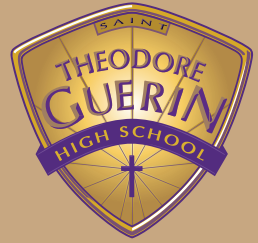


GuerinCatholic.org



GUERIN CATHOLIC HIGH SCHOOL
TUITION ASSISTANCE

SEPTEMBER 2020

LEAD WITH HUMILITY † SERVE WITH LOVE † TRUST IN PROVIDENCE

Guerin Catholic Tuition Assistance Policies and Procedures

Guerin Catholic High School is an open-enrollment school committed to the evangelizing mission of the Catholic church. As such, our school should be available to all families who desire a Catholic education for their children. We strive to manage available resources to ensure that Guerin Catholic is geographically, programmatically, physically and financially accessible to all who seek a Catholic education.

Guerin Catholic will make every effort to assist families with a demonstrated financial need. Our goal is to meet 100% of the calculated financial need of our families. Understanding that each family situation is unique, Guerin Catholic uses an individualized approach for each family. We encourage families to bring any special circumstances to our attention.

We will work to ensure that tuition assistance is distributed equitably based on calculated financial need.

Guiding Principles

When awarding tuition assistance, Guerin Catholic High School adheres to the following principles:

- To the extent they are able, parents have the primary responsibility to contribute to the educational expenses of their high school aged children before Guerin Catholic High School awards tuition assistance.
- Families should contribute to educational expenses according to their ability. Those with similar financial profiles should contribute similar amounts.
- Both income and assets, including business income and assets, are part of the assessment of the parents' ability to pay.
- All families seeking tuition assistance are required to complete an application for aid on the FACTS website:
<https://online.factsmgt.com/signin/3FFS2>
- Tuition assistance is awarded on the basis of financial need as determined by the information provided on an applicant's FACTS Grant & Aid Assessment (FACTS) profile and supporting tax and wage information.

How Is Your Needs-Based Financial Award Determined?

The amount of **tuition** that a family is expected to pay is calculated based on the completed family's FACTS profile along with their most recent income tax and W-2 forms. FACTS uses the information submitted and presents Guerin Catholic High School with an estimate of how much a family should be able to pay toward the cost of educating their children. This process and calculation is repeated with new information annually.

The amount of tuition that a family is expected to pay is calculated based on the completed family's FACTS profile along with their most recent tax and W-2 forms.

Income

The amount a family is expected to pay toward the cost of educating their Guerin Catholic High School student is based on information from the prior year. For example, a student planning to attend Guerin Catholic High School beginning in August of 2021 would need to provide their completed tax returns from the tax year ending December 31, 2019 (which would have been filed by April 15, 2020) along with their 2020 W-2's (which should be received by January 31, 2021). FACTS then adjusts the income reported on the 2019 tax return to the actual income reported on the W-2's for 2020.

CONFIDENTIALITY

All records and conversations between the tuition assistance applicant, his/her family and the staff of the Business Office are confidential.

How Is Your Needs-Based Financial Award Determined?

After income is adjusted, FACTS calculates amounts that are deducted from income as follows:

- For basic living expenses such as housing, food, clothing, transportation, insurance, etc., the amount deducted is a standard amount. The standard amount is based on the number of family members in the household and is taken from the most current data available from the Bureau of Labor Statistics and the Consumer Expenditure Survey, which reflect actual family spending patterns for moderate living standards in the Midwest. These standards are used in an effort to provide the most equitable treatment possible for families of similar income levels. Because of this, the amounts deducted from income for these categories of expenses will not necessarily reflect your family's actual living expenses.
- Actual Federal and FICA taxes paid as reported on the tax returns are deducted.
- Standard state and local taxes are deducted.
- Unusually high non-insured medical expenses (if reported on line 1 of Schedule A of the family's 1040) are added to the deductions allowed.
- Private elementary and high school tuition up to a prescribed limit for siblings are used in the calculation.

Assets

FACTS also considers family assets in determining their estimate of a parent's ability to pay tuition. A portion of parental assets is protected. A small percentage of the family assets above the protected amount is considered as available to pay tuition and is added into the calculation.

How Is Your Needs-Based Financial Award Determined?

Special Circumstances

When determining tuition assistance eligibility, the following qualify as special circumstances and should be noted in the space allowed at the time of application:

- One-time income
- Withdrawal of retirement funds for emergencies
- Moving allowances or similar expenses incurred and reimbursed by an employer and included in W-2 wages

Indiana Choice Scholarship Program

In 2011, the Indiana General Assembly established the Indiana Choice Scholarship Program, commonly referred to as the voucher program, which provides scholarships to eligible Indiana students to offset tuition costs at participating schools. Students must satisfy both household income requirements and student eligibility to qualify.

Guerin Catholic High School is actively participating in the Indiana Choice Scholarship program and working with eligible families to assist them with the application process.

There are seven different eligibility tracks that a Guerin Catholic student can satisfy to participate in the Choice Scholarship Program. These seven eligibility tracks are listed below:

- A. Continuing Choice Scholarship Student
- B. Previous Choice Scholarship Student
- C. Previous SGO Award
- D. Special Education
- E. "F" School
- F. Two-Semesters in Public School
- G. Sibling (Sibling SGO or Sibling Choice)

We are happy to work with you and your family to determine if you have an eligibility track or to help you get on a track for the future.

2020-2021 Indiana Choice Scholarship Program Income Limits by Household Size

Persons in Household	Annual household income limit for "90%" Choice Scholarship	Annual household income limit for "70%" Choice Scholarship	Annual household income limit for "50%" Choice Scholarship	Annual household income limit for SGO Scholarship, continuing Choice Scholarship, or special education track
1	\$23,606	\$29,508	\$35,409	\$47,212
2	\$31,894	\$39,868	\$47,841	\$63,788
3	\$40,182	\$50,228	\$60,273	\$80,364
4	\$48,470	\$60,588	\$72,705	\$96,940
5	\$56,758	\$70,948	\$85,137	\$113,516
6	\$65,046	\$81,308	\$97,569	\$130,092
7	\$73,334	\$91,668	\$110,001	\$146,668
8	\$81,622	\$102,028	\$122,433	\$163,244
9	\$89,910	\$112,388	\$134,865	\$179,820
10	\$98,198	\$122,748	\$147,297	\$196,396

SEPTEMBER 2020

2020-2021 Indiana Choice Scholarship Program Estimated Award Amounts

	90% Choice Scholarship Amount	70% Choice Scholarship Amount	50% Choice Scholarship Amount
Westfield-Washington	\$5,170.63	\$4,021.60	\$2,872.57
Noblesville Schools	\$5,240.63	\$4,076.05	\$2,911.46
Carmel Clay Schools	\$5,115.18	\$3,978.47	\$2,841.77
Hamilton Southeastern	\$5,136.85	\$3,995.33	\$2,853.81
Anderson Community	\$6,380.78	\$4,962.83	\$3,544.88
Kokomo Schools	\$6,179.12	\$4,805.98	\$3,432.84

SEPTEMBER 2020

What else should I know about Tuition Assistance?

Special Considerations for Income Reductions or Job Loss

If you've experienced a significant reduction in pay due to one of the qualifying events listed below, we will reevaluate your tuition assistance. Applicants will need to complete an Appeal Form along with all required supporting documentation. Any adjustment to the tuition assistance award will begin with the beginning of the trimester following approval of the appeal. We will work with you to determine the best financing options available until your tuition assistance award can be reevaluated.

The following events will qualify you for reevaluation of your tuition assistance when finalized documentation is available:

- Significant loss of income due to termination or change in employment
- Unexpected life event due to death of one of the financially responsible parties
- Correction to information previously reported
- High medical expenses

Divorce

In cases of separation or divorce, we expect both parents to participate in paying for a student's education. FACTS will compute separate amounts that the custodial and noncustodial parent will be expected to pay towards tuition, using the same methodology in each case. A contribution for each parent will be combined to establish the total parent contribution.

Tuition Payments

Tuition Deposit for 2021-22

Families are required to secure their child's spot for the 2021-22 school year with a non-refundable down payment, payable no later than:

New students = March 1, 2021: \$750 per student

Returning students = May 2021: \$750 per student

Payment Plan Options for Tuition

Families are required to establish a payment plan to enroll or re-enroll their student.

▶ **Annually**

A single payment is made in July to fund the remaining balance of tuition and fees deemed to be the responsibility of the parents.

▶ **Semi-annually**

Two equal payments are made in July and January.

▶ **Quarterly**

Four (4) equal payments are made in July, October, January and April.

▶ **Monthly**

Ten (10) payments are made beginning in July and concluding in April.

Tuition Timeline

October

Tuition assistance online applications are opened up for both new and returning families.

December 15

Tuition assistance application deadline for both new and returning families, including submission of the previous year's income tax returns and W-2's.

January

Preliminary tuition assistance awards for families with new students will be e-mailed.

March 1

- Deadline for submitting all 2020 W-2 and tax return information to FACTS Grant & Aid Assessment
- Non-refundable tuition deposit of \$750 is due

April

Final tuition assistance award determination notifications for families with returning students sent to parents who have completed their applications.

May

Non-refundable tuition deposit of \$750 per student is due for all **returning** students.

July

First tuition payment is due.

Frequently Asked Questions

What is FACTS?

FACTS Management, a division of Nelnet, Inc., makes quality education affordable for families and students, while supporting the financial stability of private and faith-based institutions.

One way FACTS does this is through their Grant & Aid Assessment service, which allows schools to award tuition assistance with confidence to the families who truly need it. FACTS works with schools to create a custom application for families, so FACTS can collect the financial data that matters. This way, the school will have the most accurate picture possible to make award decisions.

Is the application process secure?

Yes. All documentation received is imaged upon receipt and then destroyed. Then, the application data becomes property of the applicable institution.

What happens after I apply?

You can log into <https://online.factsmgmt.com/signin/3FFS2> to check the status of your application. Please allow two weeks for processing.

Does the FACTS Grant & Aid Assessment process require a credit check?

No. FACTS does not require a credit check!

Are the income and award levels the same as the Indiana Choice Voucher Program? If our family qualifies for a voucher, should I still apply for Guerin Catholic needs-based tuition assistance?

Guerin Catholic utilizes the FACTS Grant & Aid Assessment application to determine eligibility for both the Indiana Choice Voucher Program and Guerin Catholic's needs-based tuition assistance. In most cases, the income and award levels are similar but not in all cases. Guerin Catholic awards each family the higher of the Indiana Choice Voucher program or the Guerin Catholic needs-based tuition assistance level. Even if you are only eligible for a voucher, you are required to complete the FACTS Grant and Aid Assessment online application. We also will need you to submit your 2020 1040 via FACTS to verify program eligibility.

Frequently Asked Questions

Is there an income cut-off for needs-based tuition assistance?

No. Income is only one factor when determining eligibility for needs-based tuition assistance, but other factors are also taken into account, such as household size, number of children enrolled at Guerin Catholic, and the total amount of a family's assets. We recommend that a family wishing to receive assistance apply so that their eligibility can be evaluated using all of the necessary information.

Do I have to apply for needs-based tuition assistance each year?

Yes. Families must update their financial records by completing the FACTS online application every year starting in late September or early October to re-establish eligibility for needs-based tuition assistance at Guerin Catholic.

Is tuition assistance guaranteed in future years?

If a family's income level changes markedly, or if the number of students in the family enrolled at Guerin Catholic changes, then eligibility may be affected from year to year. The amount of needs-based assistance may increase or decrease based upon these changes in circumstances.

Can I lose my needs-based tuition assistance if I don't maintain a certain grade point average?

Needs-based tuition assistance is not contingent upon maintaining a target grade point average, other than to meet Guerin Catholic High School's standard for minimum academic progress.

If you have any questions about tuition or fees, please contact Guerin Catholic's Finance and Accounting Office at (317) 582-0120, or:

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Notes



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