



227 N. Narberth Avenue  
Narberth, PA 19072-1992  
610-664-2640 | Fax 610-664-4677

March, 2020

Dear Parents,

St. Margaret School is rooted in a rich legacy of faith formation, academic achievement and social development. As we look forward to the 2020-2021 school year, our goal is to continue to provide a quality Catholic education within an affordable price range. After careful consideration of input from the finance committee of the School Advisory Board and consultation with the Parish Finance Council, we have determined the tuition rates for the upcoming school year. These rates will help us to meet the expenses incurred in providing your children with a faith-filled, educational experience at St. Margaret School. Thank you for your continued support in this endeavor.

The school budget for 2020-2021 includes an increase in tuition of \$210.00 for families with one student. Parents with more than one child in the School will continue to benefit from a downward sliding tuition scale. Please refer to the enclosed form, which itemizes tuition for the 2020-21 school year. Please note that tuition assistance is available. We are committed to doing our best to assist families who are in genuine need and truly desire a Catholic education for their children. Tuition assistance applications can be obtained through our Development Office.

We want to call your attention to a few items in particular regarding tuition:

- Unlike many other Catholic schools, SMS has no technology fee. It is included in the tuition.
- For the collection of tuition, our School utilizes the SMART Tuition Program. For several years the School has been paying the family fee this Program charges. However, we can no longer continue to absorb that cost. For 2020-21 the fee will be charged to each family through SMART. The fee is waived for those who utilize the one payment plan by July 31, and there is a \$50 fee for those who use the two payment or ten month plans. Every family has to be on a payment plan through SMART.
- The total operating cost per child per year at SMS is about \$5,700 (this does not include capital expenses, which make the actual cost even higher). Subsidies from St. Margaret's and the other Catholic Parishes and fundraising make up the difference between tuition and the cost per student.
- St. Margaret Parish is the only Parish that provides subsidies for Kindergarten, so the tuition for Kindergarten for families outside the Parish and for non-Catholics is higher to help account for the lack of a subsidy.

We appreciate your commitment to Catholic education and together we can achieve the highest goals for our children in their faith and academic development.

Mrs. Mary Anne Johnston, Principal

Monsignor Paul Dougherty, Pastor



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## St. Margaret School Tuition 2020-2021

Grade		Base Tuition	Parish Subsidy	Multi-Child Discount	Total Tuition Due
Pre-Kindergarten		\$ 4,100	\$ -	\$ -	\$ 4,100
<b>Families who are registered in St Margaret Parish</b>					
Grades K to 8	1st Child	\$ 5,700	\$ (1,490)	\$ -	\$ 4,210
	2 Children	\$ 11,400	\$ (2,980)	\$ (920)	\$ 7,500
	3 Children	\$ 17,100	\$ (4,470)	\$ (2,040)	\$ 10,590
	4 Children	\$ 22,800	\$ (5,960)	\$ (5,750)	\$ 11,090
<b>Families from other Parishes that pay a Subsidy for Grades 1-8</b>					
(Please note that Parishes do not pay a subsidy for Kindergarten, thus the rate for Kdg tuition and the lack of inclusion in the multiple child discount - please see below)					
		Base Tuition	Parish Subsidy	Multi-Child Discount	Total Tuition Due
Kindergarten		\$ 5,200			\$ 5,200
Grades 1 to 8	1st Child	\$ 5,700	\$ (1,490)	\$ -	\$ 4,210
	2 Children	\$ 11,400	\$ (2,980)	\$ (920)	\$ 7,500
	3 Children	\$ 17,100	\$ (4,470)	\$ (2,040)	\$ 10,590
	4 Children	\$ 22,800	\$ (5,960)	\$ (5,750)	\$ 11,090
<b>Tuition for Non-Catholic or "Out of Parish"</b>					
(*if the parish does not pay a subsidy for their students)					
		Base Tuition	Parish Subsidy	Multi-Child Discount	Total Tuition Due
Kindergarten		\$ 5,200			\$ 5,200
Grades 1 to 8	1st Child	\$ 5,700		\$ -	\$ 5,700
	2 Children	\$ 11,400	\$ -	\$ (1,000)	\$ 10,400
	3 Children	\$ 17,100	\$ -	\$ (2,100)	\$ 15,000
	4 Children	\$ 22,800	\$ -	\$ (3,560)	\$ 19,240

**Tuition payment plans are available through Blackbaud Smart Tuition. This year, all families will be billed an Enrollment Management fee to cover this cost.**

- Plan One: Full Payment (Fee: \$20) (Note: Fee waived for Payment in Full by July 31)
- Plan Two: Two Payments, July 50% & February 50% (Fee: \$50)
- Plan Three: Ten Installments, July through April (Fee: \$50)

If you have questions about the SMART Program or other tuition payment options, please contact our Business Manager, Mr. Coombs, at [busmgr@saintmarg.org](mailto:busmgr@saintmarg.org) **This year, all families will be required to sign an enrollment agreement.**



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## 2020-21 Saint Margaret School Enrollment Agreement

We, the undersigned parent/parents/legal guardian of student(s) named below ("students"), hereby accept the offer of enrollment for the 2020-2021 Academic Year at Saint Margaret School, Narberth, PA ("School"). We understand that this Enrollment Agreement ("Agreement") is a binding agreement and is necessary so that School can accurately plan its staff and resource needs. In consideration of enrollment, we agree to pay the full amount of tuition set forth in the tuition rate schedule for 2020-2021 Academic Year.

We understand that the School must make commitments for expenditures based on this Agreement, registration / application fees, including deposits and late fees, where applicable, are not refundable under any conditions. This agreement must be signed at time of accepting enrollment and prior to the Student's attendance.

### Terms of Enrollment

We understand that students are accepted for the period from their entrance to the end of the Academic Year provided that all prior year tuition and fees have been paid in full. Saint Margaret School utilizes the services of Blackbaud Smart tuition management for enrollment and billing management. This provides our families with flexibility in making their tuition payments. Current tuition payment plan options and fees are as follows:

- 1-Pay (July, 2020); Fee \$20 (Waived for Payment in Full by July 31)
- 2-Pay (50% July 2020, 50% February 2021); Fee \$50
- Monthly (10 Payments from July 2020 through April 2021); Fee: \$50

We agree that our obligation to pay the foregoing tuition and fee charges for the full Academic Year is unconditional and that tuition and fees will be paid as described in School's tuition policy. We understand, that while discounts and financial assistance may be applied to the account, we are responsible for the full amount of the tuition if our eligibility or funding for those discounts or awards should change during the academic year.

We agree to accept and abide by all of the rules and regulations of the School as stated in the Student Handbook for the 2020-2021 Academic Year.

We agree that the School reserves the right to dismiss a student from the School if the account becomes seriously delinquent and no other special arrangements have been agreed to in writing.

This Agreement may not be transferred or assigned. The terms and conditions of this Agreement constitute the full and complete agreement between the parties. No other verbal or written agreement shall in any way vary or alter any provision of this Agreement unless both parties consent in writing.

This Agreement shall be construed in accordance with the laws of the Commonwealth of Pennsylvania. We agree to pay any costs and fees incurred by the School in seeking to enforce this Agreement.

We hereby acknowledge that we have read and understand the terms of this Enrollment Agreement, the Tuition Policy and the Student Handbook. By signing below, we signify our agreement to the foregoing and intend to be legally bound.

On this day, \_\_\_\_\_ we, \_\_\_\_\_,  
(Date) (Print Parent / Guardian Name)

\_\_\_\_\_ enroll \_\_\_\_\_, in grade(s) \_\_\_\_\_  
(Parent / Guardian Signature) (Student(s))

at Saint Margaret School for the 2020-2021 academic year. \_\_\_\_\_  
(Signature, School Principal / Date)



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## SAINT MARGARET SCHOOL TUITION PAYMENT POLICY – UPDATED March 2020

### Important information – Please read carefully

Saint Margaret School relies upon the timely payment of tuition by all families. It is each family's financial obligation to pay their tuition in full each year. By agreeing to enroll your child(ren) at St. Margaret School you are accepting a contractual obligation to pay tuition in an agreed upon payment plan. While some families may receive discounts and other financial assistance, these credits are not guaranteed each year and are typically posted to the account by September.

SMS contracts with Blackbaud's SMART Tuition to help us manage enrollment and tuition collection.

Every family at Saint Margaret School must have an account in SMART Tuition. The SMART system allows families to track and manage their tuition payment responsibility. It tracks all fees, charges and discounts, as well as providing receipts by email when a payment is posted. For the 2020-21 school year, the SMART administration fees are \$20 for the single payment plan (This fee is waived if payment is made by July 31st) and \$50 for all other plans. New families should enroll at <https://enrollwithsmart.com> (You only need to do this once, not each year.) SMART Tuition customer support is available to assist you Monday through Friday from 7:00 a.m. – 1:00 a.m. as well as Saturday and Sunday from 9:00 a.m. – 5:30 p.m. Telephone 888-868-8828 and access anytime on the web <https://parent.smarttuition.com>

You may choose the payment plan that best fits your needs. One, two and ten payment plans are standard. Custom plans can be created if the standard plans do not meet your needs. SMART allows you to set your own due date to either the 10th, 20th or 30th of the month. There is a 10 day grace period for payment, after which a late payment fee of \$55 will be added by the system. **If you think your payment may be late and you wish to avoid the late payment fee, you must call our Business Manager 10 days before the due date to request an adjustment to your payment plan. The Business Manager can help you with delayed payment options. We can reduce a payment or even skip a month, if we know in advance. Please do not hesitate to call or email.**

There are a variety of ways to pay including by automatic funds transfer from your checking account, by check or money order or by credit card. (If you pay SMART with a credit card, you will have to pay the credit card fees, currently 2.65%, in addition to the tuition.) You may also make payment by check or money order directly to the rectory (M-F 9am-4:30pm) or to the school and the school will send the payment to the rectory for processing.

If your account becomes delinquent, SMART will notify you by email. Seriously delinquent families will also be informed by letter from the Business Manager in October, February and April. If you have difficulties keeping your tuition account current, we can work with you on a revised payment schedule if you contact the Business Manager. Students with delinquent accounts as of May 1st will not be offered seats in the coming school year until the account is brought current. St. Margaret School reserves the right to refer unpaid tuition balances to third party agencies for collection.

For withdrawals, tuition will be billed in full for the month of withdrawal and an additional fee of \$350 per student will be assessed

Some of our families join us with special circumstances due to child support or other arrangements. While we can work with you to accommodate these payment situations, it is our policy that one party agrees to be ultimately responsible for the tuition being paid in full.

Tuition Assistance is available from several sources, most of which require demonstration of financial need. For more information, contact the SMS Development Director, Anne Becker ([info@smsnarberth.org](mailto:info@smsnarberth.org)). Most of the providers of tuition assistance require that the recipient family be current with their tuition payments to remain eligible for additional tuition assistance rewards. If you fall behind on your payments you risk losing assistance.

For all tuition management issues you can always contact the Parish Business Manager, at the rectory with questions or for more information: Cliff Coombs, 208 N Narberth Av, Narberth, PA 19072 (610) 664-3770 x17 [busmgr@saintmarg.org](mailto:busmgr@saintmarg.org)