



St. Teresa's Academy Smart Tuition FAQ

- 1. Why does St. Teresa's Academy use a tuition management company?** We use this outside service in order to offer more payment options to our parents in a way that is efficient and allows us to control our school cash flow.
- 2. What is billed on my Smart Tuition invoice?** Tuition, fees (including technology fee, sports-related fees, and any other fees), and the \$45 Smart fee will be detailed on the invoices.
- 3. When will my payment be due?** The first payment is due July 10th with all following payments due on the 10th of the month according to the plan you signed up for.
- 4. How will I be notified of my invoices?** Smart will send you an invoice 20 days prior to the due date either by email or regular mail, depending on which option you select. If you choose the auto withdrawal plan, Smart will email a reminder to you 10 days prior to the due date.
- 5. How can I pay my bill?** You choose whether to pay by check, by phone, online, by credit card, or through automatic payments from your bank account. You can change your payment method whenever you wish.
- 6. Can I use a debit card instead of a credit card?** Yes, you can. Please be aware that this type of transaction has an associated fee attached to it. However, if you have your payments come automatically out of your bank account, there is no fee.
- 7. What credit cards does Smart Tuition accept?** Smart tuition accepts Visa, MasterCard, American Express and Discover credit and debit cards. Please note that a convenience fee will apply. You can use your credit card to make a monthly recurring payment.
- 8. Can I pay by check?** If you would like to use your checking account to pay, you can do this by mailing a check, making a onetime payment online, calling in a payment by phone, or by setting up automatic monthly payments directly from your checking or savings account.
- 9. Can I pay using my bank's online bill pay service?** Yes, you can utilize your bank's online bill pay service to send payments to Smart Tuition. However, there are a few things to note regarding online bill pay. Online bill pay might not electronically transfer funds to Smart Tuition; it may instead mail a paper check. We advise you to set up your online bill pay to occur at least 7 days prior to your due date to ensure the check is received and processed by your scheduled due date.
- 10. How do I make all of these choices?** For new families: You will receive an email from Smart with login information and you can complete the Smart Tuition enrollment online.

Much of the information is completed for you but you need to review it for accuracy and complete the information. For returning families: You are automatically re-enrolled in May with an updated Smart Family ID. You can login and make any necessary adjustments any time prior to July 1.

- 11. I pay my tuition in full in July; do I still need to be enrolled with Smart Tuition?** Yes, as all other fees will be billed through Smart Tuition (sports, graduation, registration, etc).
- 12. What if I have a question or want to make a change to my profile?** You can call Smart Tuition representatives at 1-888-868-8828, 24/7/365! You can also go online at www.smarttuition.com. Of course, for questions about an item on your bill, you can still call the Business Office.
- 13. Are there bank fees associated with payments that are not successful?** A fee of \$30 will be applied to your account for any failed payment processed via auto-debit, phone, web or failed check payments. Your bank may also impose additional fees.
- 14. What is the late payment policy?** Payments are due on or before your due date. There is no grace period. If your payment is not made by your due date, there is a \$25 late fee.