



# St. Joseph School Bardstown, Kentucky Tuition Policy

## Overview

St. Joseph School relies upon the completed registration process for all students in order to plan and budget for the academic year. This includes full payment of all tuition and fees at the time of registration or payment of the required fees and deposit along with completion of the Tuition Payment Agreement.

Timely payment of tuition and fees (collectively, “revenue”) enables us to retain teachers, operate facilities, purchase textbooks, provide technology and pay other ordinary and capital expenditures (collectively, “expenses”) necessary to run a Christ-centered academic institution.

Accordingly, St. Joseph School’s Tuition Policy (“Policy”) sets forth the Parish’s authority to establish processes to: (1) register students; (2) collect tuition and fees; (3) establish or modify payment plans; and (4) remove students with missing or delinquent accounts from the enrollment roster.

## Tuition Rates

Establishing Rates- Tuition rates for St. Joseph School are established by the Parish with the Pastor’s oversight for each academic year in consultation with the Parish Finance Council, Parish Pastoral Council and School Board, based upon the current and future needs of the School and the Parish.

Tiered Rates and Discounts- Tuition rates may be (but are not required to be) tiered according to academic level (e.g., pre-school versus K-8), number of students attending per family, and whether such family is a member of a Catholic parish. Tuition rates may be (but are not required to be) discounted for prepayment in full by a specified date or for utilization of electronic funds transfer (EFT).

Rate Information- Information concerning tuition rates can be found at [www.stjoeelem.org/prospectivefamiliesfinancial.htm](http://www.stjoeelem.org/prospectivefamiliesfinancial.htm) or by contacting the School office for the Registration Packet.

Fees-The School requires payment of non-refundable fees, such as registration fees, book fees, supplies, lab fees and technology fees. These fees can be found in the same way as above mentioned.

Withdrawal- The obligation for tuition must be honored even in the event of withdrawal during the school year. Students who withdraw from St. Joseph School are obligated for tuition according to the following:

25% of tuition if withdrawn prior to October 1<sup>st</sup>

50% of tuition if withdrawn from October 1<sup>st</sup> through November 30<sup>th</sup>

75% of tuition if withdrawn from December 1<sup>st</sup> through January 31<sup>st</sup>

100% of tuition if withdrawn after February 1<sup>st</sup>

## **Registration and Commitment**

Registration Requirement- Parents or guardians of new or returning students shall be required to register their children with the School in accordance with registration processes established by the School office. Advanced registration is necessary for planning and budgeting purposes. No parent or guardian should expect his/her child(ren) to be considered “enrolled” in the School unless properly registered and either: (1) all tuition and fees are paid; or (2) all requisite prepayments are made and the balance due is set up with a Tuition Payment Agreement.

Financial Commitment- Parents or guardians shall either: (1) pay all tuition and fees in advance of the academic school year upon registration; or (2) demonstrate their financial commitment by submitting any requisite prepayments and completing and signing a Tuition Payment Agreement approved by the School.

Accounts in Good Standing Required to Register- Parents or guardians who are delinquent with a Tuition Payment Agreement are **not eligible** to register any prospective student (whether a new student or a student intending to return to the School in a subsequent year).

## **Financial Assistance**

Application for Financial Assistance- St. Joseph School shall direct any families who express a need for financial assistance to complete an application for assistance through the Catholic Education Foundation (“CEF”). No assistance from the CEF nor Parish can be granted unless the Private School Aid Service (“PSAS”) form is completed and the CEF sends the recommendation back to the Parish. Information concerning CEF and the PSAS can be found at [www.archlou.org/find-a-school/tuition-assistance/](http://www.archlou.org/find-a-school/tuition-assistance/).

Tuition Payment Agreement- St. Joseph School shall make available a Tuition Payment Agreement for those parents or guardians who are unable to prepay all tuition and fees at the time of registration. The Tuition Payment Agreement allows for payment over time according to an **established amount and time schedule** (e.g., monthly or quarterly payments). The Tuition Payment Agreement is a promissory note to remit the specified amounts on or before the specified due dates. The Tuition Payment Agreement may be modified only by the Tuition Administration Committee. A Tuition Guidance Team member will assist the family in submitting all requests to the Tuition Administration Committee.

## **Modifications**

Qualifying Hardships- In most instances, families are expected to apply for financial assistance through CEF or make other arrangements, if needed, prior to the beginning of the academic year. St. Joseph School understands that, in **rare circumstances**, a family may experience an unforeseen hardship during the academic year that could make it difficult or impossible to remit the agreed-upon amount pursuant to the Tuition Payment Agreement by the due date. Such “Qualifying Hardships” may include: long-term hospitalization; death; divorce; loss of job; loss of residence due to fire or storm; or other serious catastrophic event.

Any family presenting a Qualifying Hardship to modify a Tuition Payment Agreement must provide objective evidence that is determined to be acceptable at the Tuition Administration Committee’s discretion.

## Authorized Committees-

Tuition Guidance Team- On a confidential basis, a Tuition Guidance Team member will guide those who request help with meeting their tuition payment obligations. With the aid of a Team member, a family may submit an appeal to the Tuition Administration Committee related to:

- 1) Tuition payment (e.g., short extension of payment deadline);
- 2) Application for financial assistance; or
- 3) Catastrophic hardship

Tuition Guidance Team members are tasked with presenting appeals to the Tuition Administration Committee.

Tuition Administration Committee- This Committee will make a final determination of appeals received by members of the Tuition Guidance Team on behalf of parents seeking assistance due to a Qualifying Hardship. To the extent possible, the family making the appeal will be anonymous via utilization of a code on the appeal form in order to respect those applying. The Committee will review the facts and circumstances presented and will make a timely decision whether the appeal can be granted. The Committee's decision may not be appealed further. To help maintain confidentiality, the decision will not be shared with the Tuition Guidance Team member.

Oversight- The Pastor of the Parish has oversight management of this Policy and its associated processes, procedures and guidelines. Therefore, the Pastor will not make individual determinations of eligibility for financial assistance, the existence of a Qualified Hardship, approval of a modified plan or other such determinations as set forth herein.

### **Delinquent Accounts**

Collections- St. Joseph School shall adhere to a reasonable collections process, which may include (but are not limited to) any of the following:

- 1) 30 days past due: providing past-due notices by sealed envelope;
- 2) 60 days past due: rendering a student ineligible for extra-curricular activities pending return of his/her account to good standing;
- 3) 75 days past due: withholding of grades for delinquent accounts;
- 4) 80 days past due: cancellation of registration; or
- 5) pursuit by collections agent or attorney if necessary.

Temporary Suspension of Certain Accounts- Delinquent accounts may be temporarily suspended for those families who follow the appeal process for a Qualified Hardship described in this Policy, provided the appeal is made in good faith and without delay.

Dishonored EFTs- St. Joseph School reserves the right to disallow continued use of electronic funds transfer ("EFT", also referred to as "ACH") in the event such transfer(s) have been dishonored by the bank due to insufficient funds.

Dismissal / Non-Eligibility- Any family whose account is not restored to good standing, whether through payment in full or through a valid, approved Tuition Payment Agreement is subject to student dismissal and/or student non-eligibility for a subsequent year's enrollment roster.

Legal Action- Without limiting any remedies otherwise available, whether at law or in equity, St. Joseph Parish reserves the right to pursue legal action to recover all amounts due as a result of a delinquent account including but not limited to court costs, reasonable attorneys' fees and accrued interest.