



Saint Mary's Schools PreK-12

50 Richland Street

Worcester, MA 01610

Phone: (508) 753-1170

www.stmarysworcester.org

December 13, 2017

Dear Parent and Guardian

The faculty and staff would like to welcome your child(ren) to St. Mary's Schools for the 2018-2019 school year.

St. Mary's Schools represent the very best Catholic education. Every student has the opportunity to learn in a unique environment that combines the pursuit of excellence in all areas of study. Qualified and gifted teachers provide guidance in a nurturing Christian environment that encourages spiritual and moral development.

We are excited about the new academic and extra-curricular opportunities we offer. We are confident that your child will benefit from being a member of the St. Mary's Schools community. We definitely look forward to your child(ren) being part of our community.

We appreciate the sacrifices you have made and continue to make in order to offer a St. Mary's education to your child(ren). Know that we are committed to offering a quality education to every student and our mission of faith formation, academic excellence, and commitment to community service will continue to be a part of your child(ren)'s daily actions.

Enclosed are instructions for enrollment for the 2018-2019 school year as well as our financial policies.

Thank you,

Adam Cormier
President

Registration Instructions for a New Student

Visit www.stmarysworcester.org

- Click on Tuition
- Click on blue FACTS button

Please follow the instructions for signing in or creating an online account and complete the steps as prompted.

Once you have signed up for your FACTS Management tuition payment agreement, the school office will enter the tuition rate, the \$150.00 non-refundable registration/processing fee, and, if applicable, the \$3,500.00 International Student fee and finalize your agreement. Once your agreement has been finalized by the school office, you will receive a confirmation notice from FACTS Management (via email correspondence from FACTS, if you have elected this option with them) regarding your tuition balance, 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 and your payments adjusted accordingly.

Within ten (10) calendar days from the date of your confirmation letter, there will be a deduction of \$125.00 for the non-refundable registration/processing fee and, if applicable, the \$3,500.00 International Student Fee from the account you provided to FACTS Management. If the \$150.00 non-refundable registration/processing fee or the \$3,500.00 International Student Fee fails after 3 attempts, your tuition payment plan agreement with FACTS Management will be automatically terminated, and the student will not be registered. If your agreement is terminated, you will be notified by FACTS Management. In order to register the student, you will need to set-up a new FACTS tuition payment agreement. The registration fee is then increased to \$175.00.

If you choose to apply for financial aid for your child, please follow these steps on or after Monday, January 15, 2018:

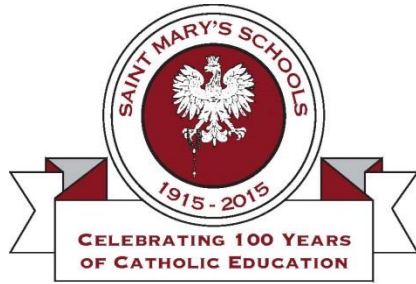
Visit www.stmarysworcester.org

- Click on Tuition
- Click on FACTS Grant and Aid button

Follow instruction for “Families new to FACTS”; please click on “Apply for Financial Aid with FACTS” found at the top right hand corner of your dashboard. Please follow the online screen instructions provided to you by FACTS Grant & Aid Assessment. If you need assistance, please call 1-866-441-4637.

The deadline to complete and submit a verified financial aid application through FACTS Grant & Aid Assessment is on or before Friday, March 9, 2018.

Financial aid is contingent upon successful registration, completion and payment of the 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, prior to the financial aid deadline of on or before Friday, March 9, 2018. Applications submitted after Friday, March 9, 2018 will not be processed or considered.



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Financial Policies for St. Mary's Schools **2018-2019 School Year**

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 St. Mary's Schools.

Students registering in St. Mary's Schools must have met their tuition obligation, if applicable, from the Diocesan Catholic School they are transferring from for the school year 2017-2018. This also includes students who are currently enrolled in a Diocesan School for the 2017-2018 school year. Students may not attend 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 registering at St. Mary's Schools will be assessed a \$150.00 non-refundable registration/processing fee.

International Students: In addition to the tuition rate set by the school and the \$150.00 non-refundable/nontransferable registration/processing fee, all International Students will be assessed a \$3,500.00 non-refundable International Student 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/non-transferable processing fees and an active and current tuition payment plan agreement with FACTS Management.

All students registering in St. Mary's Schools 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 convenience 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 according to each tuition payment withdrawal of the tuition payment plan chosen.

The following tuition payment plan options are available:

- One (1) payment can be made either on the 5th or the 20th of the month of June 2018 covering the full tuition for the school year
- Two (2) payments can be made either on the 5th or the 20th of the months of June 2018 and February 2019

- Four (4) payments can be made either on the 5th or the 20th of the months of June 2018, November 2018, January 2019 and April 2019
- Eleven (11) monthly payments can be made either on the 5th or the 20th of the month and are due beginning June 2018 and ending April 2019
- Other arrangements may be made with the school office.

All FACTS tuition payment agreements will conclude as of Friday, April 20, 2019 for the 2018-2019 school year as contracted (unless other arrangements are approved through the school office). Students with outstanding balances as of Monday, April 23, 2019, 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. This policy will only be adjusted by administration.

Once you have signed up for your FACTS Management tuition payment agreement, the school office will enter the tuition rate, the \$150.00 non-refundable registration/processing fee, and, if applicable, the \$3,500.00 International Student fee and finalize your agreement. Once your agreement has been finalized by the school office, you will receive a confirmation notice from FACTS Management (via email correspondence if you have elected that option with them) regarding your tuition balance, 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 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 \$150.00 for the non-refundable registration/processing fee and, if applicable, the \$3,500.00 International Student Fee from the 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 \$150.00 non-refundable registration/processing fee or the \$3,500.00 International Student Fee fails after 3 attempts, your tuition payment plan agreement with FACTS Management will be automatically terminated, and the student will not be registered. If your agreement is terminated, you will be notified by FACTS Management and the non-refundable registration/processing fee will now be \$175.00 to complete and submit a new FACTS tuition payment agreement to register the student.

Please note: The above payment dates will automatically be adjusted if you register your child after June 1, 2018. All tuition payment plans will end April 20, 2019 as contracted with the final tuition payment withdrawal by FACTS Management on this date. Any student's tuition account in arrears after this 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 2019-2020.

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.

Payment Policies:

- Payment must be made using one of the tuition payment options offered by FACTS Management.
- Any payments made to FACTS Management by check, online or telephone must be made at least three (3) to five (5) business days prior to the FACTS Tuition Management payment date in order for correct processing to take place.
- FACTS Management, and or the School Office 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 St. Mary's Schools within a three (3) to five (5) business day notice of the scheduled date of withdrawal. St. Mary's Schools and FACTS Management 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 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. St. Mary's Schools and FACTS Management reserves the right and is not required to honor any request made regarding payment deferment.
- St. Mary's Schools 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 20, 2019 as a form of payment for the 2018-2019 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.

Delinquent Tuition Policies:

Tuition is the life blood of our schools, and nonpayment of tuition puts great stress on our ability to carry out our 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 student not being admitted to classes, mid-term or final exams, and/or participation in extra-curricular activities including school activities, sports or functions. St. Mary's Schools reserve 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:

Please note the following:

- The school office must be notified in writing of the student's withdrawal/transfer. This written notification must be received at the school office 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).
- Registration/processing fee payments as well as the \$3,500.00 International Student Fee are non-refundable.
- Students who withdraw/transfer between June 1, 2018 and August 31, 2018 will be charged one (1) month of the total school year's tuition (based on eleven (11) months).
- Students who withdraw/transfer between August 31, 2018 and October 31, 2018 will be charged one quarter of the total school year's tuition (based on four (4) quarters).
- Payment quarters end on the last day of October 2018, January 2019, March 2019 and the last day of school, June 2019. 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, January 15, 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.
- deadline for families to complete and submit a **verified** FACTS Grant & Aid Assessment application for financial aid is Friday, March 9, 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 March 9, 2018. 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.

- Students with an outstanding tuition balance as of Friday, April 20, 2018 for the 2017-2018 school year 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 2018-2019.
- 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 9, 2018. Applications are processed through FACTS Grant & Aid Assessment. The link to this application becomes available to you on Monday, January 15, 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 9, 2018. 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 9, 2018 in order to qualify for Diocesan Tuition Assistance.

Financial aid is contingent upon successful registration, completion and payment of the 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, prior to the financial aid deadline of on or before Friday, March 9, 2018. Applications or changes submitted after Friday, March 9, 2018 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 March 9, 2018 to qualify and to be considered for financial aid for the 2018-2019 school year.

The application fee is \$30.00 for all applicants. However, parents that have children attending a Diocesan Parish 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 9, 2018. Applications are processed through FACTS Grant & Aid Assessment. The link to this application becomes available to you on Monday, January 15, 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 9, 2018. 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 9, 2018 in order to qualify for Diocesan Tuition Assistance.

Applications submitted after Friday, March 9, 2018 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 May 1, 2018.

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 9, 2018, to qualify for Diocesan Tuition Assistance.

In-House Scholarships and Aid - Various adjustments and tuition reductions were made to students in the past school year; however such tuition reductions will not automatically continue for the 2018-2019 school year. There are limited numbers of in house scholarships and aid available through meeting with the principal of the school. **Nevertheless, no scholarships will be made available for families who do not complete and submit a FACTS Grant & Aid Assessment application on or before Friday, March 9, 2018.**

\$175.00 Parish Assessment Scholarship Program - To offset St. Mary's Schools family's tuition cost, some parishes in the Diocese of Worcester offer a \$175.00 scholarship to each eligible St. Mary's Schools student. The student's scholarship is authorized, approved and determined by the pastor of the parish. These forms are available upon request. Our Lady of Czestochowa does not participate in this program.

International and pre-kindergarten students are not eligible to apply for or receive awards from any scholarship program.

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 its own elementary school.

Tuition Rewards Program – There are various rewards available for marketing our schools as well as referring a student to our schools. Rewards include \$25.00 annually for using our social media sites (Facebook, Instagram and Twitter) as well as a referral reward of \$50.00 and a reward for \$200.00 for any referred student who enrolls in our school. A maximum reward of \$800.00 per year will be awarded to a family. Please see rewards program for specifics and for limitations.

Tuition Schedule 2018-2019 School Year

Payments begin in June and end in April - all payment plans

Tuition Payment for Pre-Kindergarten

Registration Fees: \$150.00 (due by January 2018)

Tuition	Monthly (5 th or the 20 th)	Half (5 th or the 20 th) – June/November, 2018	Quarter (5 th or the 20 th) – June/November 2018, January/April 2019	Full (5 th or the 20 th) – June 2018
\$4,500.00 - 5 days	\$409.09	\$2,250.00	\$1,125.00	\$4,500.00
\$3,750.00 - 4 days	\$340.90	\$1,875.00	\$937.50	\$3,750.00
\$3,000.00 - 3 days	\$272.72	\$1,500.00	\$750.00	\$3,000.00

Tuition Payment for Kindergarten - 6th Grade

Registration Fees: \$150.00 (due by January 2018)

Tuition	Monthly (5 th or the 20 th)	Half (5 th or the 20 th) – June/November 2018	Quarter (5 th or the 20 th) – June/November 2018, January/April 2019	Full (5 th or the 20 th) – June 2018
\$4,500.00	\$409.09	\$2,250.00	\$1,125.00	\$4,500.00

Multiple sibling discount - \$200.00 per each additional child.

Tuition Payment for Grades 7 - 8**Registration Fees: \$150.00** (due by January 2018)

Tuition	Monthly (5 th or the 20 th)	Half (5 th or the 20 th) – June/November 2018	Quarter (5 th or the 20 th) – June/November 2018, January/April 2019	Full (5 th or the 20 th) – June 2018
\$5,850.00	\$531.81	\$2,925.00	\$1,462.50	\$5,850.00

Multiple sibling discount - \$200.00 per each additional child.

Tuition Payment for Grades 9 - 12**Registration Fees: \$150.00** (due by January 2018)

Tuition	Monthly (5 th or the 20 th)	Half (5 th or the 20 th) – June/November 2018	Quarter (5 th or the 20 th) – June/November 2018, January/April 2019	Full (5 th or the 20 th) – June 2018
\$6,850.00	\$622.72	\$3,425.00	\$1,712.50	\$6,850.00

Multiple sibling discount - \$200.00 per each additional child.