

**AFFORDING OUR CATHOLIC SCHOOLS  
FREQUENTLY ASKED and ANTICIPATED QUESTIONS (FAAQ)**

The Skaggs Catholic Center and our primary and secondary schools, Saint John the Baptist Elementary, Saint John the Baptist Middle, and Juan Diego Catholic High School offer need-based financial aid to families of students attending our kindergarten through twelfth (K-12) grade programs. This need-based assistance is offered without regard to race, color, nationality, religious affiliation, or ethnic origin. The program exists to help assure that any of our admitted students with demonstrated need will potentially have the opportunity to attend our Catholic schools. While our funding is limited, we do our best to make an education available to as many families as possible. We do ask all families to make both personal & financial sacrifices.

The Roman Catholic Diocese of Salt Lake City, the respective school's Financial Aid Committee, and the Skaggs Catholic Center Council administer the financial aid process for the Skaggs Catholic Center. We currently use FACTS Management Company (a third party provider) of Lincoln, Nebraska, for computation and an objective evaluation of student and family financial need.

**How are tuition & fees determined?**

The Diocese of Salt Lake City in cooperation with the Diocesan School Board and the respective school administration & school board determine the fees and tuition each year. Annual increases are to be expected. A bundled billing fee (general fees) that includes book fees, supply fees, select lab and activity fees, and a yearbook fee is charged annually. This fee will vary by program by grade and is considered along with tuition when awarding financial aid. Tuition and fees are typically determined / set for the up coming school year in February of each year.

**Are there any other fees or charges that we can expect?**

Each school assesses and charges a student application fee and general fees. The fees vary by school within the Skaggs Catholic Center. The application fee must be paid at time of application. Application fees are necessary and will not be waived.

A technology fee of approximately \$105.00 is charged annually by the high school. The fee supports the on-going costs associated with mobile classroom devices, application and software programs, and web-based tutorials and testing.

Fees are also typically charged for extra-curricular activities. Sport / Athletic spirit packs typically cost between \$80.00- \$250.00. There are also incremental costs associated with uniforms, graduation, some testing, optional / select high school courses. All of these fees are held to the lowest possible cost.

We also offer lunch to our students and faculty on a daily basis. The daily charge for a complete lunch is typically \$3.25 - \$4.35 per student. We offer both a daily complete lunch option as well as a la carte service on open pre-paid charge accounts. All purchases in the cafeteria must be either on account or by check. The cafeterias do not accept cash. Accounts that are overdrawn will be charged an overdraft fee of \$.25 on a daily basis.

**Do we need to sign a contract with the school? Is the contract a legally binding agreement?**

Yes. Contracts are required by all of our schools. Our contracts are legally binding agreements that define the rights and responsibilities of each party, including: text book policies, our parent service program requirements, fees, late fees, refunds, withdrawals, deadlines, and other administrative policies. **Students will not be permitted to attend class without a duly signed and executed contract.** Tuition Insurance is available and may be purchased to help reduce your financial risks. The plan details and costs are noted on the policy contract (your tuition & fees contract).

### **How do we pay tuition? Are there payment plan options?**

We offer two standard payment options: a one-time payment option, and an eleven-month interest free installment plan. Parents may select either option. If payment is received in full by Friday, June 17, 2016 the family will receive a prepayment discount of \$100.00 per family. The eleven-month interest free installment plan begins in June of each year and is managed by a third party. There is a small annual setup fee associated with the installment payment plan; the cost is typically less than \$43.00. Installment accounts that are past due / non-current, may be assessed a \$50.00 late fee per child, per month.

### **Is financial assistance available?**

The schools offer internally funded need-based financial assistance. Limited assistance is available and there are specific requirements, i.e., applications, filing dates, disclosures, minimum payment expectations, and income guidelines, etc. Late or incomplete applications may be denied.

All need-based financial aid is awarded as a grant that does not have to be repaid.

Many private and parochial school programs have open scholarships available for specific programs. Many of these programs were at the bequest of the donors. In the future, we hope to have extensive endowment funds available for unique programs, but at this time, these privately funded open scholarships are not available.

Education loans, including K-12 loans, are also available through most banks and credit unions.

The State of Utah also offers one possible funding program. A special needs program called Carson Smith is currently available. The program has specific requirements and is administered directly by the State of Utah. Awards are given to help pay tuition in non-public schools and vary from approximately \$4458 - \$7430 per year per child. For information on these state sponsored programs, please reference the state's website at <http://choiceineducation.org>

### **How does a family apply for financial assistance? What are the filing deadlines?**

Indicate your intention on the application for admission, on our annual Tuition Information Form (an informational form due typically in February of each year), or contact the Skaggs Catholic Center Tuition Coordinator / Finance Registrar at 801-984-7665. The process begins with a FACTS Grant & Aid Assessment (FGAA) Application. The application is web based (to be completed on-line) and must be submitted on or before March 31, 2016. Remember to pay the required processing fee (approx. \$35.00) directly to FACTS and attach or forward after completing the on-line application, all required financial and tax documents. A signed copy of your 2015 Federal 1040 or 1040A is required (attach all supporting IRS schedules). Also include copies of all W-2's. If you have business or farm income, or your wage income comes from a business where you are a listed principal, also attach all supporting schedules and tax documents. If your family does not file a tax return, please notify us.

We recognize that our filing date is 15 days prior to the IRS required filing date. The March 31<sup>st</sup> deadline is required due to our processing time and our aid / grant notification requirements. Filing after this date affects our registration, scheduling and budgeting process, and will affect aid eligibility and / or the respective amount of any award.

All information related to our parent's financial disclosures are treated strictly confidential. The requested documents / forms will only be used to arrive at a fair determination of payable fees / tuition and financial need.

**Do I need to apply for financial aid before I know whether or not my child has been accepted?**

Yes. As the time lines for admission and financial aid overlap and you may not know if your child has been admitted when the FACTS Application is due, you will need to apply prior to acceptance into the school(s). We will accept late applications, but families who followed the requested timelines will be given first consideration.

**Does applying for financial aid influence the admission decision?**

No. There is no connection between admission and financial aid. Students are accepted into our programs based on academic merit, test scores, personal qualities, and religious affiliation.

**If parents are requesting financial aid for more than one student or for students in other diocesan schools, do they need to fill out more than one application?**

It depends. The FACTS Application is accepted in most Diocesan schools and when completed, is universally communicated to each program named in the application. If your non Skaggs Catholic Center program is using something other than FACTS, then two applications will most likely be required.

**How is financial aid determined?**

Financial aid is defined as the difference between what it costs to attend our schools at the Skaggs Catholic Center and the family's ability to pay. Summary documents detailing the family's disclosed information are made available to our Financial Aid Committee. The document summary also includes a general assessment of the family's ability to pay for education, called the Calculated Tuition Contribution (CTC). Major factors in determining financial need include, but are not limited to, income, assets (including home equity, college funds, and investments), number of dependents, provisions for retirement, the number of children attending tuition-charging schools (excluding daycare, graduate school), and certain expense allowances. The family is also asked to fairly evaluate their ability to pay for education. Each family is asked to state what they can fairly pay on a monthly basis.

Our educational programs will require financial and personal sacrifices, including an expectation that an aided family will live within their financial means. Life-style choices have a significant impact upon a family's ability to attend our schools and to pay tuition. In some cases, life-style changes maybe necessary.

Each of our schools has defined a minimum payment required for each student. The minimums are required and in most cases, cannot be lowered. A financial commitment and agreed payments are required and are a substantive part of the student's acceptance and on-going attendance criteria.

The Financial Aid Committee may re-evaluate and / or recalculate, the family's ability to pay in the following cases: loss of income, loss of job, divorce or separation of parents, a non-working parent or unusual expenses. The FACTS Calculated Tuition Contribution (CTC) does not bind the committee or administration to any specific financial award.

**What happens if the parents are divorced or separated?**

In the case of divorce or separation, the resources of both natural parents are considered, if living, before making any award, and cannot be bound by the assertion that one parent has disclaimed legally or otherwise any responsibility for educational expense. We believe that parents have an obligation to pay for the educational expenses of their children to the extent that they are able, and that takes precedence over the school's responsibility to provide financial assistance. Therefore, each parent will be required to complete a financial aid application. If there are specific references pertaining to educational expense with the separation agreement, a copy of the Divorce Decree

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should also be submitted with the financial aid application. If either parent has remarried, the committee will consider the income and assets of the stepparent, always bearing in mind the obligation of the stepparent to his or her own natural children.

**What happens if we need additional assistance due to family status or income changes during the school year?**

Under certain circumstances, a reevaluation of the family's CTC may take place at anytime on an as requested, as required basis. The request should be initiated with the respective principal(s) or Skaggs Catholic Center Tuition & Fees Management.

**Is financial aid automatically renewed each year?**

No. We require each family requesting financial assistance to reapply each year. However, as long as the student makes a solid effort to do well and remains a good citizen, financial aid will be renewed each year according to our budgeting capabilities and the families demonstrated need. Changes in such things as income, family status, or the number of children attending tuition charging institutions may result in increases or decreases in an award. Every application is reviewed annually.

**How will I be notified of my award?**

Families applying for financial aid will receive a letter from the Skaggs Catholic Center informing them of their award. Letters are usually mailed early March through mid-May. A contract and a payment authorization will accompany the award letter. The contract and the payment authorization must be returned by May 27, 2016, or as stated in the respective school's correspondences (typically within two weeks of postmark). Late documents will jeopardize your financial award and may, unfortunately, also be assessed a late filing fee. (Late document fees run between \$20.00-\$210.00 depending upon the document.)

**I still have questions. Who do I call?**

For further information or assistance, please call the Skaggs Catholic Center Finance Office at 801-984-7665, Monday through Friday 8:15 AM – 4:00 PM.

The finance and business offices are open year-round with the exception of school holidays, Easter break, and the Christmas holidays. During the summer months, office hours are truncated to Monday – Thursday, 9:00 AM – 3:00 PM.