

About Tuition: April 9, 2020

SAINT BERNADETTE SCHOOL

Small school...Big Heart.

Live-Streamed Liturgies with Fr. Tim (Parish Facebook Page)

Thursday, April 9th – Holy Thursday Mass at 7:00 pm

Friday, April 10th – Stations of the Cross at 12 noon & Good Friday liturgy at 3:00 pm

Sunday, April 12th – Easter Sunday Mass at 6:30 am

School
Website

Parish
Website

Dear Parents and Guardians,

We know that the COVID crisis has caused a lot of stress on families, some of which might be financial. We continue to provide instruction to our students - the building may be closed, but our efforts continue! And yes, we continue to charge tuition. Still, we are empathetic when financial stress can make it temporarily difficult for families to meet tuition obligations, and there are some adjustments for the times:



- *FACTS Tuition Management will suspend late fees until June.*
- *If you are on automatic withdrawal, and a diminished income means you'll overdraw if that payment is taken out, contact Mark Armstrong right away to have your due date adjusted (this applies to April 20th payment dates).*
- *Families who are experiencing a significant loss of income because of COVID-19 job loss/reduction of income might be eligible for partial tuition assistance from the Catholic Education Foundation. Principals have been tasked with presenting these cases, so if this is your situation, please contact me directly so that we can proceed accordingly.*

As we look toward the next few weeks of additional home-based instruction, and recognize that this situation may continue for awhile, I want to share with you the financial realities of the bigger picture for St. Bernadette School.

First, the Archdiocese encouraged Catholic schools to continue to cover payroll and benefits for employees during this crisis as soon as the first three-week closure was announced, and our parish has been following this guidance. Now that the school closures have been extended to May 1, there are schools which will be furloughing non-teaching staff, and directing them to seek unemployment as provided by the economic stimulus packages. St. Bernadette is considering this strategy as well for part-time, non-teaching staff.

Second, our general operating budget, which is the source of monthly payroll and benefits, has two major sources of income - tuition, and parish contributions. Parish contributions, in the absence of regular Sunday Masses, are extremely low, and this is having a negative impact on our school's and parish's overall budget and obligations. Tuition cash flow is being negatively impacted as some families' incomes are being gutted.

Third, we know of two future income challenges. July payroll (teachers are on a 12-month payment plan) is typically covered by the early full pay tuition option (May 31st). Our 2020-2021 early pay families may be severely reduced because of income changes. July and August payment plan payments and income from the summer festival help to cover payroll and benefits for the fall. We hope to be able to have a festival, but only time will tell. An increase in families who need financial assistance and/or a cancelled or postponed festival could combine for a larger budget deficit.

There are some points of light in all of these challenges:

1. Most of our families are continuing to receive paychecks. We are aware of some situations of layoffs or job loss, but so far, most families report "hanging in there." Several parishioners have offered assistance if families need help with essentials, as Fr. Tim noted in last week's letter.
2. Tuition payments on the 10 month plan are almost finished, and many families are able to meet this last obligation which assists us with cash flow for payroll.
3. There have been occasional gifts to the parish in the form of income tax refund checks or other sources of generosity, which help take some of the sting out of extremely low Sunday contributions.
4. The Paycheck Protection Plan, a small business loan now available from the government, is an opportunity for us to receive federal assistance for our payroll. We know the money provided may run out; small businesses are flooding banks with applications, and there is a cap on the money available, so an application is not a guarantee for funding, but Mark Armstrong is filing that application immediately.

If you've read this far, then you probably know what's next: How you can help!

- Please communicate with us if you are having trouble meeting tuition obligations - we want to help you.
- If you are able, please contribute to the parish. Donations can be sent directly to the parish office, or you can set up electronic donations. Directions are on the parish website or click **HERE**. Remember: donations to the parish circle back to the school, too.
- If your income is currently secure, please consider changing a 10-month payment plan into a two-pay or full-pay plan for 2020-2021. To change your payment plan, contact Mark Armstrong at **marmstrong@stbameliaparish.org**. Please put "change payment plan" in the subject line.

Whenever I have the opportunity, I tell people how privileged I feel to be the principal at this fine school. Our school indeed has a BIG HEART, and this is because the parents and our parishioners have big hearts. Please know how deeply you are cared for; I appreciate all you are doing in your homes to offer your child an education at St. Bernadette, and I appreciate all the EXTRA you are doing in these really challenging times.

Blessings,

Mrs. Ingram

Quick Links

School Calendar 2019-20

March Lunch Menu

Cafeteria Volunteer Sign-up

Recess Volunteer Sign-up

FACTS Login

Parish Website

PTO

Virtus Login

Schoolbelles (code S1952)

Gradelink

Newsletters/Handouts

Parent/Student Handbook

Virtues in Practice (at home materials -

Year III, Year of Charity)

Kroger Rewards

Scrip Order Form

Box Tops Bonus App

Sign Up for REMIND

Mental Health Resources (click below)

1n5 Foundation (for great information)

Mind-Peace (click on Search for Providers)

