

FAQs for 20-21 Financial Changes at ECA

ACH or CC Authorization Form FAQs

Q1. What is this new ACH or Credit Card Authorization form that we have to complete during enrollment?

A: Because ECA will no longer be using FACTS for tuition billing starting in August 2020, all tuition payments will instead be processed “in house” using two merchant service systems—our bank (ACH) and PayTrace (CC). You get to choose which method you prefer to schedule monthly tuition payments. *The ACH or CC Authorization form gives ECA your account information and permission to charge the account you put on file.*

Q2. What if I’m paying in full for 20-21 tuition? Do I still have to complete the form?

A: YES! We need to have an ACH or CC Authorization form on file for every family. We will use it to complete your PIF (pay in full) transaction as well as your enrollment fee and any other future incidentals (hot lunch, field trips, etc.). Just skip the questions about what date you prefer your transaction to be and the maximum amount you authorize ECA to charge in a month.

Q3. What if I’d rather pay my monthly tuition with cash or a check?

A: We understand that some people are more comfortable handling payments with cash or checks. Cash/check monthly payments must first be approved by the office. If this is the route your family prefers, please contact Katie Hewlett before completing your Online Enrollment packet since you will need to have the Authorization form portion waived for submission.

Please note: You will be responsible for remembering to make your monthly payment with check/cash by the due date each month. After 2 months of late or missed payments, you will be required to complete the ACH or CC Authorization form for recurring transactions.

Q4. Are you going to charge my account on file for incidentals as they occur? Or, how will that work?

A: You will *not* be charged for any incidentals without first confirming your approval for the transaction amount and date. For example, if you had a November hot lunch balance of \$50.00, you would receive an email/text/phone call to inform you that a payment is due. You would then be able to confirm what date you authorize the transaction to take place or you could indicate that you plan to take care of it via cash/check on _____ (date).

Q5. How do I complete the second to last question on the form that asks about a maximum amount if I don’t know what my tuition agreement looks like yet?

A: Once your tuition agreement is finalized, we can complete the question on the authorization form about the maximum amount you authorize ECA to withdraw each month. For now, just leave it blank.

Q6. I would prefer to make monthly tuition payments out of my savings account (ACH) and then use a credit card for incidental expenses. Can I do this?

A: YES! You can have more than 1 account on file. You will just need to fill out a second ACH or CC Authorization form. Please be sure to indicate or email Katie Hewlett to let her know which account is for tuition versus other charges.

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2020-21 Enrollment Fee

Q1. I know I will not be able to make the enrollment fee (PK: \$150, K-8: \$250, per student) in one lump sum payment. What are my options?

A: If you know you will not be able to pay the 20-21 enrollment fee in one payment, you will need to plan to complete your Online Enrollment packet by June 15 to be eligible for two, smaller payments. The first payment will be charged to your account within 1 week of completing the Online Enrollment packet. The second payment will be charged one month later. **Please keep in mind that this option is ONLY available if you re-enroll/enroll your child by June 15.**

Q2. Why isn't there an option to pay the enrollment fee when I'm submitting my Online Enrollment packet?

A: Unfortunately, the Renweb/FACTS system only allows for payment collection to be turned ON for every family or turned OFF for all families. Since we're offering the option for two smaller payments for this fee, we've turned off the option to pay at the end of the packet for everyone. Ms. Hewlett will contact you about processing your enrollment fee payment once you've submitted the Online Enrollment packet.

Q3. I would prefer to know how much financial aid I will be awarded before enrolling my child. Will this impact my option to split my enrollment fee payment up into smaller payments?

A: Potentially! There are many factors involved in the financial aid award process. We cannot guarantee your tuition agreement will be finalized by June 15 (the deadline for the two smaller payments option). We will do our best to accommodate these situations, you can help expediate this process by communicating your needs ASAP with Ms. Hewlett or Mrs. Crawford about your intentions for enrolling. **The goal is to have ALL tuition agreements finalized by the end of the June so 12-month payment plans can begin in July.**

Q4. I don't think I can afford the 20-21 enrollment fee even if it's broken down into two smaller payments. What are my options?

A: ECA administration will consider waiving a student's enrollment fee under *very specific, limited circumstances*. The circumstances are limited because the enrollment fee covers very specific costs (see 20-21 Fees & Discounts document) that impact the quality programming we're committed to offer at ECA.

We recognize the sensitive nature of discussing personal finances and are dedicated to treating your family with confidentiality and ensuring thoughtful consideration of your family's unique situation. We look forward to working alongside you to provide a Christian education for your learner.

Still have more questions?

Contact Katie Hewlett at office@emeraldchristianacademy.com or text her at 541.603.9474.