



TUITION POLICY

INTRODUCTION

We believe that a family's tuition payment is an investment in their child(ren)'s education and religious formation. Families are required at the time of Registration to submit a completed Tuition Contract. In the contract, the family is required to choose one of the tuition payment options listed below.

Therefore, the OCS Education Council in consultation with the OCS Finance Committee accepts responsibility for recommending policies concerning the amount of tuition, the manner of payment, and, in general, the development of policy in this area of concern. Furthermore, it is the responsibility of the Council to insure that adequate financial resources are available for the school and that tuition is as affordable as possible for all families.

TUITION AND TUITION PAYMENT

- I. Tuition rates will be set annually by the OCS Education Council for the following enrollment types:
 - A. **Parish Sponsored:** Families must be a participating member of an OCS sponsoring parish (Please see Addendum 1 for list of OCS sponsoring parishes). The actual tuition will be calculated per family based on the number of children in attendance. Each family must submit a Parish Voucher from one of the 15 OCS sponsoring parishes. Each family shall receive the benefit of a reduced rate of tuition. The 2nd child's tuition will receive an 18% discount off the base tuition rate for one enrolled student and the 3rd child a 40% discount. Tuition will be waived after the third student when a family has four or more students enrolled in OCS in the current year. An Elementary Book Fee will be added to the base tuition rate for students enrolled in grades K-8. A High School Surcharge will be added to the base tuition rate for students enrolled in grades 9-12.
 - B. **Catholics from a Non-OCS Sponsoring Parish:** Tuition for Catholic families not from an OCS Sponsoring Parish shall be calculated for each child in attendance per grade level. Each family must provide a Parish Membership Verification Form from their parish.
 - C. **Non-Parish Sponsored:** Tuition for families that do not fit into either A or B shall be calculated based on the total cost of educating each child in attendance per grade level.
- II. All families shall be expected to make tuition payments according to one of the following payment plans. Options for payment shall include:
 - A. **Full Payment.** Under this plan, the entire amount of net tuition, less a 3% discount must be paid on or before July 15. This payment is made directly to the OCS Business Office. Families who make a Full Payment after July 15 will not receive the 3% discount.

- B. Payment via the FACTS Tuition Management Plan (FACTS).** Families not paying in full are required to pay via FACTS using one of the methods outlined below. All FACTS accounts must be set-up and activated prior to May 31.
- 1. Monthly Payments.** Under this plan the entire amount of tuition is paid monthly over a twelve (12) month period beginning in June through FACTS. This plan is an automatic payment plan made through a checking or savings account via ACH. Those choosing this plan will authorize their financial institution to make automatic monthly payments to FACTS on one of four dates each month (the 1st, the 5th, the 15th or the 20th).
 - 2. Quarterly Payments.** Under this plan the entire amount of tuition is paid quarterly over a twelve (12) month period beginning in June through FACTS. This plan is an automatic payment plan made through a checking or savings account via ACH. Those choosing this plan will authorize their financial institution to make automatic payments to FACTS on one of four days in June, September, December and March (the 1st, the 5th, the 15th or the 20th).
 - 3. Semi-Annual Payments.** Under this plan the entire amount of tuition is paid semi-annually over a twelve (12) month period beginning in June through FACTS. This plan is an automatic payment plan made through a checking or savings account via ACH. Those choosing this plan will authorize their financial institution to make automatic payments to FACTS on one of four days in June and December (the 1st, the 5th, the 15th or the 20th).
 - 4. Payments via Credit Cards.** Under this plan families can choose to pay their tuition via a credit card through FACTS. A convenience fee of 2.5% of the total amount charged will be assessed with each credit card transaction by FACTS. MasterCard, Discover and American Express are accepted; VISA cards are not accepted. Payments can be made via credit card monthly, quarterly or semi-annually.
- C. Request for Exemption.** In the event that a family cannot choose one of the payment plan options (1 - 4), the family is required to meet with the Director or a member of the OCS Business Office staff so that suitable arrangements can be made and monitored.
- D. Final Tuition Deadline.** A penalty of 2% of the net tuition owed (tuition minus tuition assistance and any discounts) will be added to the net tuition charge for any family who has not paid in full, set-up a current FACTS account or made suitable billing arrangements with the Business Office by August 1. Students may not be permitted to enroll until suitable arrangements are made with the OCS Business Office.
- E. Service Fee.** A Service Fee of \$50 will be charged on any tuition account not fulfilled through the payment options noted above, including those who work out arrangements to pay a portion of their tuition via FACTS.

LATE REGISTRATIONS

- A. Families registering after the Registration event in March shall be expected to fulfill their tuition obligation according to the tuition policy stated above.
- B. Tuition for students registering on or after the first day of school shall be prorated over the number of school days they will be in attendance.

TUITION ASSISTANCE

Please see the OCS Tuition Assistance Policy.

DELINQUENT PAYMENTS

It shall be the responsibility of each school family to keep the OCS Business Office informed of their need to make any changes in their preferred tuition payment plan or adjustments in the amount of tuition expected to be paid. Without such information, the following policies will apply when tuition payments are received late.

- I. **Full Payment.** Any full payments for tuition made after July 15 will not receive the 3% discount. For those families not able to pay in full, the family will be expected to make all tuition payments through the FACTS..
- II. **Monthly Payments.** School families who choose the twelve (12) month payment plan and miss a monthly payment due to insufficient funds will be assessed a missed payment fee by FACTS and may incur a fee from their own financial institution. The missed payment will be reattempted by FACTS two additional times before it is turned over to OCS for collection. A missed payment fee is charged by FACTS for each attempt.

In addition, school families who have missed two monthly payments and have not made suitable arrangements within fourteen (14) calendar days of the second missed payment will be informed that their child(ren) will not be allowed to participate in athletics or extra-curricular activities. Students will be permitted to complete academic course requirements, take mid-term exams and final exams. Progress reports and report cards (Quarter, Semester and End-of-Year) and permanent records will not be released. These consequences will be in effect until the family's account is current or suitable arrangements have been made with the OCS Business Office. After 3 months of delinquency, the parent/guardian may be asked to withdraw their child(ren) from OCS.

- III. **Quarterly or Semi-Annual Payments.** School families who choose a quarterly or semi-annual payment plan and miss an automatic payment due to insufficient funds will be assessed a missed payment fee by FACTS and may incur a fee from their own financial institution. The missed payment will be reattempted by FACTS two additional times before it is turned over to OCS for collection. A missed payment fee is charged by FACTS for each attempt.

In addition, school families who have missed two payment attempts and have not made suitable arrangements within fourteen (14) calendar days of the second missed payment will be informed that their child(ren) will not be allowed to participate in athletics or extra-curricular activities. Students will be permitted to complete academic course requirements, take mid-term exams and final exams. Progress reports and report cards (Quarter, Semester and End-of-Year) and permanent records will not be released. These consequences will be in effect until the family's account is current or suitable arrangements have been made with the OCS Business Office. After 3 months of delinquency, the parent/guardian may be asked to withdraw their child(ren) from OCS.

- III. **Payments with a Credit Card.** Families can choose to pay part or all of their tuition with a credit card via FACTS. A convenience fee of 2.5% of the total charged will be assessed with each credit card transaction. Visa cards are not accepted.

School families who choose to pay with a Credit Card via FACTS and miss a monthly payment due to insufficient funds will be assessed a missed payment fee by FACTS and may incur a fee from their own financial institution. The missed payment will be reattempted by FACTS two additional times before it is turned over to OCS for collection. A missed payment fee by FACTS is charged for each attempt.

In addition, school families who have missed two monthly payments and have not made suitable arrangements within fourteen (14) calendar days of the second missed payment will be informed that their child(ren) will not be allowed to participate in athletics or extra-curricular activities. Students will be permitted to complete academic course requirements, take mid-term exams and final exams. Progress reports and report cards (Quarter, Semester and End-of-Year) and permanent records will not be released. These consequences will be in effect until the family's account is current or suitable arrangements have been made with the OCS Business Office. After 3 months of delinquency, the parent/guardian may be asked to withdraw their child(ren) from OCS.

- V Tuition balances are to be paid in full by May 31st of each year. Any tuition balance outstanding on May 31st will be assessed a 3% service fee.
- VI Owensboro Catholic Schools reserves the right to collect outstanding and/or past due tuition by other legal means as deemed necessary by the OCS Finance Committee in consultation with the OCS director and Episcopal Vicar. A serious and charitable effort will be made by the OCS Business Office to collect tuition before any legal process is pursued.

NON-ADMISSION OF STUDENTS DUE TO TUITION DELINQUENCY

School families failing to pay tuition according to the agreement which they have made with OCS or who have been unwilling to make suitable alternative arrangements will be informed that their child(ren) may not be readmitted.

All families must be current in their payment of tuition:

By August 1st:

If not, students may not be admitted on the first day of school.

By December 1st

If not, students may not be readmitted on the first day of class in January. Students will be permitted to complete academic course requirements and take 1st semester exams. Report cards and permanent records will not be released.

By April 20th:

If not, Seniors may not receive caps and gowns or be allowed to graduate on stage. 8th graders may not be permitted to participate in the 8th grade Graduation program. Students will be permitted to complete academic course requirements and take final exams. Report Cards and permanent records will be not be released.

DELINQUENT TUITION/OUTSTANDING BALANCES FROM PREVIOUS YEAR(S)

All previously unpaid tuition and other outstanding balances must be paid by August 1 if a student is to be readmitted on the first day of class for a new school year. Payments can be made directly to OCS or via FACTS. If payment is not possible, suitable arrangements must be made with the OCS Business Office. Any tuition balance outstanding on May 31st will be assessed a 3% service fee.

SPLIT TUITION BILLS

In the event that a divorced or separated family would like to split their tuition bill, OCS will accommodate and establish multiple tuition accounts. With multiple tuition accounts, an equal number of SCRIP accounts will be established, with SCRIP goals adjusted accordingly. Each tuition account will be treated individually, subject to its own tuition assistance award and its own payment plan. However one parish voucher and one pre-registration fee will be accepted for the children involved. In the event that one parent is not meeting their tuition payment obligation, OCS will treat the situation just as any other delinquent tuition account as stated above, including SCRIP goal, extended school day fees, school fees and/or fines, or any other amount owed to OCS for any reason. In addition, unless a payment plan is implemented to pay the outstanding balance in full, the child(ren) may not be readmitted to school as per the OCS Tuition Policy.

TUITION REFUNDS

Families withdrawing students prior to the first day of school shall be refunded the entire amount of tuition that has been paid for the current school year. After the first day of school, tuition refunds shall be prorated over the number of school days each student was in attendance.

Families Withdrawing During the School Year

Report cards and permanent records will not be released for families who withdraw during the school year with an outstanding balance until the family is current. Any tuition balance outstanding on May 31st will be assessed a 3% service fee. Payments can be made directly to OCS or via FACTS.

Families who have paid in full or have paid more than the prorated amount of tuition owed, will be provided a refund for the amount they have overpaid.

Addendum 1

OCS Sponsoring Parishes

1. Blessed Mother Parish
2. Blessed Sacrament Chapel
3. Immaculate Parish
4. Our Lady of Lourdes Parish
5. Precious Blood Parish
6. St. Alphonsus Parish
7. St. Anthony Parish
8. St. Augustine Parish
9. St. Elizabeth Parish
10. St. Martin Parish
11. St. Mary Magdalene Parish
12. St. Peter of Alcantara Parish
13. St. Pius X Parish
14. St. Stephen Cathedral
15. Sts. Joseph and Paul Parish