

## Understanding FACTS Tuition Management

The FACTS Tuition Management Program collects tuition for the school via ACH (automatic bank draft) or Credit Card payment. Each family must set up a FACTS account as a part of the registration process. Families electing not to set up a FACTS account may be subject to a \$50 administrative fee per billing cycle. (The billing cycle is determined by the payment plan selected.) The payment plans currently offered are one (1) payment, two (2) payments, three (3) payments or monthly. The monthly option is the most popular. To determine the monthly payment, divide the total tuition by the number of months remaining in the school year. For example, if your child is beginning school in August, then the total tuition will be divided by ten (10) months. If they are beginning in September, then it is divided over nine (9) months. Tuition is only prorated after the end of a quarter. A family enrolling their child after the completion of the first quarter will only be charged for three-quarters of the school year, and so forth.

Each family enrolling in FACTS has the option to select which day of the month they want their payment to be drafted. Currently, the 5th, 15th, and 20th are offered as drafting options for parents. The most popular date is the 5th of the month. If a family desires the 15th or the 20th of the month they must begin their initial payments one month in advance. For example, a family desiring the 15th or 20th of the month, if choosing the 10-month payment plan and, assuming they are starting school in August, their payment schedule will start on July 15th or 20th and end on April 15th or 20th. The general rule is that payment must be received in advance of services rendered. From then on, the same tuition amount will be debited using the bank account information you entered upon registering with FACTS.

If you have elected to enroll in any of the Bundled Programs (Fees, Lunch, Extended Care, or the Academic Enhancement Program) this will also be drafted out of your FACTS account with your tuition. (More on Bundled Programs below.)

If you have not elected to participate in a Bundled Program, all of your ancillary fees will be billed according to the **Fee Billing Schedule** (below). Here's how it works: Ancillary fees may include, but are not limited to: lunch purchases, extended care charges, Saturday detention charges, athletic fees, elective fees, field trip fees, and graduation fees. These fees are debited from your FACTS account on the



payment date you chose along with your tuition. When a fee is posted to your FACTS account, FACTS will automatically generate a message stating that changes have been made to your account. It is imperative that you review your FACTS account immediately to verify the accuracy of the charges and ensure you have sufficient funds available in your bank account. This is the safest way to avoid any late charges which can reach upwards of \$140 per transaction (see Avoiding Administrative/Late Fees). If you have any questions, comments, or concerns regarding any of the charges on your account, please do not hesitate to contact the E.A.G.L.E.S. office. We will be more than happy to clear up any confusion or discrepancies related to your account.

If you are concerned about giving your banking information to a company you are unfamiliar with, please review the FACTS Tuition Management webpage and assess their credentials and qualifications. Visit [www.factsmgt.com](http://www.factsmgt.com) for more information about the company.

### Why have we chosen to work with FACTS?

There are several factors involved in our decision to work with FACTS. One of the major reasons is that, by contracting a service like FACTS, it helps reduce the cost of overhead thus preventing related increases in the tuition and more of your tuition dollars will directly impact your child's education. It is also a benefit to each family as they do not have to worry about visiting the school to make a payment.

## Understanding RenWeb

RenWeb is the one-stop spot for all things related to your child. The only thing that you are not able to access through RenWeb is information about your FACTS account. RenWeb allows each parent to check their child's grades, behavior, lunch purchases, and account balances. As it relates to finances, RenWeb allow you to only **view** your tuition and ancillary charges, however, payments are scheduled on FACTS and drafted on your selected payment date.

No payments can be made on RenWeb (see *Understanding FACTS* above). Upon registration, each family will receive access to their RenWeb account and will be able to view their account information 24 hours a day, 7 days a week. It is very important that you check your FACTS account balance weekly, particularly to verify the accuracy of all charges. If you are not on a Bundled Program for Fees, Lunch, Extended Care, or the Academic Enhancement Program, the following **Fee Billing Schedule** will be helpful for planning your monthly balance throughout the school year.

### Fee Billing Schedule

(See the Tuition and Fee Schedule for Itemized Fee List)

**Athletic Fee (per sport)**  
Billed one (1) week after 1<sup>st</sup> game

**Elective (annual)**  
Billed Oct 15<sup>th</sup>

**SLi (semi-annual)**  
First installment: Billed Oct 15<sup>th</sup> Second installment: Billed February 15<sup>th</sup>

**Snack Fee (K4 & K5 annual)**  
Billed September 15<sup>th</sup>

**Supply Fee (ELC only)**  
Billed September 15<sup>th</sup>

**Library Fines**  
Billed Quarterly (at the end of each grading period – on October 15<sup>th</sup>, December 15<sup>th</sup>, March 15<sup>th</sup>, May 15<sup>th</sup>)

**Field Trip Fee**  
Billed September 1st & January 1st

**Parent Education Endowment Fee (1st & 2nd Yr families)**  
Billed Monthly

**Graduation Fee (K5 & Seniors)**  
Billed March 15th

**SUFS Processing Fee (For SUFS participants only)**  
Billed monthly



The following items will be posted daily or weekly.

- **AEP** – posted weekly
- **Tardies** – posted daily
- **Detentions** – posted weekly
- **AM Care/Extended Care/Study Hall** – posted daily
- **Lunch** – posted daily

**Bundle participants:** If you are on a Lunch, Extended Care, Fee, or AEP bundle, your payment is included with your tuition and debited from your FACTS account.

### Bundled Programs

(See Tuition and Fee Schedule for Bundled Option Prices)

The Bundled option has been created for those parents who want to know exactly what their bill will be from month to month. The Bundled option allows the parent to pay in full at the beginning of the year or pay in equal installments over the course of the school year. When you review the Tuition and Fees Schedule the total bundled price for the year is reflected. The payment option for the bundled program is determined by the payment option you have selected for your tuition. For example, if you have chosen a three (3) payment plan for your tuition, your bundle price will be divided into three (3) equal payments and so forth. Your bundled payment is combined with your tuition and drafted from your bank account

by FACTS in equal installments. The Bundle option calculation is determined by the maximum number of days a student will participate in the program (usually 180) times the reduced rates of participating in the program. The benefit of the bundled option is that its per-day rate is lower than the per day rate of a regular account. The drawback is that you do not receive a credit for non-participation on any given day. There is also a deadline to opt in or out of the bundled program. It will usually be the last week in September. The Bundled program is best served for those students who will get the maximum use of the program being offered. If you know that your child will require lunch every day but you are unable to make their lunch, then we would recommend the lunch bundle program. If your child will only eat school lunch occasionally, then it is recommended that you open a regular account with a \$125 deposit. We encourage you to make the best decision that gives you the most bang for your buck. If you need help determining the program that is best for your family, please do not hesitate to contact the E.A.G.L.E.S. office for assistance.

**Optional Programs (Deposit Required):**

*Lunch, Extended Care, Academic Enhancement Program*

If you choose a bundled plan (Lunch, Extended Care, or Academic Enhancement Program) a deposit is required to begin participation. Subsequently, your account will be billed regularly (**viewable on RenWeb**) and will be drafted on your regularly scheduled payment due date.

**Deposit Amounts**

*(All deposits are due prior to the first day of participation)*

- Lunch - \$125
- AEP - \$250
- Extended Care - \$250

In the event that a deposit is not made on the account and your child begins participating in one of the programs, your account will be charged the full deposit amount plus a \$50 administrative fee if not paid before the beginning of the new billing cycle. For example, if your child attends aftercare the first day of school and they have not been registered, then you will be charged \$250 for the deposit plus the Extended Care regular cost per day and a \$50 administrative fee. If the \$250 deposit is not paid before September 1st, the \$50 administrative fee will remain on the account. An administrative fee will be assessed each month the child is not officially registered in the program.



**Avoiding Administrative/Late Fees**

Late fees can be incurred through FACTS. FACTS will assess an administrative charge (usually \$30) for insufficient funds (charged to the next billing cycle). Your bank will also charge you for an overdraft and NCA will charge you for late payment. In addition, you will have to pay an administrative fee of \$50 to have your payment accepted in the E.A.G.L.E.S. office. Allowing your FACTS account to process with insufficient funds in your account could result in \$140 of administrative and late fees. Avoiding late and administrative charges is a matter of communicating with the E.A.G.L.E.S. office. If you anticipate not being able to make your regularly scheduled payment, send an email to the school office stating a need for a change of payment date for your FACTS account. You will be allotted two (2) payment date changes per year. After two changes, you will have to set up an official payment arrangement to be granted another.

If you anticipate not being able to make a payment on your account, you will need to submit a letter to the E.A.G.L.E.S. office via email stating your inability to make the payment deadline and your intent to pay. If your request is approved you will be required to sign a payment arrangement form.

**The Delinquency Process**

Your FACTS account becomes delinquent when funds are insufficient in the account. If the tuition payment is not received in three business days, your child will be removed from class and your account will be placed on probation for the remainder of the year. While on probationary status your account will subject for review at the end of the school year to determine admittance for the subsequent school year. If the probationary agreement is violated, the family will receive a conditional withdrawal letter. If payment is not received in three days of the conditional withdrawal letter, then the family will receive an official withdrawal notice and the child will be withdrawn automatically from the school. Once an account falls into delinquency, sufficient notification will be given via email and text-to-voice messages. If you foresee any inability to pay, in order to avoid delinquency, you must communicate with the E.A.G.L.E.S. office.

**Avoiding the Withdrawal Fee**

As per the Enrollment Reservation Agreement, any family giving one (1) month's notice of intent to withdraw will not be subject to the withdrawal fee. However, if a child is expelled from NCA you are responsible for the withdrawal fee. If you have multiple students, the withdrawal fee is assessed per child.

The content in this pamphlet is just an outline and a fraction of the information you need to really empower yourself. Again, we at NCA encourage you to read all documents we supply, particularly those related to your tuition and fee obligations. If you have any questions, comments, or concerns related to your account, please do not hesitate to contact us. It will be our pleasure to help you empower yourself!

**Empower Yourself!**

One of our major goals at NCA is to help each family empower themselves by giving them the information they need to make sound decisions regarding their child's education. One of the most critical areas of empowerment is knowledge of the financial policies and procedures. Most parents are very good at evaluating their ability to pay the tuition when first inquiring about enrolling their child at NCA. The first thing that every family wants to know is the bottom line. They ask, "How much is this going to cost me each month?" This is a very important question and it is the responsibility of the school to inform each family of their full financial obligation. Realistically, it would take several hours, due to the amount of information involved, for us to educate each family on all of the financial practices. Therefore, it is important that each family takes the time to read the financial documentation provided in order to empower themselves. Unfortunately too many parents, in a hurry to complete the registration process, sign documents without reading, processing, and considering the implication of each line of text. It is imperative, if you want to get the most out of your child's education and save yourself unnecessary headaches down the road, that you empower yourself with knowledge of the financial policies and procedures.

I can assure you, at NCA, we thoroughly review each document word for word to make sure that our financial policies and procedures are in line with our vision, mission, core values, and our overall goal to be the foremost producers of world changers. As we know, it takes resources to do anything of significance at any level. We want to make sure that every dime you spend at NCA counts towards your child's education and the overall quality of Christian education at NCA. To avoid any unexpected charges or unnecessary late fees, please carefully review the Tuition Policy and Enrollment Reservation Agreement. These two documents are binding contracts by which we will hold each family accountable for and, equally, each family should hold us accountable to. The content in this pamphlet outlines and provides a brief explanation of the general financial practices at NCA.

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*For NCA Parents*