

# St. Alfred Catholic School

9540 Telegraph ~ Taylor, MI 48180 ~ (313) 291-0247 ~ Fax (313) 291-2162

## 2010 / 2011 St. Alfred Catholic School All Inclusive Tuition Rates

Catholic	Full-time	Non Catholic
\$3,350	1 Child	\$3,660
\$4,780	2 Child	\$5,250
\$5,900	3 Children	\$6,630

For determining tuition rates, a Catholic family is defined as:

1. A family that is registered at St. Alfred Parish and who presents a letter of good standing from the Pastor.
2. A family registered at another Catholic Parish and who presents a letter of good standing from their Pastor.

For determining tuition rates, a Non-Catholic family is defined as:

1. A family who is not Catholic.
2. A family who is Catholic and who is not registered in another Catholic Parish and/or does not present a letter of good standing from their Pastor.

### Ideas to help with Tuition

1. Register before June 9<sup>th</sup> and the \$100 Enrollment Fee will be deducted from your tuition.
2. Pay your Tuition in FULL by July 9<sup>th</sup> and receive another \$100 off your tuition.
3. Family referrals. You will receive \$250 off your tuition if you refer a family to St. Alfred Catholic School. You will receive \$150 for each additional referral thereafter. Referred families must stay the entire 2010 ~ 2011 School year. The discount will be applied at the end of the 3<sup>rd</sup> quarter.
4. Support the SCRIP Program. You can earn a percentage of your purchase which will be applied to your tuition. This is a dollar for dollar fundraiser which adds up quickly.
5. Watch for special Scholarship raffles throughout the year.

*For over 40 years, St. Alfred School has nurtured and guided students toward a faith-filled future of spiritual enlightenment, academic excellence, community involvement, and success through self-discipline.*

## **2010 / 2011 Tuition Payment Plan Questions**

- Q. Can I begin to pay my 2010 / 2011 St. Alfred Catholic School Tuition at First Catholic Federal Credit Union now?**
- A. Absolutely! If you are registered for the 2010 / 2011 School Year, you may begin to pay now at the Credit Union. Remember, if you pay in full by July 9<sup>th</sup>, 2010, another \$100 will be deducted from your 2010 / 2011 tuition.**
- Q. If I pay my tuition off by July 9<sup>th</sup>, do I still have to enroll with Tuition Management?**
- A. No, your financial obligation will be fulfilled.**
- Q. Is it possible to take out a loan from First Catholic Federal Union?**
- A. First Catholic Federal Credit Union is offering “ Head Start” Tuition Loans. If you are interested in applying, contact First Catholic Federal Credit Union at 1-877-291-7060 and inquire. There is also an enclosed flyer with information included in this packet.**
- Q. If I begin to pay now and have a balance after July 9<sup>th</sup>, do I need to enroll in Tuition Management?**
- A. Yes, you will need to enroll in a payment plan with Tuition Management. The one time enrollment fee is:**
- 1. Semester payments (2) ~ \$20.00 / family**
  - 2. Quarterly payments (4) ~ \$30.00 / family**
  - 3. Monthly payments or special arrangement ~ \$45.00 / family**
- Q. I have additional questions regarding Tuition Management, do they have a website?**
- A. Yes, [www.afford.com](http://www.afford.com) Also included are the questions from their website for further help.**

## **General Questions:**

### **Who is Tuition Management Systems?**

Schools understand that many students and families need additional assistance paying for education. Many schools choose to work Tuition Management Systems to bring you the lowest cost, most comprehensive Education Payment Solutions available. Tuition Management Systems has provided payment plans and low interest loans to students and families of college and K-12 schools for over 25 years. Founded on the simple principle of helping families afford education, more than 1100 schools and two million families have taken advantage of our company's services. [More company information.](#)

### **What is a Monthly Payment Plan and how does it work?**

A Monthly Payment Plan through Tuition Management Systems enables students and families to break their costs into interest free monthly payments, rather than pay for the semester or year in full in one lump sum. Simply start with your total education expenses for the upcoming year or semester. Subtract any grants or financial aid, and divide this amount by the number of payments offered in your plan. This will be your monthly payment. It's that easy, and everyone is approved.

### **Do you have education loans available?**

Low-interest Federal and Private loans are available at many of our schools. You can even apply online or be pre-approved for some of these products. To talk with one of our Education Payment Advisors, simply call 1-800-722-4867 at no cost and no obligation. [Click here](#) to see if there are loan options available for your school through BorrowSmart® or afford.com.

### **If I enroll in a Monthly Payment Plan, does Tuition Management Systems pay the school up front, like a loan?**

No, Tuition Management Systems receives each monthly payment from you, and forwards it to your school along with all the other payments we receive from students at your school each month. If we do not receive your monthly payment, the school receives a report that no payment was made.

### **Do you work with my school?**

To confirm that your school is a client school, simply [click here](#) to select a payment solution and follow the easy steps. Please note: Not all client schools offer every payment solution through Tuition Management Systems

### **Do you work at the school?**

Although we work with your school, and may visit your school during an Open House, an Orientation, or during Registration, our corporate offices are located in Rhode Island, Massachusetts and Ohio.

### **How do I set up a plan?**

Enroll by mail, web, or phone. An enrollment form may be mailed directly to you or one can be made available through your school. You may also enroll online, or if you prefer to speak with an Education Payment Advisor, simply call 1-800-722-4867. If you do not have costs finalized at this time, simply estimate your budget when enrolling. Once your costs are finalized, you can then make adjustments to your budget.

### **Why should I combine a loan and a payment plan?**

Making the Monthly Payment Plan the foundation of your education financing plan allows you to

minimize borrowing expense and keep your savings working for you, while paying monthly amounts that are affordable. Still need to borrow? Then BorrowSmart! Consider a low interest Federal or private loan. To learn more, [click here](#) or call 1-800-722-4867 to speak with an Education Payment Advisor.

### **Why should I use the Pay In Full option?**

Why wait in line at your school to make your payment? Use our Pay In Full option, and depending on your school's payment options, you may be able to use your credit card, or have your payment deducted right out of your Checking or Statement Savings account. Please note: You may be charged a convenience fee for this service.

### **When can I reach an Education Payment Advisor?**

Please feel free to contact us with any questions, at 1-800-722-4867. Our Contact Center is open Monday through Friday, 8am to 10pm EST and Saturdays 9am to 3pm EST. You can also access your account information 24 hours a day online at [afford.com](http://afford.com) or by calling 1-800-463-6994 to reach our automated InfoLine.

## **Account Questions**

### **How do I adjust my TMS account if my costs are different than what I budgeted?**

If you need to adjust your account, you may do so online by simply [logging in](#) to your account and selecting the Adjust Budget option, or by calling 1-800-722-4867 to speak with an Education Payment Advisor.

### **Does the school make adjustments to my TMS account?**

Yes, occasionally some schools may make adjustments to an individual student's TMS account if they determine your budget balance is too high or too low.

### **When will the school be notified of my payment?**

At any time, your school may access your account information using our real time online reporting capability. Once a month, your school will also receive an official budget report identifying individual account activity.

### **Why do I have a service charge?**

A service charge may be added to your account when:

- Your payment was received after the due date
- Your payment was less than the scheduled amount due
- A previous service charge is outstanding

Please note that the amount of your service charge may depend on the school you attend. Please remember that a Monthly Payment Plan is not a loan and there is no grace period associated with your payment due date.

### **Can I change my due dates?**

If you are having difficulty making your scheduled payments, please call 1-800-722-4867 to speak with an Education Payment Advisor.

### **Why did my payment return?**

If a payment you made returned, and you are unsure why, please call us at 1-800-722-4867 to

Speak with an Education Payment Advisor.

### **Why does my statement say "No Payment Due At This Time"?**

Your Budget Adjustment Confirmation letter may state "No Payment Due At This Time" as the letter is not a bill. However, it will have an outline of your new payment schedule, informing you of your new payment amounts. Please review this payment schedule, and continue to make your scheduled payments both on time and according to these updated figures.

### **How do I withdraw from the payment plan?**

If you need to discontinue using the payment plan, please call 1-800-722-4867 to speak with an Education Payment Advisor. Please remember, your enrollment fee is non-refundable.

### **Why is my account canceled?**

An account can be canceled due to several consecutive missed payments, or due to several returned payments. To determine if your account can be reinstated, please call 1-800-722-4867 to speak with an Education Payment Advisor.

## **Questions about Making Payments**

### **What are my payment options for paying my monthly payments?**

Paying is simple. You can receive a bill each month or you can set up automatic deduction from your checking or statement savings account. We offer the convenience of paying over the phone and online payment. Payment options available to you may vary depending on your school (convenience fees may apply for some payment options).

### **How do I know that you have received my payment?**

To confirm payments you may do so online by simply [logging in](#) to your account and selecting the Account Overview option, or contact us at 1-800-463-6994.

### **Can I just pay the school directly instead of TMS each month?**

If you have an account with Tuition Management Systems, payments should be made directly to Tuition Management Systems each month.

### **How do I set up the Direct Debit Option from my checking or statement savings account?**

If you would like to set up the Direct Debit Option from your checking or statement savings account, you may do so online by simply [logging in](#) to your account and selecting the Automated Payments option, or by using the Direct Debit Option Authorization Form provided. If you would like to request a form, please call 1-800-722-4867 to speak with an Education Payment Advisor.

### **Where do I send my payment?**

Please make checks or money orders payable to: "Tuition Management Systems". Please include the TMS account number and student name on your check or money order, and send payments to:

Tuition Management Systems  
P.O. Box 94634  
Cleveland, OH 44101-4634

If you need to overnight a payment please use the address below. Please note: Overnight

payments may take 24-48 hours after receipt to post to your account.

Tuition Management Systems  
Box #94634  
2025 Ontario St  
Cleveland, OH 44115

To avoid overnight delivery costs, make your payment over the phone for only a \$5 convenience fee. Call 1-800-722-4867 to speak with an Education Payment Advisor.

**What is the difference between making a payment with my checking or statement savings account (online or over the phone), and using the Direct Debit Option?**

When making a payment with your checking or statement savings account online or over the phone, you are making a one-time payment, and a convenience fee may apply. Using the Direct Debit Option has no convenience fee, and is a deduction that will occur automatically each month on the due date, ensuring on time payments.

**Will the payment I just made over the phone or online be deducted from my bank account or credit card right away?**

We strongly suggest having the funds available for deduction prior to making a payment. Payments are deducted according to your bank or credit card company's regulations.

**When does Tuition Management Systems credit a payment to my account?**

Your payments are credited to your account the day they are received.

**When is my payment considered late?**

The Monthly Payment Plan does not have a grace period. Payments are due on or before your scheduled payment date. To view your statement and the current payment schedule, please [log in](#) and select the Account Overview option or call an Education Payment Advisor at 1-800-722-4867.

**What type of bank accounts can I use to make a one-time payment, or use the Direct Debit Option?**

We suggest confirming with your financial institution that third-party debits are allowed from the checking or savings account you wish to use to make either a one-time payment or set up automated payments for your payment plan. If you have not confirmed this, as well as the information required to process the payment(s), we cannot confirm the payment(s) made will process successfully. **Please be aware that passbook savings, equity lines of credit, and most money market accounts do not allow third-party debits, so we strongly suggest you confirm with your financial institution prior to attempting payments from these types of accounts.**

## Online Questions

**How can I access my account online?**

From the homepage, select Student & Family Log In. For first time users, complete the Register for Online Access process by creating a username and password, and entering your name and email address. For returning students and families, simply log in with your username and password.

**What should I do if I forgot my password?**

Use our [Forgot your password?](#) option, and have your password emailed to you.

**Once I have logged in, if I can't see my account, or one of my accounts, what do I do?**

You will need to select the Link My Accounts option. Once the required information has been submitted, the account number should be accessible.

**How do I link my account?**

After logging in, select the Link My Accounts option and enter the required information. After clicking the Submit button, your account will be linked. Once you have linked your account, please select the account number you wish to access.

**Do I have to link an account each time I have a new plan?**

When enrolling online, the account is automatically linked to the username entered during the enrollment process. If the enrollment was completed over the phone, by your school, or by using a mailed in enrollment form, you will need to use the Link My Accounts option after logging in.

**Why can't I use the Manage My Account option online?**

If the Manage My Account option is disabled, you will need to link your account number. Once your account is linked, you will then be able to access the Manage My Account option. Your account number is an 11 digit number beginning with an 80 and is included on all correspondence from Tuition Management Systems.

**Why can't I use the Deactivate My Automated Payments option online?**

Some schools require payments to be paid via Automated Payments. If you have Automated Payments as the payment method for your monthly payments, and are unable to use the Deactivate My Automated Payments option online, please call 1-800-722-4867 to speak with an Education Payment Advisor for assistance.

**What should I do if I have additional questions about my online account?**

For assistance, please feel free to email [service@afford.com](mailto:service@afford.com) or call 1-800-722-4867 to speak with an Education Payment Advisor.