Tuition Information

St. Michael’s Academy is proud to offer an outstanding private education for children in grades PreK though 8th grade in a faith-centered learning environment. Our mission is to provide a solid, well rounded foundation of learning that will prepare students for lives of continued learning, service and leadership.

**INSPIRED MINDS**

**FAITH-FILLED HEARTS**

**TOMORROW’S LEADERS**

Tuition Rates:
2016-17 Academic Year

**Kindergarten through Grade 8**

1st Child ..................... $4,050  
2nd Child ..................... $3,900  
3rd Child ..................... $3,750  
4th Child ..................... No Charge

**Preschool Program (Ages 3 and 4)**

Offers full-week and limited partial week options

5 full days ......................................................... $5,300
5 full days with sibling attending SMA ........ $5,050
3 full days, Monday/Wednesday/Friday .... $3,600  
2 full days, Tuesday/Thursday ................. $2,540

Tuition Deposit: A $300 non-refundable tuition deposit per new student is due at the time of application. Please note, we are unable to process your application until the deposit is received. The deposit will be applied to your annual tuition.

Cost to Educate: The cost to St. Michael’s Academy to educate a child in grades K to 8 for the 2016-17 school year is $5,750. It is through the generous support of our donors to the Fund for SMA and the Diocese of Springfield that we are able to offer tuition rates at a discount below our actual costs to operate. Thank you to all who continue to support the mission of St. Michael’s Academy through their annual contributions. An investment in a Catholic education provides a lifetime of rewards for your child.

www.smaspringfield.org  
(413) 782-5246
Payment Information

Payment Policy

◆ 1. A non-refundable tuition deposit is required at the time of registration (see attached Tuition Information Sheet). The deposit is applied toward the student’s tuition account. Students will not be registered until the Academy receives a completed registration form and tuition deposit.
◆ 2. Payment may be made by cash, check, or through FACTS Management Company. The Academy reserves the right to require payment in cash or by bank check when the Academy has received a check payment that has not cleared the bank. In this case the Academy reserves the right to require all future payments in cash or by bank check.
◆ 3. Students whose tuition accounts are delinquent by two months are at risk of being excluded from class until the account is brought current. Students who are in the eighth grade and whose tuition is not paid in full by May 20th may be denied participation in the end of year activities and graduation exercises.
◆ 4. Parents/guardians who are experiencing financial difficulty should contact the Business Office or Admissions Office as soon as possible. We encourage families to apply for tuition grants whenever possible.

Payment Options

Tuition and fees may be paid by cash, check, or electronic withdrawal in accordance with one of the following options.

○ Full Payment Option

Payment in full on or before June 30th. Payment is made directly to St. Michael’s Academy. If payment is not made by June 30th, enrollment in the Monthly Payment Option below is required. Payments will begin in July for any remaining tuition balance.

○ Monthly Payment Option

Monthly payments made via electronic withdrawals by FACTS Management Company from payer’s checking or savings account. Withdrawals are made on the 5th or 20th of each month, begin in July and may be budgeted over a maximum of 11 months. FACTS collects an annual enrollment fee for this service. For families already enrolled in FACTS, signing the agreement section of the registration form and submitting it for registration will authorize St. Michael’s to automatically activate your account. To set-up a new agreement, go to: https://online.factsmgt.com/signin/4GSBK

Withdrawal Policy

St. Michael’s Academy considers the cost of education as a full school year expense. Enrollment numbers dictate the number of teachers and academic materials that are needed for each student’s full-year participation. Please be aware that if you withdraw your previously registered student after July 1 and before the start of the academic year, you will be responsible for one quarter of the tuition. If a withdrawal occurs after the start of the academic year, you will be responsible for tuition due to the end of the quarter you withdraw in. Families who choose to withdraw their child/ren from St. Michael’s must notify the Academy in writing. The family is responsible for contacting the Business Office to cancel the FACTS payment plan. The FACTS tuition account will remain open until all outstanding debts for tuition and the extended day program are satisfied. The payment of tuition is a serious commitment and it is important to stay current in making tuition payments.
Tuition Assistance

St. Michael’s Academy is able to offer the following options for tuition assistance to its families. **Please note that tuition assistance is typically not available for PreK students.**

**SMA Tuition Assistance:**

St. Michael’s Academy has funding available for families (Catholic and non-Catholic) who demonstrate financial need. To qualify, you must complete the financial aid application through FACTS and pay an application fee of $30. To do so, please visit: [https://online.factsmgt.com/signin/4GSBK](https://online.factsmgt.com/signin/4GSBK). If you have already completed a FACTS application for Diocesan Financial Aid, you do NOT need to complete a second application.

Average awards range from $250 to $1,000 depending on the number of applications and financial need. We encourage families to apply.

**Parish Grants:**

Parish grants are available through local Catholic parishes for parishioners who are in good standing. To qualify for a parish grant, your pastor must complete the “Parish Grant Application” and return it to Nancy DeMars in our Tuition Office. Upon receipt of the approved Parish Grant Application, the award will be applied to your tuition and your monthly payments will be recalculated. The amount of your award will be determined by your pastor. The application must be submitted on an annual basis.

**Diocesan Financial Aid:**

Diocesan Financial Aid is available for students in kindergarten through grade eight. Diocesan Financial Aid will be applied to tuition upon notification from the Diocese of Springfield. Families need only one application to cover all their children enrolled in our Diocesan elementary and high schools. To qualify for Diocesan Financial Aid, you must:

- Be an active member of a Catholic Parish in the Diocese of Springfield;
- Demonstrate financial need within the Diocesan guidelines;
- Actively support and attend your Parish Church and have approval from your pastor;
- Complete the financial aid application each year through FACTS. **The FACTS program charges an application fee of $30.** To do so, please visit: [https://online.factsmgt.com/signin/4GSBK](https://online.factsmgt.com/signin/4GSBK).