



Enrolling in the FACTS Tuition Management Program

Saint James School now requires all families in Grades Preschool – 8 to enroll online with the FACTS Tuition Management Company. Below is information about our tuition payment plans and FACTS Frequently Asked Questions. Click [here](#) to access the FACTS website.

2018 - 2019 Tuition Payment Plan Options:

- **Single Payment**

You may pay your family's tuition in full in one of the following ways:

1. Send cash or check (payable to Saint James School) to the main office on or before August 1, 2018. You must still register online with FACTS so that we can properly account for your tuition payment.
 2. Via a single payment plan through FACTS. A single payment will be automatically deducted from a checking or savings account or charged to a credit card that is registered with FACTS on August 1, 2018. FACTS does not charge a fee for the single payment plan, however, there is a 2.85% service fee charged if you choose to pay by credit card.
- **Two Payment Plan through FACTS.** Two equal installments will be automatically deducted from a checking or savings or charged to a credit card that is registered with FACTS in August 2018 and January 2019. There is an annual \$10.00 non-refundable enrollment fee for the two-payment plan. There will be an additional 2.85% service fee charged if you choose to charge your payments to a credit card.
 - **10 monthly payments through FACTS.** Payments will be automatically deducted from a checking or savings account or charged to a credit card beginning that is registered with FACTS beginning August 2018 and ending May 2019. There is an annual \$43.00 non-refundable fee for the monthly payment plan. There will be an additional 2.85% service fee if you choose to charge your payments to a credit card.
 - **20 bi-monthly payments through FACTS.** Payments will be automatically deducted from a checking or savings account or charged to a credit card that is registered with FACTS two times per month beginning August 2018 and ending May 2019. There is an annual \$43.00 non-refundable fee for the bi-monthly payment plan. There will be an additional 2.85% service fee if you choose to charge your payments to a credit card.

To enroll with FACTS online

Make sure to have the following information ready. Please note that after you login, you will need to click on the link that takes you to the 2018-19 school year:

1. The name, street address, and email address of the person responsible for making the payments. The person responsible for payment should be the person setting up the agreement online.
2. You will need the bank name, account number, and the bank routing number. A checking or savings account may be used as well as Visa, MasterCard, Discover, and American Express.
3. There is a 2.85% additional charge paid by the family if using a credit card.
4. Go to <http://www.sjsbr.org> and click on the FACTS logo to access the SJS online enrollment site. You may also access this link [here](#).

5. Click on the “Create a username & password” button under “New Account” and complete the online account profile including creating a username and password (you may wish to write this down for future reference).
6. Enter student information for EACH student on the agreement.
7. Select a payment plan option from the choices indicated and then select the method of payment.

Please note the following:

- We will enter the net tuition amount (total tuition less any financial aid, if applicable) for you at a later time.
- Please carefully review the terms and conditions before completing the FACTS payment plan.
- Written notification confirming your enrollment in a FACTS payment plan will be sent to you after the school enters the net tuition amount due for the year and the agreement is finalized by FACTS. Please contact Mary Killian at mkillian@sjsbr.org or 908.766.4774 x28 or FACTS with any discrepancies.
- The FACTS enrollment fee will be withdrawn approximately 14 business days from the date that the agreement is posted to the system.
- Once enrolled, you may view your personal FACTS account online anytime by clicking on the FACTS link on the Saint James School website or by clicking [here](#). Have your user name and password available.

Frequently Asked Questions

1. If payments are made automatically, does that mean FACTS or the school listed on my agreement has direct access to my account?

No. This is a common misconception about automatic payments. No one other than you and your financial institution has direct access to your account.

2. How can I be assured these transactions are secure?

When you consider that bank research shows that as many as 10 people handle a check from the time it is written until the funds are deducted from your account, ACH transactions are far more secure than writing a check. With electronic payments, the transactions pass electronically through the banking system.

3. When and what time will the funds be withdrawn from my bank account?

FACTS specifies the date each payment will occur, but it is your financial institution that determines the time of day the payment is debited. FACTS recommends you check with your financial institution to determine how far in advance funds should be deposited into your account to ensure the automatic payment clears. If a payment date falls on a weekend or banking holiday, the payment will be attempted the following business day.

4. How will I be notified of my payment information?

Once your agreement is posted to the FACTS system and the School enters the net tuition amount, you will receive a confirmation notification of your payment amount by e-mail or letter in approximately 10 days. Payments will be processed until the total balance is paid in full. The notification has important information you must have to access your online FACTS account.

5. How do I make changes once my agreement is on the FACTS system?

Changes to your address, phone number, email address, or banking information can be made at <https://online.factsmgt.com> or by contacting FACTS Customer Service at 866.441.4637, available 24/7. Any changes to payment dates or amounts need to be approved by the school and the school will then need to notify FACTS. All changes must be received by FACTS at least two business days

prior to the automatic payment date in order to affect the upcoming payment.

5. What happens if FACTS attempts to process my payment and there are not enough funds in my account?

Should an automatic bank payment or credit card payment be returned, a \$30.00 FACTS Returned Payment fee will be automatically assessed to your account. You will be notified by FACTS of the returned payment via mail or e-mail. FACTS will automatically reattempt the payment 15 days later.

6. What about enrollment in the FACTS payment plan in future years?

The FACTS payment plan enables the school to automatically reenroll families in payment plans over successive years, saving time for both the school office and your family.

7. What if one experiences a financial hardship?

The school maintains decision-making control. We will work in confidence with families should special circumstances or "hardship" cases arise during the school year. Please contact the Director or the Principal in such cases.

Should you have any questions regarding FACTS and our tuition plans, please contact Mary Killian at mkillian@sjsbr.org or 908.766.4774 x28. After you register for a payment plan, you may also contact FACTS Customer Service at 866.441.4637, available 24/7.