as any in house scholarship programs through the school in the subsequent school year 2020-2021.

In no event will a student be allowed to attend classes until they are successfully registered, by completion and payment of the registration/processing fee, and have a tuition payment plan agreement with FACTS Management that has been set up, is active, and is current.

The Catholic Schools Office reserves the right to request payment by money order or certified check when payment is being made on a delinquent, unresolved or inactive tuition account.

Payment Policies:

- Payment must be made using one of the tuition payment options offered by FACTS Management.
- Any payments made to FACTS Management, via online or telephone or by check through the Office of Student Accounts, must be made at least five (5) business days prior to the FACTS Tuition Management payment date in order for correct processing to take place.
- FACTS Management, Central Catholic Schools, and/or The Office of Student Accounts are not obligated nor required to defer any FACTS tuition payments scheduled per your request. If you have chosen the option to receive email correspondence from FACTS for tuition payment reminders, this did not mean you chose this option to remind you to defer your scheduled tuition payments.
- Any request for changes to your FACTS tuition payment agreement once it has been finalized must be made through the Office of Student Accounts within a five (5) business day notice of the scheduled date of withdrawal. The Office of Student Accounts, FACTS Management, and/or Central Catholic Schools, reserves the right and is not required to honor any request made by you regarding payment deferments.
- After two (2) payment deferment requests have been made to your FACTS tuition payment plan agreement by either the Responsible or Authorized Party, there will be a \$50.00 Deferment/Processing fee imposed. This fee will be added to your tuition balance and added on the specific scheduled payment and will be processed accordingly at that time. The Office of Student Accounts, FACTS Management, and/or Central Catholic Schools, reserves the right and is not required to honor any request made regarding payment deferment.
- The Catholic Schools Office reserves the right to request payment by money order or certified check when payment is being made on a delinquent, unresolved, or inactive tuition account.
- Failure to make payments when due may result in the denial of a student's admittance to classes and exams and students will not be allowed to participate in school activities, sports or functions. Tuition accounts for all students must be current at the end of each academic quarter.
- A \$50.00 charge will be imposed for any check that is not honored by the bank/credit union on which it is drawn. This is in addition to any charges that are imposed by your bank/credit union and a \$30.00 missed payment fee by FACTS Management Company. For unresolved, inactive, or delinquent tuition balances, or after a personal check has not been honored by a bank/credit union, only a money order or a certified check will be accepted for payment. Returned checks are not re-deposited.
- Personal checks will not be accepted after April 1, 2020 as a form of payment for the 2019-2020 school year.
- Students who register after the beginning of the school year will be charged tuition according to the number of months attended. Any part of a month will be counted as a full month of attendance when determining the amount of tuition to be charged. The non-refundable registration/processing fee and the non-refundable International Student Processing fee are not pro-rated.

Delinquent Tuition Policies:

Tuition is the life blood of our Catholic schools, and nonpayment of tuition puts great stress on their ability to carry out their mission, and indeed their long-term viability and existence. Tuition accounts must be current and active at all times. Failure to make payments when due may result in the activities including school activities, sports or functions. The Catholic School Office reserves the right to request payment by money order or certified check when payment is being made on a delinquent,

unresolved, or inactive tuition account. Tuition accounts for all students must be current at the end of each academic quarter.

Withdrawal/Transfer and Refund Policy:

- Step 1 - Parent/Legal Guardian must notify their child's school in writing. Step 2 – Parent/Legal Guardian must sign the Official Record Release form from their child's school, Step 3 - your child's school will notify The Office of Student Accounts in writing of the student's withdrawal/transfer. This written notification from your **child's school**, must be received at the Office of Student Accounts three (3) to five (5) business days prior to the scheduled date of your FACTS tuition payment plan agreement for withdrawal of funds from your account in order to stop payment.
- Refunds, if applicable, will be issued one (1) month after the date of withdrawal/transfer (as stated on the withdrawal/transfer notice from the school).
- The \$195.00 registration/processing fee payments as well as the \$3,500.00 Processing Fee for International students are non-refundable and non-transferable.
- Students who withdraw/transfer between May 25, 2019 and August 31, 2019 will be charged one (1) month of the total school year's tuition (based on ten (10) months). For example: if the total tuition for the school year is \$8,500.00; the charge will be \$850.00.
- Students who withdraw/transfer between September 1, 2019 and October 31, 2019 will be charged one quarter of the total school year's tuition (based on four (4) payment quarters). For example: if the total tuition for the school year is \$8,500.00; the charge will be \$2,125.00. Payment quarters (not academic) end on the last day of October 2019, January 2020, March 2020, and the last day of school, June 2020. Any part of a quarter that a student is in attendance will be counted as a full quarter of attendance when determining the amount of tuition to be charged.

Financial Aid Resources Available:

- If you choose to apply for financial aid for your child, on Monday, December 17, 2018 the link for families to complete and submit a FACTS Grant & Aid Assessment application for financial aid will go live. Please follow the instructions that were included in your child's acceptance packet from the school.
- Friday, March 1, 2019, is the deadline for families to complete and submit a **verified** FACTS Grant & Aid Assessment application for financial aid. All required supporting documentation must be submitted to FACTS Grant & Aid Assessment and not the school or the Office of Student Accounts, in order to **verify** your application status on or before Friday, March 1, 2019. Please follow their (FACTS Grant & Aid Assessment) instructions regarding required supporting documentation which can take up to two weeks to process upon receipt of your necessary documents.
- A student will only be approved and receive financial assistance from either the Diocesan Tuition Assistance Program or the Adopt-A-Student Program (not both) and will be funded solely by the program that places the least financial burden on the family, as determined by the Catholic Schools Office.

- International and pre-kindergarten students are not eligible to apply for or receive financial awards from any Diocesan or in house school scholarship programs.

Diocesan Catholic Schools System Tuition Assistance Fund – This fund is used to allocate financial assistance to income eligible families based on the assessment of financial need from FACTS Grant & Aid and the availability of funding provided. Students in grades K-12 are eligible for these limited grants. Please refer to the Registration Instructions which have been included in your child's acceptance packet.

The deadline for submitting a **verified** application for financial aid is on or before Friday, March 1, 2019. Applications are processed through FACTS Grant & Aid Assessment. The link to this application becomes available to you on Monday, December 17, 2018. All required supporting documentation must be submitted to FACTS Grant & Aid Assessment and not the school or the Office of Student Accounts, in order to **verify** your application status on or before Friday, March 1, 2019. Please follow their (FACTS Grant & Aid Assessment) instructions regarding required supporting documentation that is needed by them in order to verify your application, which may take up to two weeks. Your application must be verified by Friday, March 1, 2019 in order to qualify for Diocesan Tuition Assistance.

Financial aid is contingent upon successful registration, completion and payment of the registration/processing fee, having and an active and current tuition payment plan agreement with FACTS Management, and the submission of the **verified** financial aid application through FACTS Grant & Aid Assessment, prior to the financial aid deadline of on or before Friday, March 1, 2019. Applications or changes submitted on or after March 2, 2019, will not be processed or considered for Diocesan Catholic Schools Tuition Assistance.

Please note the following important information:

Please refer to your child's school policies regarding their application, acceptance, registration, tuition, and financial aid process and website information. All students must be registered to attend their school, on or before Friday, March 1, 2019 to qualify and to be considered for all merit, financial/scholarship and or school based aid for the 2019-2020 school year.

The application fee is \$30.00 for all applicants. However, parents that have children attending a Central Catholic School and a Diocesan Parish and/or Regional School, need to select the Central Catholic School student first and, therefore, will not have to submit the \$30.00 application fee. Parents must use their login information (username and password) for the Central Catholic student and add and select the Central Catholic School first. Only one application per family needs to be filed, no matter how many Diocesan Schools your children attend. All registered students must be listed on one application.

The deadline for submitting a verified application for financial aid is on or before Friday, March 1, 2019. Applications are processed through FACTS Grant & Aid Assessment. The link to this application becomes available to you on Monday, December 17, 2018 from your child's school's website. All required supporting documentation must be submitted to FACTS Grant & Aid Assessment and not to the school or to the Office of Student Accounts at the Catholic Schools Office, in order to verify your application status on or before Friday, March 1, 2019. Please follow their (FACTS Grant & Aid Assessment) instructions regarding required supporting documentation that is needed by them in order to verify your application. This process may take up to two weeks upon receipt of your necessary documents. Your application must be verified by Friday, March 1, 2019 in order to qualify for all merit, financial/scholarship and or school based aid.

Applications or changes submitted on or after March 2, 2019, will not be processed or considered. This deadline will be strictly adhered to.

Award and regret (denial) notifications will be emailed to parents during the week of April 15, 2019.

Only applications with a verified status from the FACTS Grant & Aid Assessment Team will be processed. No application will be processed with only a submitted status from the FACTS Grant & Aid Assessment Team. If you have failed to submit the required supporting documentation to FACTS Grant & Aid Assessment which is needed to process your application, the FACTS Grant & Aid Assessment Team will notify you. This information needs to be provided to them and your financial aid application verified on or before Friday, March 1, 2019; to qualify for all merit, financial/scholarship and or school based aid for the 2019-2020 school year.

For any student that withdraws on or before August 30, 2019, from a Central Catholic School, the student's award will be rescinded and returned to the fund for reallocation by the Committee and the Director of Student Financial Services.

For any student that transfers from a Central Catholic school, to another Central Catholic School on or after August 30, 2019, the student's award will be re-calculated based upon the tuition amount of the new school. If the tuition amount at the new Central Catholic School is greater, no increase of the award will be granted.

For any student that transfers to another Central Catholic school after August 30, 2019, the school that the student is leaving will retain a portion of the student's award. The amount to be retained by the school the student is leaving will be determined by the date of transfer. Any part of a month in attendance will be counted as a full month when determining the amount the school will retain. Monthly payments are based upon a ten month school year. The balance will transfer to the new school.

This financial aid award will not transfer unless the Director of Student Financial Services is notified in writing of the student's transfer by the Headmaster of the Central Catholic school.

Diocesan Adopt-A-Student Program:

Recipients are selected by a volunteer committee of individuals who are associated with the Diocesan Adopt-A-Student Program Selection Committee. This committee allocates scholarship grants to students in grades K-12. If you choose to apply for this scholarship for your child, please visit their website for information on how to apply, applications for both current recipients and new applicants of the program, application deadlines etc.:

www.adopt-a-student.net

Please note important deadline dates.

CURRENT SCHOLARSHIP RECIPIENTS:

Students currently receiving Adopt-A-Student scholarship grants for the 2018-2019 school year will have access to download their application for renewal on Monday, December 17, 2018 through Friday, January 18, 2019 only. All materials **including** a copy of their current report card, two hundred fifty word essay ("How has being the recipient of this scholarship changed your life?") and renewal application

must be returned and included by the filing date of Friday, January 18, 2019. If you **choose to re-apply** for this scholarship, the student must have successfully re-registered in their school, (completion and payment of the \$195.00 non-refundable registration/processing fee and have an active and current FACTS tuition payment plan agreement for their school and have submitted a **verified** financial aid application through FACTS Grant & Aid Assessment on or before Friday January 18, 2019 in order to be reconsidered for this scholarship grant.

NEW APPLICANTS:

New Adopt-A-Student scholarship applicants will have access to download the application from Monday, December 17, 2018 through Friday, February 15, 2019 only. All materials **including** a copy of the student's latest report card along with two letters of recommendation and the student's two hundred fifty word essay ("What is the value of a Catholic school education?"), must be returned and included by the filing date of on or before Friday, February 15, 2019. If you **choose to apply** to this scholarship you must meet the following deadlines and students must have successfully registered in their school (completion and payment of the \$195.00 non-refundable registration/processing fee, and have an active and current FACTS tuition payment plan agreement for their school and have submitted a **verified** financial aid application through FACTS Grant & Aid Assessment before Friday, February 15, 2019.

Award and regret (denial) notifications will be mailed to parents during the week of April 15, 2019.

Awards are contingent upon student's registration in their school (successful completion and payment of the \$195.00 non-refundable registration/processing fee, and an active and current tuition payment plan agreement with FACTS Management) and the submission of the **verified** financial aid application through FACTS Grant & Aid Assessment on or before the deadlines stated above to be considered for this scholarship grant.

In-House Scholarships and Aid – A limited number of in house scholarships and aid are available through an application process at the individual Central Catholic schools. For more information, please contact the school directly. All families must complete and submit a **verified** FACTS Grant & Aid Assessment application on or before Friday, March 1, 2019 in order to qualify for any in house scholarships and or aid awarded through an individual Central Catholic school. In house scholarships and aid are contingent upon the successful registration, completion and payment of the non-refundable registration/processing fee, and an active and current tuition payment plan agreement with FACTS Management and the submission of the verified financial aid application through FACTS Grant & Aid Assessment on or before Friday, March 1, 2019.

\$175.00 Parish Assessment Scholarship Program:

To offset a Central Catholic School family's tuition cost, some parishes in the Diocese of Worcester offer a \$175.00 scholarship to each eligible Central Catholic School student. This scholarship will not be used towards any fees including but not limited to book fees, class fees, technology fees, down payment of the non-refundable/non-transferable registration/processing fee etc. The student's scholarship is authorized, approved, and determined by the pastor of your parish. Please refer to the Parish Assessment Scholarship Program Form included in your child's acceptance packet from the school.

Parish Assessment Scholarships will not be awarded to students:

- When the parents are, in fact, not registered members of the parish.
- When the parents, though able, do not contribute within their financial means to support the parish.
- From a parish that sponsors their own elementary school. This applies to students attending St. Peter Central Catholic Elementary School or the 7th or 8th grade at a Central Catholic Jr. /Sr. High School.

Some pastors may choose to meet personally with parents prior to authorizing the parish scholarship. Parents who are unfamiliar with their pastor's policy and wish to be considered for a parish scholarship have the responsibility to contact their pastor as soon as possible after registering their child/children in a Central Catholic School.

International and pre-kindergarten students are not eligible to apply for any scholarship programs.

Parish Assessment Scholarship Forms are included in your child's acceptance packet and must be returned by you after your Pastor has approved and signed your child's form to the Office of Student Accounts. In order for this scholarship to be applicable for the 2019-2020 all forms must be returned on or before, October 1, 2019, to the Office of Student Accounts. Please do not return this form to your child's school. Please use one form per student.

Contact Information

Holy Name Central Catholic Jr. Sr. High School

Registrar, Ms. Jennifer Maurello	508-753-6371
International Student Coordinator, Ms. Anne-Marie Haylon	508-753-3813

St. Peter-Marian Central Catholic Jr. Sr. High School

Registrar, Ms. Sheila Walsh	508-852-5555 ext. 111
International Student Coordinator, Mr. Marcus Watson	508-852-5555 ext. 112

St. Bernard's Central Catholic High School

Admissions	978-342-3212 ext. 230
International Student Coordinator, Ms. Kim Adam	978-342-3212 ext. 229

St. Peter Central Catholic Elementary School

Admissions Coordinator, Mrs. Mary Beth Soucy	508-791-6496
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Diocese of Worcester-Catholic Schools Office

Director of Student Financial Services, Ms. Susan M. Saucier	508-929-4323
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FACTS-Parents Customer Service for all tuition and financial aid application concerns:

1-866-441-4637

FACTS Grant & Aid Assessment's fax number to provide supporting documentation (FACTS suggest you obtain a confirmation that your fax was received by them):

1-866-315-9264