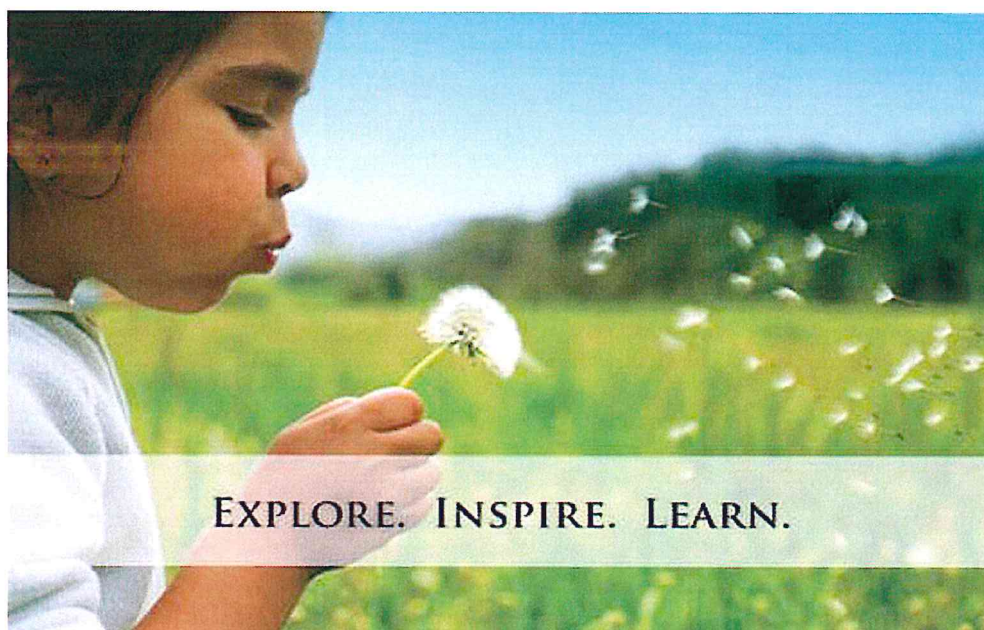


*Montessori*  
*School of Westminster*  
*Financial Packet*  
*2020-2021*



EXPLORE. INSPIRE. LEARN.

**Diversity Statement:** *Montessori School of Westminster is committed to individual and organizational efforts to build respect, dignity, fairness, caring, equality and self-esteem in our students, staff and community resulting in an environment that is inclusive of all. We recognize that diversity includes, but is not limited to, culture, gender, sexual orientation, age, traditions, beliefs, physical attributes and access to resources. We strive to create curriculum, programs and activities that encourage diversity and a high regard for all.*

**Non-Discrimination Policy:** *Montessori School of Westminster admits students and conducts its employment practices without regard to race, color, religion, gender, national and ethnic origin, sexual orientation or disability.*

Dear Prospective Family:

Thank you for your interest in the Montessori School of Westminster (MSW) for your child's educational experience. We are very excited that your child could become part of the MSW family.

The information contained in the financial packet will give you an overview of our enrollment process and the options that are available to you. It will also explain the Parent Volunteer Commitment that begins once your child is accepted along with some additional information to introduce you to our school.

Included in this packet are:

- ❖ **Tuition Rate Sheet** – An overview of tuition for all programs within the school plus other applicable fees
- ❖ **Tuition Payment Agreement (TPA)** – A sample of the contract with MSW
- ❖ **Application for Add-On Programs** – A sample of the agreement used to select care programs to extend your child's day at MSW
- ❖ **Payment Options** – Ways to pay MSW
- ❖ **Financial Question and Answer Sheet** – A source for answers to many financial administration questions
- ❖ **Maryland 529 Plan Information**
- ❖ **ACH Authorization Agreement** – Sample agreement for direct debiting of bank accounts
- ❖ **Parent Volunteer Commitment (PVC)** - An explanation of our 30-hour service commitment
- ❖ **Annual Giving Information** – Establishing the standard by which we enhance programs and offer aid
- ❖ **MSW Parent Referral Program** – A method to save tuition cost

If you have any questions, please do not hesitate to contact me. I can be reached at 410-848-6283 or via email to [bangerd@themsow.org](mailto:bangerd@themsow.org).

Thank you,

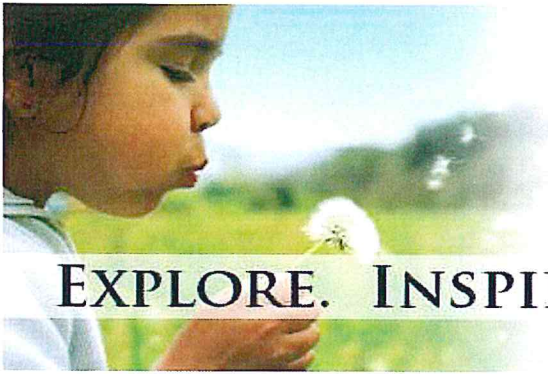


Chris Bangerd  
Bookkeeper

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1055 Montessori Drive • Westminster, MD 21158 • 410.848.6283 • 410.848.3217 fax •

[www.MontessoriSchoolofWestminster.org](http://www.MontessoriSchoolofWestminster.org)



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## TUITION RATE SHEET

2020-2021 Academic Year

### BEGINNINGS - Serving students ages 2 through 3

**FULL-TIME  
MONDAY  
THROUGH  
FRIDAY**

8:30 AM - 3:00 PM Extended Day\* Monday - Friday \$9,300  
Nonrefundable deposit of \$930.00 due with Tuition Payment Agreement

8:30 AM - 12:00 PM Half Day Monday - Friday \$6,850  
Nonrefundable deposit of \$685.00 due with Tuition Payment Agreement

### PART-TIME BEGINNINGS - Serving students ages 2 through 3

**PART-TIME  
TUESDAY,  
WEDNESDAY &  
THURSDAY**

8:30 AM - 3:00 PM Extended Day\* Tuesday, Wednesday, Thursday \$6,150  
Nonrefundable deposit of \$615.00 due with Tuition Payment Agreement

8:30 AM - 12:00 PM Half Day Tuesday, Wednesday, Thursday \$4,525  
Nonrefundable deposit of \$452.50 due with Tuition Payment Agreement

### PRIMARY - Serving students ages 3 through kindergarten

**FULL-TIME  
MONDAY  
THROUGH  
FRIDAY**

8:30 AM - 3:00 PM Extended Day\* Monday-Friday \$8,925  
Nonrefundable deposit of \$892.50 due with Tuition Payment Agreement

8:30 AM - 12:00 PM Half Day (for ages 3 & 4 only) Monday-Friday \$6,475  
Nonrefundable deposit of \$647.50 due with Tuition Payment Agreement

\*Students enrolled in Beginnings during afternoon hours will nap after lunch. Students of age 3 to 4.5 who stay during afternoon hours will begin the school year in the "napping area" that provides options for sleeping and/or quiet activities. Needs of students are evaluated on an on-going basis. Students of ages 4.5 to 5 attend "extended day" in the Primary classroom during afternoon hours.



#### Application Fee

A nonrefundable application fee of \$100 is required to process all student Applications for Enrollment.

#### Installment Option & Billing Fee

Monthly payment plans are available for academic and extended programs throughout the school. Applicants selecting payment plans will be assessed a \$50 or \$100 one-time billing fee, depending on the selected plan.

#### Assessment Fee

Any applicant 5 years of age or older will be required to have an assessment. The cost of the assessment is \$145.00

Enrollments taking place after September 1st of the current school year are pro-rated accordingly.

#### VISION:

We envision a school that cultivates independent, self-advocating, intellectually curious learners engaged in a global community.

#### MISSION:

We deliver an individualized, self-paced, structured education in a nurturing environment that allows students the opportunity to explore topics deeply and reach their fullest potential.

# TUITION RATE SHEET

**2020-2021 Academic Year**

## **ELEMENTARY - Serving students in grades 1 through 6**

8:30 AM - 3:00 PM

Monday-Friday

\$12,450

*Nonrefundable deposit of \$1,245.00 due with Tuition Payment Agreement*

*Plus Lower Elementary Activity Fee of \$100 annually or Upper Elementary Activity Fee of \$200 annually*

## **MIDDLE SCHOOL - Serving students in grades 7 through 9**

8:30 AM - 3:00 PM

Monday-Friday

\$12,450

*Nonrefundable deposit of \$1,245.00 due with Tuition Payment Agreement*

*Plus Middle School Trip Fee of \$1,400 annually*

### **SIBLING DISCOUNT**

Families with multiple children enrolled receive a 4% discount off of tuition for the youngest child's enrollment. The sibling discount includes the "extended day" options for Beginnings and Primary enrollments.

Montessori School of Westminster

### **CARE PROGRAMS**

***Serving All Students***

#### **Before School Care - Full-Time Students**

7:00 AM - 8:30 AM

Monday - Friday

Monthly Rate

\$75

#### **Before School Care - Part-Time Beginnings Students**

7:00 AM - 8:30 AM

Tuesday, Wednesday, Thursday

Monthly Rate

\$51

#### **After School Care - Full-Time Students**

3:00 PM - 6:00 PM

Monday - Friday

Monthly Rate

\$214

#### **After School Care - Part-Time Beginnings Students**

3:00 PM - 6:00 PM

Tuesday, Wednesday, Thursday

Monthly Rate

\$138

## **Parent Volunteer Commitment (PVC)**

The Montessori School of Westminster is a non-profit school. Because the cost of operation is considerably more than is collected in tuition, all families are required to either pledge to serve 30 hours of Parent Volunteer Commitment time per year or pay a \$450 PVC fee. This requirement is pro-rated for enrollments beginning after September 1st of the current school year.

Parent participation is integral to the functioning of the Montessori School of Westminster. Without it, the school would lose its sense of community, and tuition would increase dramatically. Every moment parents spend participating makes our school stronger for the students. All jobs parents do are jobs we would otherwise pay someone to do, thus spending thousands more for expenses.

PVC work is defined as those projects that MSW staff requests in conjunction with the outlines of the program. The PVC administrator keeps tracks of PVC hours by way of PVC report forms. Families use the honor system to report PVC hours.

Materials used in PVC projects can be dealt with in one of two ways. Families can fill out an expense request to be reimbursed for money outlaid, or families can report PVC hours at the ratio of one PVC hour for every \$15 spent. Other materials donated to the school are still viewed as donations (e.g., books donated to the school are a donation--not a PVC project).

We understand families are very busy and may not be able to commit additional time to volunteer work, which is why we also have the PVC fee option available. Please communicate your wish to opt out of the work portion of the PVC requirement upon the submission of your child's application for enrollment to MSW. You will be invoiced for the PVC fee.

Your decision regarding your PVC commitment will be made a part of your Tuition Payment Agreement (TPA), your contract for payment to the Montessori School of Westminster.

The Montessori School of Westminster is committed to individual and organizational efforts to build respect, dignity, fairness, caring, equality, and self-esteem in our students, staff, and community resulting in an environment that is inclusive of all. We recognize that diversity includes, but is not limited to, culture, gender, sexual orientation, age, traditions, beliefs, physical attributes, and access to resources. We strive to create curriculum, programs, and activities that encourage diversity and a high regard for all.

*The Montessori School of Westminster admits students and conducts its employment practices without regard to race, color religion, gender, national and ethnic origin, sexual orientation or disability.*

Montessori  
 School of  
 Westminster  
**Self-paced. Child-based.**

## TUITION PAYMENT AGREEMENT

In consideration of the acceptance of this Agreement by the Montessori School of Westminster, Inc., the undersigned parent(s)/guardian(s) of **Student Name** hereby agree to pay tuition to the Montessori School of Westminster, Inc., in the amount of **\$12,450.00** for the academic year beginning September 2020, in accordance with the selected **Tuition Payment Option** fee schedule. This contract represents an agreement for enrollment in our **Middle School Program** for 2020-2021.

### Tuition Payment Options

Please initial your choice of the following payment options:

- Single Payment Option (includes a \$100.00 pre-pay credit for accounts paid in full before March 2, 2020)**
- Non-refundable deposit of \$1,245.00 due by February 3, 2020.
  - Single payment (after deposit) of \$11,205.00 minus \$100 pre-payment credit for a total of \$11,105.00 due by March 2, 2020.
- Installment Payment Option 1: 2 installments after the deposit is paid (an annual non-refundable \$50.00 billing fee to be paid with your deposit)**
- Non-refundable deposit \$1,245.00 plus \$50.00 non-refundable billing fee for a total of \$1,295.00 due by February 3, 2020.
  - First installment payment of \$5,602.50 due by August 1, 2020.
  - Second installment payment of \$5,602.50 due by December 1, 2020.
  - Prepayments may be made, but there are no tuition discounts for such prepayments.
- Installment Payment Option 2: 9 installments after the deposit is paid (an annual non-refundable \$100.00 billing fee to be paid with your deposit)**
- Non-refundable deposit \$1,245.00 plus \$100.00 non-refundable billing fee for a total of \$1,345.00 due by February 3, 2020.
  - Nine (9) equal installment payments of \$1,245.00 beginning March 2, 2020.
  - Payments are due the first of each subsequent month.
  - Prepayments may be made, but there are no tuition discounts for such prepayments.
- Installment Payment Option 3: 9 installments after the deposit is paid (an annual non-refundable \$100.00 billing fee to be paid with your deposit)**
- Non-refundable deposit \$1,245.00 plus \$100.00 non-refundable billing fee for a total of \$1,345.00 due by February 3, 2020.
  - First installment payment of \$1,245.00 due by March 2, 2020.
  - Second installment payment of \$1,245.00 due by April 1, 2020.
  - Third installment payment of \$1,245.00 due by May 1, 2020.
  - No payments are due in June and July.
  - Fourth installment payment of \$1,245.00 due by August 1, 2020.
  - Payments are due the first of each subsequent month.
  - Last installment payment of \$1,245.00 will be due January 1, 2021.
  - Prepayments may be made, but there are no tuition discounts for such prepayments.

### Pending Assessment Results

For applicants age five or older at the time of application, an assessment will be conducted. The Montessori School of Westminster reserves the right to nullify contract based on study results. 100% tuition payment less application and assessment fees is refundable.

### Younger Sibling Discount

Families with more than one child concurrently enrolled in the school will receive a 4% discount for the second and each subsequent enrolled child. To be eligible for this discount, each child must be enrolled for the entire school year.

### Returned Checks

There is a \$35.00 handling charge for returned checks. The school reserves the right to require a family whose check has been returned to submit future payments in the form of a money order or cashier's check.

### Late Payments

There is a late fee of 10% of the amount due, rounded to the next whole dollar, but not to exceed \$25.00, for each late payment. A payment is considered late when received in the office after the first of the month it is due, unless the first occurs on a weekend or legal holiday, in which case payment is due by the next business day. For purposes of this agreement, a "legal holiday" includes those days on which the US Postal Service is closed for business. If a payment remains unpaid after 30 days, an additional late fee will be assessed on the first day of the following month and each subsequent month, until the payment is made.

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□ Montessori  
○ School of  
△ Westminster  

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**Nonpayment of Tuition and Fees**

- If any payment is in arrears by more than 45 days, the student may be removed from the school and his or her academic records withheld pending payment.
- During the school year, if a student is not attending the academic program and if any payment is in arrears by more than 15 days, the student's space will be forfeited.
- Re-enrollment for the subsequent school year is contingent upon payment of all outstanding tuition and fees.

**Withdrawal and Refund Policy**

- Admission is for the full academic term in accordance with the dates set forth in the school calendar for the applicable school year.
- Upon written notice of withdrawal of the student from the program and upon written request for refund, if received before July 1, the school will refund any tuition paid, minus the 10% non-refundable tuition deposit payment.
- No portion of tuition paid or due will be refunded or cancelled after July 1, the subsequent absence, removal for cause or withdrawal of the student from the school notwithstanding.
- School application fee, billing fee and 10% of the total tuition amount are **not** refundable under any circumstance.

**Parent Volunteer Commitment (PVC) Contract**

The Montessori School of Westminster is a non-profit school. Since the cost of operation amounts are considerably more than is collected in tuition, all families are required to complete **30 hours** of Parent Volunteer Commitment service to the school. PVC hours can fulfilled from June 15 – June 14 annually. Any uncompleted hours as of June 14 will be invoiced at the rate of **\$15.00 per hour**.

PVC work is defined as those projects that the Montessori School of Westminster staff or another parent representing the school requests. Families use the honor system to report PVC hours. Materials used in PVC projects can be dealt with in two ways: Families can fill out an expense request to be reimbursed for the money spent; or families can report PVC hours at a ratio of one PVC hour for every \$15 spent. Other materials donated to the school are still viewed as donation (e.g. books donated to the school are a donation not a PVC project)

This Agreement is a contract creating a legal obligation to pay the tuition. We understand that our obligation to pay the tuition for the full academic year is unconditional and that the school, in assigning a place for this student, is relying upon our promise to pay the tuition. We understand that once selected, the payment option plan is not subject to any change or alteration.

We further understand that the school has the right to disallow the student to continue to attend classes, withhold academic records and refuse re-application of the student for the following term, until the tuition and fees have been paid to date in accordance with the selected payment option.

In the event that the Montessori School of Westminster, Inc. must engage attorneys to collect all or any portion of the tuition, we also agree to pay the school's reasonable and necessary attorney fees, court costs and other expenses attributable to such collection efforts.

The undersigned agrees to all of the terms and conditions as stated in this Agreement. **Both parents must sign this Agreement.** If special circumstances make the second signature impossible, the parent or guardian who signs this Agreement understands that he or she is assuming sole financial responsibility for the student.

\_\_\_\_\_  
Signature of parent or guardian

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of parent or guardian

\_\_\_\_\_  
Date

**Note:** Please return this Agreement to the school office by Monday, February 3, 2020 or your child's space will be forfeited.

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1055 Montessori Drive ▪ Westminster, MD 21158 ▪ 410.848.6283 ▪ 410.848.3217 fax ▪ [www.MontessoriSchoolofWestminster.org](http://www.MontessoriSchoolofWestminster.org)

Child's name: \_\_\_\_\_

**Before School Care Program** from 7:00 am – 8:30 am (monthly rate \$75.00)

**Before School Care Program** from 7:00 am – 8:30 am (monthly part-time rate \$51.00)

*\*Only available for students enrolled in the part-time Beginnings program.*

**After School Care** from 3:00 pm – 6:00 pm (monthly rate \$214.00)

**After School Care** from 3:00 pm – 6:00 pm (monthly part-time rate \$138.00)

*\*Only available for students enrolled in the part-time Beginnings program.*

- This application is only valid in conjunction with a Tuition Payment Agreement (TPA) for admission to the Montessori School of Westminster.
- Children will be admitted for a full academic year.
- The fee is calculated monthly (see chart). If the fee is not paid by the first of the month, a penalty of 10% rounded to the next whole dollar but not to exceed \$25, will be charged. If you withdraw during the year, the school requires either two weeks' notice in writing or two weeks' compensation. End-of-the-year records will not be released until all financial payments and obligations have been met.
- Late fees will apply as detailed in the parent handbook. Children must be picked up no later than 6:00 p.m. if staying for After School Care.
- Children for Before School Care may be dropped off no earlier than 7:00 a.m.
- Realize that you have reserved space in the Before School Care and/or After School Care for the school year. The rates have been computed as such, so there are no discounts for missed days due to any reason, including holiday closures.
- Enrollment in BSC and/or ASC does not include In-Service Days – 8:20 am – 3:00 pm.
- Unless otherwise stipulated, an electronic invoice will be emailed to you monthly.
- The administration reserves the right to remove a child from the program at any time.
- The Montessori School of Westminster reserves the right to change policy, tuition and fees upon the approval of the MSW Board of Trustees.
- I/We agree to release the Montessori School of Westminster from responsibility for accident or injury to our child while he or she is in the classroom, on a field trip, or while he or she is on the way to the classroom or trip, except as shall be covered by the Insurance covering the school.
- I/We agree that any photos taken in school or on a field trip may be used for publicity by MSW.
- I/We will furnish upon request appropriate health history, immunization data, and medical examination findings.

I/We have read and understand the above terms and conditions and accept them.

\_\_\_\_\_  
Signature of parent or guardian

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of parent or guardian

\_\_\_\_\_  
Date

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## 2020 - 2021 Payment Options

### Single Payment Option

10% Deposit	February 1, 2020 Non-refundable
90% Balance	March 1, 2020
<b>No Billing Fee</b>	
\$100 Credit	<i>Available for accounts that have paid 100% tuition by March 1<sup>st</sup></i>

### Installment Payment Option 1

10% Deposit	February 1, 2020 Non-refundable
45% Installment 1	August 1, 2020
45% Installment 2	December 1, 2020
\$50 Billing fee	Due February 1, 2020 Non-refundable

### Installment Payment Option 2

10% Deposit	February 1, 2020 Non-refundable
9 Monthly payments	March 1, 2020 – November 1, 2020
\$100 Billing fee	Due February 1, 2020 Non-refundable

### Installment Payment Option 3

10% Deposit	February 1, 2020 Non-refundable
9 Monthly payments	March 1, 2020 – May 1, 2020 August 1, 2020 – January 1, 2021
\$100 Billing fee	Due February 1, 2020 Non-refundable

\*\*\*These are the payment options for re-enrolling students. A unique plan will be implemented for new students dependent upon their date of enrollment.\*\*\*

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# Question and Answers for Enrollment

## 1. What is a TPA?

“TPA” stands for Tuition Payment Agreement. The Tuition Payment Agreement is the contract you sign with the Montessori School of Westminster (MSW). It is a legally binding contract that outlines the way in which your payments to the school for tuition will be made. Upon the execution of your Tuition Payment Agreement with MSW, a signed copy will be sent to you with a payment schedule outlining the amounts you owe to the school and their due dates. Please retain these items for your records. You will receive an invoice via email for the amount due approximately 15 days before the due date.

## 2. What are “add-on” programs?

At MSW, our add-on programs include Before School Care (BSC) and After School Care (ASC).

## 3. Why are the add-on programs not included in my TPA?

Due to scheduling changes, job changes, and the needs of our families changing as well, we bill separately for add-on programs.

## 4. Can I add or remove my child from BSC or ASC after the school year has begun?

If space is available, a child can be enrolled in either of our care programs at any time. It is advisable to make decisions about your family’s care needs before the school year commences in order to secure a spot for your child in the desired add-on program. Once enrolled, it is anticipated that your child will remain in the care program for the entire year. However, if you must remove your child from one of our add-on programs, a written notification of the change is required at least thirty (30) days in advance of the anticipated change. To add your child to a care program mid-year, please contact the MSW administrative offices at 410.848.6283 to confirm availability.

## 5. How am I billed for BSC or ASC, the add-on programs?

You will receive a separate invoice for your child’s enrollment in our add-on programs. Add-on program invoices are sent to you via electronic mail approximately 15 days before the due date. Payment is due on the first day of the following month.

## 6. Do I pay an application or testing fee every year?

No. The application fee is \$100 per child and is collected only at the time the original application for enrollment is submitted to MSW. The application fee is not charged in subsequent years during reenrollment. The testing fee (or assessment fee, as it is sometimes called) is currently \$145. Assessments are administered to each student who reaches age five in order to measure their progress whether entering MSW or currently enrolled at MSW.

## 7. Payment Options:

Please make your payments to the Montessori School of Westminster *via check* made payable to “MSW.” Kindly use the US mail addressed to MSW, 1055 Montessori Drive, Westminster, Maryland 21158 or personally deliver your payment to our administrative offices. Do not send payment with a child or in a child’s weekly blue bag.

A second payment option exists via Automated Clearing House, or “ACH”. By completing the ACH Authorization Agreement supplied by MSW, you authorize a direct debit of your bank account in

the agreed upon amount on the first day of each month while payments are due. This authorization will remain in effect until the Montessori School of Westminster has received written notification of termination.

A third payment option is via credit/debit card. Simply go to our website [www.montessorischoolofwestminster.org](http://www.montessorischoolofwestminster.org) and click the “payment” button on the home page. When choosing this option you will be responsible for paying a convenience fee associated with the processing of your credit/debit card. This convenience fee goes directly to the payment page host, not MSW, for the processing of your payment.

For security and audit reasons, **cash is not accepted for ANY payments**. This includes fund-raising, trip fees, etc.

Questions concerning charges or payments should be raised with the bookkeeper.

**Any extenuating circumstances that might interfere with the timely payment of tuition should be communicated *IN WRITING* to the bookkeeper *BEFORE* a missed payment occurs.**

#### **8. How and when will I receive an invoice?**

Invoices for tuition and our add-on programs are sent as separate items. The invoices are sent via email on or about the 15<sup>th</sup> of each applicable month and are due on the first day of the following month.

#### **9. What happens if my payment is late?**

All payments are due to the MSW administrative offices by the first day of the month. A late fee of ten percent (10%) of the amount due, rounded to the next whole dollar but not to exceed \$25, is assessed for each late payment. A payment is considered late when received in the MSW administrative offices after the first of the month when it is due unless the first of the month occurs on a weekend or legal holiday (as observed by the US Postal Service), in which case payment is due by the next business day. A late fee will be applied to each invoiced payment that is received late.

#### **10. Do you have “half-day” options for my young child?**

MSW offers a “half-day” option that begins at 8:30 AM and ends at 11:50 AM in our Beginnings and Primary programs (for ages two through four). Please see our Tuition Rate Sheet for additional information about these options. Please note that our Tuition Payment Agreements are written to include attendance until 3:00 PM for all students—should you choose to enroll your child in a half-day program, please contact our MSW Office of Finance to request an amended agreement.

All five year olds in the Primary program are required to attend 8:30 AM until 3:00 PM.

#### **11. Can my Beginnings or Primary child move from our half-day program to a full school day mid-year?**

With the recommendation of your child’s guide (teacher), a student may be moved from a half-day program to a full-day program mid-year if space is available. Please contact the Office of Finance to request a revised Tuition Payment Agreement and payment schedule.

**12. What is the part-time (3-day) option?**

The Montessori School of Westminster offers a 3-day week option for children age two who have enrolled in our Beginnings programs. Because Montessori philosophy is strongly grounded in consistency, the 3-day week option is scheduled on Tuesday, Wednesday, and Thursday of each school week. Children may attend until 11:50 AM (half-day) or until 3:00 PM (full-day), and care programs are available before and after school, too. The tuition rate for the 3-day week is prorated accordingly.

**13. Can I make a payment online?**

Yes. Please see number 7, above.

**14. Does our family get a discount if we enroll more than one child?**

Yes, MSW offers a four percent (4%) discount off the lowest stated tuition for each additional child enrolled. The sibling discount includes the "extended day" options for Montessori Beginnings and Primary enrollments.

**15. Is tuition refundable?**

As a non-profit, our school budget is closely planned according to the number of children enrolled. Therefore, your commitment, as defined in your Tuition Payment Agreement, is a binding and legally enforceable contract with MSW. Commitments to our school are due well in advance of the start of the academic year in September; thus, if your child is withdrawn on or before July 1<sup>st</sup>, we retain the non-refundable deposit and other tuition may be refunded. Any withdrawals after July 1<sup>st</sup> result in the forfeiture of the non-refundable deposit, paid tuition, and the ongoing obligation for the remainder of the contracted school year.

**16. Why is tuition due in advance?**

Private schools must use good business practices in order to maintain a stable environment for their students. As with most private schools, the cost for tuition is collected in a manner which allows us to fund, staff, and supply our classrooms and programs in a studied, practicable fashion. Advance commitments to the school are the basis upon which we plan for the school year ahead of us.

**17. What happens if a divorce or legal separation occurs in our family?**

In the event of a divorce or legal separation, please consult with your legal advisor regarding a division of amounts due to MSW under the terms of your agreement with the school. Some families have presented to MSW the portion of their legal separation or divorce documents which stipulate the percentage of school tuition, fees, etc. to be paid by each. If this is the case, we can then divide the billing for the student's MSW expenses between the parents accordingly and provide separate invoices.

# Maryland529

formerly College Savings Plans of Maryland

## Save for K-12 Education With a Maryland College Investment Plan



### 529 funds can now be used for K-12 tuition

Your Maryland 529 plan is more flexible than ever. You can now use the money saved in your Maryland Senator Edward J. Kasemeyer College Investment Plan (MCIP) for tuition expenses of up to \$10,000 each year at private, public, and religious K-12 schools—giving you more options for your child's future.

### They'll be in college before you know it.

A MCIP Account is also a great way to save for your child's future. It offers a simple and affordable way to start putting money aside for college tuition and other qualified education-related expenses and can help take the stress out of saving for college.

- Choose from a variety of investment portfolios managed by T. Rowe Price, a leading investment firm since 1937.
- No loads, sales charges, commissions, enrollment fees, or annual Account Fees
- Start with as little as \$25.
- Open to children or adults of any age.
- In addition to K-12 institutions, it can be used at nearly any college in the country, including graduate schools and technical and trade schools.

Learn more at [Maryland529.com/K-12](http://Maryland529.com/K-12) • Call **888.4MD.GRAD** (463.4723)

Don't have a MCIP Account?  
Visit [Maryland529.com/Enroll-Now](http://Maryland529.com/Enroll-Now)  
to open an Account today.

## What you need to know.



You can use up to \$10,000 per year per Beneficiary for K-12 tuition.



For K-12 distributions, distribution checks are made payable directly to the Account Holder or Beneficiary, and not to the K-12 institution.\*



If you are a Maryland taxpayer, you may receive an annual deduction of up to \$2,500 from your state adjusted gross income per Beneficiary for contributions to the MCIP, regardless of whether the contribution will be put toward qualified K-12 tuition or other qualified expenses.



Using your MCIP Account to pay for K-12 tuition may be something to consider, especially if you have enough saved to fund both K-12 and college education for your child. Keep in mind that you can accumulate a maximum Account balance of up to \$500,000 per Beneficiary effective December 1, 2018.



You do not need to notify T. Rowe Price or the State of Maryland of your intent to use your MCIP funds for K-12 tuition.



To use your Account funds for K-12 tuition, simply log in to your Account. You can also call us at 888.4MD.GRAD (463.4723) or complete the distribution form found on our website.



If you choose to use funds from your MCIP Account for K-12 tuition, you will receive an IRS Form 1099-Q. As with any 529 distribution, it is the Account Holder's responsibility to maintain adequate records and receipts showing the eligibility of the expense. If you have detailed tax questions, please consult with your tax advisor.



You may change your investment options twice per calendar year, per Beneficiary. If you have multiple investment options for a Beneficiary, all changes for that Beneficiary must be requested on the same day. This can be done by logging in to your Account. You can also make the change using the Investment Exchange Form or by calling 888.4MD.GRAD (463.4723).



If you are not a Maryland resident, you should discuss your state's tax treatment of K-12 distributions with a qualified tax advisor.



If you choose to use your MCIP Account to fund K-12 tuition, now may be a good time to evaluate your investment strategy. You'll want to be sure that your asset allocation matches your new time line for using your funds.



Start early and involve friends and family. With a MCIP Account, it's easy to give the gift of education by using the **GoTuition<sup>SM</sup>** gifting portal link. Visit [Maryland529.com/Gift](http://Maryland529.com/Gift) to learn more.

Learn more at [Maryland529.com/K-12](http://Maryland529.com/K-12) • Call **888.4MD.GRAD** (463.4723)

\*Distributions for K-12 tuition are not available from the Maryland Senator Edward J. Kasemeyer Prepaid College Trust.

Please read the entire Enrollment Kit carefully before deciding to enroll. The Maryland Senator Edward J. Kasemeyer College Investment Plan Disclosure Statement provides investment objectives, risks, expenses and costs, fees, and other information you should consider carefully before investing. If you or your beneficiary live outside of Maryland, you should compare Maryland 529 to any college savings program offered by your home state or your beneficiary's home state, which may offer state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in such state's 529 plan. Tax benefits may be conditioned on meeting certain requirements, such as residency, purpose for or timing of distributions, or other factors, as applicable. T. Rowe Price Investment Services, Inc., Distributor/Underwriter of the Maryland Senator Edward J. Kasemeyer College Investment Plan.



## THE PARENT VOLUNTEER COMMITMENT (PVC)

Parents of prospective students often ask about the Montessori School of Westminster's Parent Volunteer Commitment, or "PVC hours," as it is known colloquially. This requirement becomes a part of your contract with MSW. Families dedicate 30 hours of volunteer time to the school between June 15<sup>th</sup> and June 14<sup>th</sup> of the following year, a 12-month timeframe. Hours left unfinished are billed on June 14<sup>th</sup> at the rate of \$15 per hour.

Why does MSW do this? The rate of tuition charged to families does not cover all of the needs of the school. Thus, the contributions of its families are extremely valuable to the education experience of our students. The PVC requirement supplants thousands of dollars of expense items in our budget. Jobs qualifying for PVC credit must defray actual costs to the school.

A secondary benefit of many PVC jobs is community building. Involvement builds relationships with the school and with other families in the MSW community. In a small school such as ours, a strong sense of community is one of its key motivating factors.

Prospective families who learn of the PVC requirement often wonder how they will possibly meet the thirty hours needed in the course of a 12-month year. A PVC booklet is made available to every family at the beginning of each school year, but in the meantime, as you consider enrollment, here are ways to make it work:

- ❖ The thirty hour requirement is per **family**. Thus, the work of all contributors, whether it's by grandparents, aunts, uncles, or siblings qualifies.
- ❖ Certain jobs that fulfill the PVC requirement have purchases included. Say, for instance, you are making a classroom snack. You buy the ingredients; you make the snack and bring it in. MSW offers a form that allows you to submit your receipts for the ingredient purchase. If you spent \$15 at the grocery store to make the snack, you may submit the receipts, and you will have earned one hour of PVC time. Your time in preparing the snack (shopping, cooking, packaging, etc.) *also* gets submitted, so if you spent two hours doing those things, you've earned two *more* PVC hours. The snack has ended up being a three hour PVC job.
- ❖ There are many PVC jobs that school faculty organize which can be completed at home, such as washing mats or cutting paper items for classroom use. Some at-home PVC jobs can be completed over the summer months while school is not in session.
- ❖ Certain events held at MSW require the participation of numerous volunteers. Some events require pre-event set up, volunteer staffing, food preparation, and clean up that also earn volunteer hours. These opportunities are ways to earn several PVC hours in a concentrated fashion.
- ❖ Consider participating in school governance by joining a subcommittee of its Board of Trustees. Do your talents include finance, computer skills, event planning, long-range planning, etc.? Are you willing to meet periodically to accomplish goals established by the committee? Can you devote time to projects outside the school day? Committee work is one of the best ways to learn about the structure of MSW and, if you're interested, may lead to membership on the Board itself.

The PVC requirement, spread over a 12-month period, is achievable and anchors the school in numerous ways that have proven beneficial for more than forty years. If you have additional questions about the Parent Volunteer Commitment, please do not hesitate to contact the administrative offices of MSW at 410.848.6283 for more information.



Better Because of

# ANNUAL GIVING

Annual Giving is the foundation of Montessori School of Westminster's fundraising efforts. The high quality self-paced, child-based Montessori education our children receive is a direct result of annual giving. Your annual gift makes possible in-school programs such as language, arts, music, and experiential learning; helps support current operating expenses and classroom needs; and, builds for the future through capital improvements and the professional development of our staff.

Similar to other independent schools, tuition accounts for 95% of the yearly cost of educating a child in our Montessori program. Your contribution to the Annual Giving Fund closes the gap and demonstrates your commitment to preparing current and future MSW students to achieve great things.

Montessori School of Westminster relies on our Annual Giving Fund to support, sustain, and advance our academic excellence as well as our Montessori core priorities.

Annual Giving provides vital support to the education of our students. Thus far the gift of our Annual Giving Fund has allowed us to enhance our school and its programs as follows:

## Land Purchase and Building Construction

Let's start at the very beginning... with our current buildings and campus! Our existing academic building stands here today on an alluring 27-acre parcel because of generous contributions to MSW's Annual Giving Fund. Before purchasing land and constructing our school, MSW rented space at local churches from its inception in 1974 through our ground breaking in 2000. Due to more than \$100,000 in funds raised in 2001, our edifice stands today – offering a lush green oasis, tree-filled lawns, a large nature-filled campus and amazing views. And now, our Carroll County community (and beyond) has the option of a Montessori education within reach all because of the support of Annual Giving!

## Natural Playground and Playground Equipment

Through the years, the Annual Giving Fund has supported the building and upkeep of all of MSW's playgrounds including our treasured natural playground. These areas provide not only a place for our children to play and interact, but as Dr. Maria Montessori discovered, young children absorb knowledge from their surroundings just by living. A prepared environment allows children to explore and discover the world using their various senses and extraordinary powers of the mind.



# ANNUAL GIVING

## UTZ Field House

In 2005, a generous donation from UTZ Quality Food along with additional community support enabled MSW to construct the UTZ Field House. The UTZ Field House serves as a gymnasium, band hall, additional classroom and concert/gathering hall – housing many of our school’s social events including Grandparent’s Day, All School Night, research fairs, and Spring & Winter Concerts. The building was expanded in 2016 as a result of the generous support of the Kahlert Foundation and our school’s families, addition much-needed space for a “specials” room for our art and music classes, along with bathrooms.

## Campus Landscaping and Trees

A forgotten element, but important and necessary just the same, is the school grounds themselves. Annual Giving richly enhances the beauty and landscape of our campus, providing a variety of maple, evergreen and zelkova trees to admire. Just take a look around on your next drive up... to see the gift of Annual Giving.

## Art

The MSW Art Program focuses on the process of creating and allowing the child to truly experience art on his/her own terms. Children are born naturally inclined to art so our job is to nurture that natural tendency towards creativity. Words and terms to describe the Montessori Art Theory include: Exploration, Creativity, Unique, Thoughtful, Mindful, Patient, Child-Led, Process Not Product, Appreciation, Time, Flexibility, and Sensory.

## Environmental Education

The goal of Environment Education at MSW is to educate and engage learners in better understanding of natural systems, encourage stewardship behaviors, and develop a true respect and appreciation for our natural world. Curriculum focus includes nurturing the whole child, providing learning experiences and opportunities to grow in areas such as gross and fine motor development, and creative expression. The expectation is for children to have stronger language, problem-solving, and communication skills through projects and group activity; to develop an interest in science and math through connecting with nature; and fostering learning through self-initiation, control, and personal responsibility.

## Language Resources

For our students who require more individualized language instruction, the Annual Giving Fund makes possible our Language Resource program. This program offers designated one-on-one time with our highly-credentialed Language Resource instructor to supplement classroom study and address specialized learning styles.

# ANNUAL GIVING

## Music

In addition to music instruction inherent in a classic Montessori environment like ours, students experience the power of music through our choral and instrumental program. Music education not only aids in brain development, self-expression and creativity, it teaches timeless life lessons in dedication, perseverance, hard work and building character. And the gift of music is something we get to share with the MSW community at-large during both our winter and Spring Concerts as our students perform for their family and friends.

## Physical Education

Physical Education at MSW is geared towards sportsmanship and the importance of living a healthy lifestyle. During each class, students learn a new sport such as soccer, basketball, or lacrosse. In addition to learning a new sport, Physical Education gives children the opportunity for physical exercise, learning teamwork skills, and demonstrating good sportsmanship regardless of game outcomes.

## Spanish

In Beginnings through our Middle School, classes get to experience a world beyond their immediate physical reach with the power of foreign language. Within an energetic small group, Spanish sessions include an array of activities, games, songs, movement, and projects as students develop a conversational understanding of Spanish and a keen awareness of Spanish-speaking cultures as a result of our comprehensive program.

## Experiential Learning: Visiting Artist and Educational Guests

At MSW we're able to inspire and motivate our students with live, interactive and educational arts assembly performances from Young Audience (YA) artists. The majority of YA artists are approved and vetted by the Maryland State Arts Council (MSAC) and have gone through extensive training in arts integration. Because of Annual Giving, our children have interacted with and experienced some of the following artists:

- Synetic Theater – Pantomime and Physical Theatre Ensemble
- Chinese Acrobats
- Laser Show
- Ceramic Artist, Amanda Pellerin
- Drum Circle
- Max Bent BeatBoxer
- Ballet Theatre of Maryland – Classic & Contemporary Ballet Musical Artist



Better Because of

# ANNUAL GIVING

## Ways You Can Give

### Monetary gifts by check or credit card

Gifts can be designated to Montessori School of Westminister's Annual Giving or Financial Aid Funds. These gifts are considered tax-deductible contributions by the IRS. You can make a donation through our [secure online transaction](#) on our website or via check payable to Montessori School of Westminister and mailed to MSW, Office of Finance at 1055 Montessori Drive, Westminister, MD 21158.

### Matching gifts – more bang for your buck!

Many companies sponsor matching gift programs and will match any charitable contributions made by their employees. Request a matching gift form from your company's human resources or personnel department. Complete the form, sign it and send it with your gift. The impact of your gift to MSW may be doubled or possibly tripled!

### Capital gifts

Capital projects are always on the horizon as Montessori School of Westminister continues to grow and expand. Contact Stephanie Halley in our Office of Engagement to learn what projects are currently being considered or planned.

### Planned, deferred, and estate gifts

Current and alumni students, parents, grandparents and friends can consider including Montessori School of Westminister in your estate plans. Your gift will create a permanent legacy.

Many of your gifts are eligible for tax deductions or credits. Your tax advisor can guide you when you arrange your gift. Thank you for considering a gift to Montessori School of Westminister! For more information contact MSW at 410-848-6283.

-Tax ID # 52-0995239-

# MSW Parent Referral Program

## Earn Up To \$500 In Tuition Credit!

- This incentive is offered to families who are currently enrolled in the 2018-2019 term.
- Applicants at all classroom levels qualify.
- Applicant must NOT currently be registered in our offices as “prospective families” unless applicant was referred to us by you at an earlier date (e.g., Open House).
- Applicant must enroll for the **2020-2021** term.
- Tuition credit(s) will be applied to the last installment for the 2020-2021 term or a refund will be distributed around December 1st for those who pay in full.
- Tuition Credits will be awarded per **family** (not per child) referred by you.
- Maximum tuition credit for each referred family is \$500. If more than one referral name is listed by an enrolling family, the credit will be distributed accordingly.
- **2 PVC hours** are offered for referred families who come to visit, tour, or observe the school. The visiting family must list you as their source of referral during their visit to MSW. It is your responsibility to make certain that you are listed as the referral. You may also call the Admissions Office beforehand to note who you have invited to attend. If you accompany the visiting family to an Open House, you will receive **4 PVC hours** rather than 2.
- Should your referred family enroll, the hours grow to **25 PVC hours** for each referral in addition to the \$500 tuition credit. These hours may be carried over from year to year unlike other PVC hours. If more than one referring family is listed by the applicant, hours will be distributed accordingly.

Here are ways to bring new families to MSW:



### 2019-2020 OPEN HOUSE EVENTS

November 16 \* January 25 \* February 22 \* March 21  
Saturdays at 9 AM



### CLASSROOM OBSERVATIONS

*Have your referral call the office to schedule an observation in an MSW classroom.*

Your commitment to MSW is greatly appreciated.