



Lumen Christi
Catholic School
Locations:

Holy Family
(Poland)
330.757.3713

St. Charles
(Boardman)
330.758.6689

St. Christine
(Youngstown)
330.792.4544

St. Nicholas
(Struthers)
330.755.2128

St. Patrick
(Hubbard)
330.534.2509

Early
Childhood
Learning
Center
Locations:

St. Luke
(Boardman)
330.782.4060

Holy Family
(Poland)
330.757.3731

St. Christine
(Youngstown)
330.792.5322

St. Joseph
(Austintown)
330.953.0800

Lumen Christi Catholic Schools
***SMART Tuition* Payment Options**
School Year Beginning in August 2016 and Ending June 2017

We again will be using SMART Tuition to process your monthly tuition payments. Below is some important information about enrollment/re-enrollment and the various enhancements and services available to you on your SMART account. Please take some time to review this information to best serve you in the upcoming school year.

Enrollment options:

1. **Online enrollment:** enrollment for the 2016/17 school year is now open and available. Families can go to their account online and verify all of their information. This is, by far, the easiest and fastest way to enroll for the upcoming school year.
2. **Paper enrollment:** A paper enrollment form is available at your school and can be completed and returned to the school for processing. The enrollment form can also be mailed or dropped off at the Lumen Christi offices on South Avenue for processing.

Monthly payment options: This year we have two monthly payment options.

1. Option A – 10 equal monthly payments beginning in August and running through May.
2. Option B - 11 equal monthly payments beginning in July and running through May. Some families like this option because while they pay an additional month, it lowers their monthly payment by about 9%.

Payment due dates options:

1. Monthly payment due on the 1st of the month.
2. Monthly payment due on the 15th of the month.

Annual fee:

There is an annual \$45 fee to “finance” your tuition payment through SMART Tuition. This \$45 annual fee can be paid at the beginning of the school year or can be paid with your monthly payments.

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Payment options:

1. Payment by “**Auto Debit**” **directly from your checking or savings account.** This method is by far the most convenient and safe. You will never risk being charged a late fee. Your payment is automatically withdrawn on the 1st or the 15th; you set it up and forget about it.
2. **Check or money order by mail.** SMART Tuition mails an itemized invoice of the tuition amount due and any fees applicable that month to families that have chosen this option. Any scholarships or financial aid will also be presented and the tuition will be adjusted accordingly. (60% of families choose to mail their payments in each month.) You do need to allow for mail and processing time.
3. **Telephone payments** can also be made using a direct bank draft or credit card. Families can make a payment with a live operator 24/7/365 by calling SMART Tuition toll-free. (More than 35% of parents choose to make one or more phone payments over the course of a school year.) This type of payment is helpful when you discover that you missed mailing your monthly payment and want to avoid a late fee. There is a convenience fee of 2.65% that applies to all credit card payments.
4. **Online payments:** All families enrolled in SMART Tuition are provided a password-protected online account. They can log in at any time to check on the amount due and can make a payment online. (More than 25% of parents choose to make one or more web payments over the course of a school year)
5. Many banks now offer online **bank bill paying services** directly from your checking account. These can work well for you, but because banks often actually mail a paper check to SMART, you should allow for at least 7 days mail time.
6. SMART Tuition offers families the ease and convenience of making payments through their **iPhone with our SMART Tuition app.**
7. Please note that individual schools have no way of processing SMART tuition payments and consequently cannot accept tuition payments.

Additional Options:

Some families have a portion of their tuition available to pay at the beginning of the school year or even at different times of the year; (quarterly bonus, Grandparent “donation”, etc..). They use that money to pay a lump sum amount and consequently reduce the monthly payment. If you would like more information on this option, please contact the Lumen Christi office at (330)-788-6106.