



## **2023-2024 Tuition Restructure Frequently Asked Questions**

### **How does tuition support our system of schools?**

Tuition is a major funding component of CSGK's operational vitality. Tuition helps maintain the levels of academic excellence, by providing resources for your child in the classroom, the technology that supports our students and schools as a whole, maintaining our buildings, and so much more. It is used to pay both our teachers and staff at our schools, ensuring students can continue to have the support they need. Most income for CSGK is raised through tuition. This is augmented by a contribution from eight local parishes, totaling over \$1 million.

### **Why is the tuition changing?**

We are moving away from a sliding scale based on over 40 different income levels to a flat fee, with the availability of discounts and adjustments.

- This change is good, it makes things less complicated for you during the enrollment and tuition/financial aid process.
- As we continue to enhance our school information system with FACTS we learned that certain processes are antiquated. FACTS identified that our current tuition scale would need to be simplified to integrate with the FACTS platform.
- We see this as aligning our tuition structure with trends in the school community and building a stable tuition system for the future. We are not doing this because there are major cuts on the horizon or the schools are in any sort of financial distress.
- The change has been carefully planned to lessen the impact on as many people as possible. Over half of our families will see a change of less than \$1,000. Some will see an increase; others will actually experience a tuition decrease. Overall, this change is revenue neutral, meaning that we are not increasing our revenue as a result of this change.
- We have always and will continue to take a personal and caring approach to our families. We'll work at the CSGK level as well as the individual school level to guide families through this change with care and compassion for each and every one of your personal financial situations.

### **What steps were taken to implement the tuition restructure?**

- Months were spent doing research on other schools locally and found that most Catholic schools are not basing tuition solely on income level as we were doing. This includes, but is not limited to, schools in Jackson, Lansing, Grand Rapids, and Detroit.
- Several meetings were held with FACTS to make sure we were understanding the software and how it would enhance our enrollment process.
- Analysis included review of 9-10 different financial models to ensure that the cost of tuition would not dramatically increase, even if we changed how the tuition rates were structured.
- Data from this school year was used to see how families would be affected, and to ensure that we are covering the cost to educate your children.
- We used Pew Research Data to find the local median income for a family of five. This data found the following income levels:
  - <\$60,000 AGI= low
  - \$60,001-\$170,000= middle

- \$170,001+ = high
- Input was sought from stakeholders in our community as we worked through this analysis.

### **What does the tuition process look like moving forward?**

We now use FACTS to pay tuition. This modern software has a confidential and systematic approach. This software will simplify tuition payments for both our families and our business office. Many families are already familiar with FACTS. We use FACTS for checking grades, school directory, announcements, and attendance, just to name a few. Things will be simpler. FACTS will manage tuition and tuition assistance in a more automated way, through one system. FACTS is the industry standard school management software, serving over 6,000 private and faith-based schools.

### **What are the key components of the new tuition rates, discounts, and adjustments?**

- Tuition will be one flat rate for the K-eight schools and one flat rate for the high school.
- As a reminder, preschool tuition is a separate schedule which will not be affected by this tuition restructure
- The FACTS system will automatically apply two items to each family's tuition rate during the enrollment process (if applicable to your family):
  - Multi-child discount
  - An adjustment based on income level (as long as you are an active member of one of the eight supporting parishes)

### **How can a family make their tuition more affordable?**

- Tuition Reduction Incentive Program (TRIP)
- Referral incentive
- Payment plans
- Apply for tuition assistance

### **How does CSGK make tuition more affordable?**

Our commitment to you is to work with your family to make a Catholic school education affordable. No child will be denied a Catholic education due to financial need. We are good stewards of our resources and use them in the most efficient way possible. We strive to be as cost-effective and accessible to all families.

### **What is tuition assistance and how do I apply for it?**

Tuition assistance is a financial award that is applied to tuition, based on financial need. Please reach out to the CSGK Business Office, they will help you navigate to the FACTS tuition assistance evaluation program. This is a seamless and confidential system that will evaluate your individual family needs. Ultimately, the Business Office has the final say and can work with families on a case-by-case basis.

### **How is tuition assistance determined?**

The amount awarded is based on the family's income level, family size, number of students in Catholic schools, monthly income and expenses, assets and liabilities, and any special circumstances. FACTS will take all of these items into account to properly give financial assistance if your family qualifies. Again, the Business Office has the final say and can work with families on a case-by-case basis.

### **Are there payment plans available?**

Absolutely. Families can pay monthly installments over twelve months (paid on the 1st or 16th of each month). There is also a pay in full option, which offers a 3% discount.

### **How can I estimate our family's tuition cost?**

A tuition estimate calculator is now located on our website and can be accessed [HERE](#).

### **What are the deadlines for enrollment and tuition?**

- May 1- enroll by this date to avoid a late enrollment fee.
- May 1 and beyond- enrollment continues to be open but will incur late fee.
- A late enrollment fee after May 1st will be assessed- \$150 per student.

### **What is the Peace of Mind Benefit (POM)?**

- Optional insurance plan offered by FACTS.
- The POM Benefit will pay any eligible FACTS unpaid balance in the event of the death of the Responsible Party or his/her legal spouse. The Benefit may pay the remaining unpaid balance up to \$30,000 (except payments in arrears) on the agreement.
- The non-refundable fee for this benefit is \$22.50.
- Coverage is only available to individuals under age 70.

### **What is CSGK?**

- The Catholic Schools of Greater Kalamazoo was formed in 2004 as a result of a recommendation from a Blue-Ribbon Committee of the Diocese of Kalamazoo.
- We are a system of three schools: St. Monica Catholic School, St. Augustine Cathedral School, and Hackett Catholic Prep High School
- Part of the reason for CSGK to exist is to realize efficiencies between the three schools for shared services.
- The CSGK business office manages food service, HR, payroll, finance, advancement, and technology for our schools.
- Tuition and enrollment are part of the CSGK business office and are supported by the Finance Committee. The Committee is comprised of representatives from all three schools and the business office.
- The CSGK Finance Committee reviews tuition each year, determining the cost to educate and how to offer our quality educational services.

### **Could you tell me a bit more about the CSGK Board and how it operates?**

- The first thing to know is that it all starts at the Office of the Bishop, who approves and oversees everything within the Diocese of Kalamazoo.
- The Office of Schools, including the Superintendent, follows after the bishop.
- The CSGK Board of Directors is the next level of leadership. The Board is made up of 15 voting members non-voting members. The voting members include the pastors of each of the eight supporting parishes, a Local Advisory Council representative from each school, and up to four layperson representatives, which currently include a President, Treasurer, and one additional layperson. The non-voting members include the principal from each school and CSGK Staff members – Business Manager, Director of Advancement, and Director of Enrollment.
- The Board oversees all major decisions regarding “non-educational and non-extracurricular services to support Catholic Schools, including, but not limited to, finances and human resources. In collaboration with the principals, development of system-wide human resource and financial policies.”
- “The Board will not have authority over educational and extracurricular matters pertaining to system schools. Authority over these matters is reserved for the principals and pastor (or pastoral administrators) of the respective schools as well as the Diocesan Office of Schools.”
- See additional information regarding bylaws and governance issues on the CSGK website.

### **Which local parishes support CSGK?**

We have eight local parishes that support our CSGK schools. St. Monica, St. Augustine Cathedral, St. Ambrose (Kalamazoo), St. Ann, St. Catherine of Siena, St. Joseph (Kalamazoo), St. Mary's (Kalamazoo), and St. Thomas

More. Parishes without schools are not required to offer any support. With these additional parishes supporting our schools, it allows our two parishes that do have schools on their campus, St. Augustine Cathedral and St. Monica Catholic Church, to share the cost of sustaining our system of schools. We are very grateful to have this unique CSGK structure to support all of our schools. Thank you to our eight supporting parishes.

### **What are the benefits of my child(ren) attending one of the CSGK schools?**

Enrolling your child in one of our schools is an important investment in their education. While there are countless reasons why we believe sending your child to one of our schools is so beneficial, we want to highlight one. We have created a strong, family-oriented community. With our small student body, each of our students are known by teachers, staff, and other students. With this bond between peers and employees, our students are able to excel. There is a sense of belonging to each and every student who walks through our doors. Our teachers strive to meet the needs of their students and support them both in their academic and faith life. The support from each member of our community is unmatched. With God as our foundation, we are able to flourish as a loving community.

### **I have a child going into preschool. Does preschool use this tuition model?**

No. Tuition for preschool is a different cost that is separate from the K-8 model.