

# Financial Guide

## 2023-2024

*(For Informational Purposes Only)*



**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.

**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.



# Montessori School of Westminster

Dear Prospective Family:

Thank you for your interest in the Montessori School of Westminster 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 for families
- ❖ **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 [jgetto@theMSW.org](mailto:jgetto@theMSW.org).

Thank you,  
*Jenica Getto*

Jenica Getto  
Business Officer  
Montessori School of Westminster

**INSTRUCTIONS FOR NEW FAMILIES:****Completing your TPA to Join MSW**

*Thank you for selecting the Montessori School of Westminster for your child's education. We hope the following information about your financial commitment to the school will assist you as you continue the admissions process.*

**TUITION PAYMENT AGREEMENT (TPA) DEFINED**

Your contract with MSW is called a **Tuition Payment Agreement** or **TPA**. The TPA is a binding agreement with MSW for tuition for one school year. Please review this binding agreement thoroughly before signing and submitting it to the school. Each parent and/or guardian must sign the TPA. A new TPA will be sent to you each school year. You do not need to re-apply to the school or request a new TPA.

**YOUR TPA IS SPECIFIC TO YOUR CHILD'S ENROLLMENT**

The TPA in the Financial Guide is a **sample only**. After admissions requirements are finalized, a TPA specific to your child's enrollment is drafted and sent to you. Your child's name will be on its first page. It will note the amount of the tuition owed for one school year as well as the due date and amount required for a ten percent (10%) non-refundable deposit.

**HOW TO ACCEPT THE TPA & PAY THE DEPOSIT**

After reviewing the TPA, initial your payment plan selection on its first page. Each parent or guardian will need to sign the TPA. Submit the initialed and signed TPA to the school office with the ten percent (10%) non-refundable deposit by the due date on its first page. It can be paid **by check** or by utilizing the **"Pay" feature** on the home page of the school's website at [www.theMSW.org](http://www.theMSW.org). A convenience fee will be noted and then charged for use of the "Pay" third-party portal attached to the school's website. We cannot use ACH Authorization to pay the deposit, and we cannot process credit card payments in the school office.

**WEBSITE PAYMENT PORTAL**

At [www.theMSW.org](http://www.theMSW.org), you'll find a "Pay" feature on the home page. By clicking "Pay," you are routed to a third-party site used by MSW to process credit card payments. When you first use the "Pay" feature of our website, you will set up a log-in and password. The "Pay" feature of our website can be used in many ways as your child becomes a student at MSW. A convenience fee is charged based on a percentage of the transaction. The convenience fee is stated before it is assessed.

**HOW TO PAY THE TUITION BALANCE**

The balance of the tuition can be paid in a series of schedules that will be listed on the TPA. You will need to initial your selection from among the listed payment plans.

**WHEN ARE PAYMENTS DUE**

MSW's normal payment cycle is from February through November. Because your family may be joining MSW *after the payment cycle has started*, we will evaluate the number of months

available to you for a payment plan, and create a custom option. The custom option will be detailed on your TPA and offered only during your child's first year of enrollment. Payment plans are annual and will not include more than one school year's tuition.

#### **Example for New Families\***

In this example, a family completes the admissions process and is ready to commit on March 20.

- TPA sent to family. Due with non-refundable 10% deposit on April 1.
- Payments then due on the 1st of the month from May 1 through January 1.
- February 1 – Begin paying for following school year.

Please note the above example is based on one possible scenario only. MSW enrolls students in advance of the school year and whenever spaces are available through mid-March of the school year. Custom payment options are available to new families who join throughout the year.

#### **Example for Re-enrolling Families\***

- February 1 – TPA & 10% non-refundable deposit due
- March 1 – November 1<sup>st</sup> – 9 equal payments of tuition due

#### **Other Payment Options for Re-enrolling Families\***

- 10% Deposit + 90% of tuition paid by March 1 - \$100 credit applied
- 10% Deposit + Two Payments of 45% of tuition due August 1 & December 1\*
- 10% Deposit + Monthly Payments due March 1 through November 1\*
- 10% Deposit + Monthly Payments due March 1 through May 1 **AND** August 1 through January 1 (skips June and July)\*

\*Installment fees of \$50 or \$100 apply to these categories. Installment fees are charged once annually.

#### **TUITION FOR DELAYED START ENROLLMENT**

Families electing enrollment that begins later in the school year will be charged for the entire school year in those situations where the target program is full. For example, children are eligible for a post-September start in the Beginnings program after the child's second birthday. Because Beginnings spaces are in great demand, MSW collects payment for the entire year for the child's space in the program. Families are welcome to contact the Office of Admissions about space availability in age-level programs at any time. If openings exist in on-going programs during the school year, late enrollments will be pro-rated.

#### **TOILET TRAINING CLAUSE**

*The following is included in the MSW Parent Handbook. Please review the following carefully if you are considering **Primary** program enrollment for your child.*

We understand that you may be enrolling your child at MSW prior to the completion of the child's toilet training, which is a requirement in the Primary classroom.

Should your child not be potty-trained by the first day of school, you will need to keep your child home. We will hold your child's spot in the Primary classroom for one month. If after one month, your child is still not toilet trained, we will release you from your contract with

MSW. Any funds paid, minus the non-refundable deposit, will be refunded to you. Should you want to hold your child's spot, tuition will be collected as scheduled.

Note: We understand that school may be new to your child and potty accidents may occur. If your child begins in our Primary program and is continuing to have regular potty accidents after three weeks of attendance, you will need to keep your child home until he or she is fully toilet trained. If, after one month, you determine your child is not ready to be fully toilet trained, MSW will return all funds paid minus the ten percent (10%) nonrefundable deposit and a pro-rated amount equal to the days your child has attended. Should you want to hold your child's spot, tuition will be collected as scheduled.

#### **ADDITIONAL INFORMATION**

These instructions are available in our Financial Guide, a reference for you. The Guide is designed to offer information to help families understand transactions which may occur during enrollment at MSW. If you have not received the entire Guide today, we will be happy to supply it to you upon your request. We welcome any questions you may have. Please do not hesitate to contact our offices.

**2023-2024 Academic Year**

# Montessori School of Westminster

**2023-2024 Academic Year**

## TUITION RATE SHEET

### BEGINNINGS - *Serving students ages 2 through 3*

**FULL-TIME  
MONDAY  
THROUGH  
FRIDAY**

8:30 AM - 3:00 PM	Extended Day*	Monday - Friday	\$10,740
<i>Nonrefundable deposit of \$1,074.00 due with Tuition Payment Agreement</i>			

8:30 AM - 12:00 PM	Half Day	Monday - Friday	\$7,900
<i>Nonrefundable deposit of \$790.00 due with Tuition Payment Agreement</i>			

### 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	\$7,100
<i>Nonrefundable deposit of \$710.00 due with Tuition Payment Agreement</i>			

8:30 AM - 12:00 PM	Half Day	Tuesday, Wednesday, Thursday	\$5,225
<i>Nonrefundable deposit of \$522.50 due with Tuition Payment Agreement</i>			

### PRIMARY - *Serving students ages 3 through kindergarten*

**FULL-TIME  
MONDAY  
THROUGH  
FRIDAY**

8:30 AM - 3:00 PM	Extended Day*	Monday-Friday	\$10,300
<i>Nonrefundable deposit of \$1,030.00 due with Tuition Payment Agreement</i>			

8:30 AM - 12:00 PM	Half Day (for ages 3 & 4 only)	Monday-Friday	\$7,480
<i>Nonrefundable deposit of \$748.00 due with Tuition Payment Agreement</i>			

\*Students enrolled in Beginnings during afternoon hours will nap after lunch. Primary students of age 3 to 4.5 who stay during afternoon hours will begin the school year in the "napping classroom" 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 program during afternoon hours.

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

8:30 AM - 3:00 PM	Monday-Friday	\$13,850
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*Nonrefundable deposit of \$1,385.00 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	\$13,850
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*Nonrefundable deposit of \$1,385.00 due with Tuition Payment Agreement  
Plus Middle School Trip Fee of \$1,600 annually*

**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 annual 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 \$150.00

**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

2023-2024 Academic Year

## BUS SERVICE RATE

MSW provides bus transportation for students of kindergarten through 9th grade to/from centralized locations in Westminster, Finksburg, & Reisterstown. Contact MSW for full details.

Monthly --- \$225 per child



## 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

\$85

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

7:00 AM - 8:30 AM

Tuesday, Wednesday, Thursday

Monthly Rate

\$58

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

3:00 PM - 6:00 PM

Monday - Friday

Monthly Rate

\$240

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

3:00 PM - 6:00 PM

Tuesday, Wednesday, Thursday

Monthly Rate

\$155

## 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 \$600 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 \$20 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

## DIVERSITY STATEMENT:

*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.*

## NON-DISCRIMINATION POLICY:

*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

## 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** (hereinafter "**Student**") hereby agree to pay tuition to the Montessori School of Westminster, Inc., in the amount of **\$13,850.00** for the academic year beginning September 2023, in accordance with the selected **Tuition Payment Option** fee schedule. This contract represents an agreement for enrollment in our **Middle School Program** for 2023-2024.

### Tuition Payment Options

Please **initial** your choice of the following payment options:

- [ ] **Single Payment Option (includes a 1 ½% pre-pay credit for accounts paid in full before March 1, 2023)**
- Non-refundable deposit of \$1,385.00 due by February 1, 2023.
  - Single payment (after deposit) of \$12,465.00 minus \$207.75 pre-payment credit for a total of \$12,257.25 due by March 1, 2023.
- [ ] **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 \$1,385.00 plus \$50.00 non-refundable billing fee for a total of \$1,435.00 due by February 1, 2023.
  - First installment payment of \$6,232.50 due by August 1, 2023.
  - Second installment payment of \$6,232.50 due by December 1, 2023.
  - 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 \$1,385.00 plus \$100.00 non-refundable billing fee for a total of \$1,485.00 due by February 1, 2023.
  - Nine (9) equal installment payments of \$1,385.00 beginning March 1, 2023.
  - 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 \$1,385.00 plus \$100.00 non-refundable billing fee for a total of \$1,485.00 due by February 1, 2023.
  - First installment payment of \$1,385.00 due by March 1, 2023.
  - Second installment payment of \$1,385.00 due by April 1, 2023.
  - Third installment payment of \$1,385.00 due by May 1, 2023.
  - No payments are due in June and July.
  - Fourth installment payment of \$1,385.00 due by August 1, 2023.
  - Payments are due the first of each subsequent month.
  - Last installment payment of \$1,385.00 will be due January 1, 2024.
  - Prepayments may be made, but there are no tuition discounts for such prepayments.

### Pending Assessment Results

This Tuition Payment Agreement is contingent upon the achievement of satisfactory scores on placement assessments administered to all applicants age five or older. The Montessori School of Westminster reserves the right to terminate this Tuition Payment Agreement and deny admission to any prospective student who does not achieve satisfactory scores on the placement assessments. In such event, 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 day of the month that payment is due, unless the first day of the month 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

## 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.
- In the event of any legal proceedings arising under this Tuition Payment Agreement including, but not limited to, a suit brought by Montessori School of Westminster, Inc. for the purpose of collecting unpaid tuition or fees, all parties to this Tuition Payment Agreement specifically agree as follows: (1) that this Tuition Payment Agreement was entered into in the State of Maryland and shall be subject in all respects to Maryland law, (2) that the District Court of Maryland for Carroll County or the Circuit Court for Carroll County shall have exclusive jurisdiction and venue over any legal proceedings and that the parties hereto specifically waive the right to a trial by jury; and (3) the Montessori School of Westminster, Inc. shall have the right to recover its attorney's fees and pre-judgment interest at the rate of ten percent (10%) on any amounts found due and owing.

## 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.
- The parties to this Tuition Payment Agreement understand that Student is being enrolled for the entire School Year covered by this Tuition Payment Agreement. The parties to this Tuition Payment Agreement further understand that the overhead expenses of the Montessori School of Westminster, Inc. do not diminish with the departure of students during the course of the school year and agree that it is impossible for the Montessori School of Westminster, Inc. to determine at the time of the execution of this Tuition Payment Agreement the damage and loss to the Montessori School of Westminster, Inc. that would occur due to the later cancellation/withdrawal of any students who have enrolled. Therefore, once this Tuition Payment Agreement has been submitted with the Tuition Deposit as provided for herein, the undersigned Parent/Guardian becomes liable for the **entire year's tuition and fees as liquidated damages** (and not a penalty) **even if the Student is withdrawn, absent, or is involuntarily separated from the Montessori School of Westminster, Inc. after July 1, 2023. If Student is withdrawn, absent, or involuntarily separated, for any reason, including without limitation, change of residence, health, withdrawal, or expulsion, after July 1, 2023, there will be no refund or reduction of fees or tuition, and any unpaid balance may, at the Montessori School of Westminster, Inc.'s election, become immediately due and payable.**
- School application fee, billing fee and 10% of the total tuition amount are **not** refundable under any circumstance.

## Force Majeure

The School's duties and obligations under this Tuition Payment Agreement shall be suspended immediately without notice during all periods that the Montessori School of Westminster, Inc. is closed because of force majeure events including, but not limited to, any fire, act of God, hurricane, war, governmental action, work stoppage, act of terrorism, epidemic, pandemic, or any other event beyond the control of the Montessori School of Westminster, Inc.. If such an event occurs, the Montessori School of Westminster, Inc.'s duties and obligations in this Tuition Payment Agreement will be postponed until such time as the Montessori School of Westminster, Inc., in its sole discretion, may safely reopen. In the event that the Montessori School of Westminster, Inc. cannot reopen due to an event under this clause, it is under no obligation to refund any portion of the tuition paid.

## 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 be fulfilled from June 15 – June 14 annually. Any uncompleted hours as of June 14 will be invoiced at the rate of **\$20.00 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 \$20 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.

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# Montessori School of Westminster

The undersigned agrees to all of the terms and conditions as stated in this Agreement. **Both parents/guardians 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.

## COVID-19

Given the nature of the novel coronavirus COVID-19, I understand there is an inherent risk that my child may come into contact with other students, staff, or parents who become infected with COVID-19. I acknowledge that, despite the School's reasonable efforts, social distancing and the wearing of PPE may be difficult for children and that the School cannot guaranty that students will not be exposed to germs or illnesses that may be spread from children or employees. I hereby acknowledge and assume the risk of my child becoming infected with COVID-19 at school. I understand that possible exposure to COVID-19 during attendance at school may result in my child becoming infected with COVID-19, becoming asymptomatic, or becoming an asymptomatic carrier of the virus or infecting other persons at the school, a home, or other settings. I recognize that any person or household member who receives a positive diagnosis of COVID-19 will need to isolate following guidelines as set forth with the Carroll County Health Department. I agree to notify the School immediately if my child comes into contact with a person who has a positive diagnosis of COVID-19 and that I will self-quarantine my child and not return my child to school unless medically cleared to return. I acknowledge that individuals who test positive for COVID-19 or have an exposure to someone who has tested positive may also experience additional tests, medical care, hospitalization and other potential medical complications. COVID-19 can be fatal and can cause permanent disability to persons of all ages.

The parties hereto acknowledge that the Montessori School of Westminster, Inc. is guided by recommendations from the Center for Disease Control (CDC), the Carroll County Health Department, and the Maryland State Department of Education (MSDE), that it has taken reasonable steps to mitigate the risks of COVID-19, and that it will continue to use its reasonable best efforts to continue to mitigate such risks which may, in the absolute discretion of the Montessori School of Westminster, Inc., include the use of virtual instruction in addition to, or in lieu of, in-person instruction.

The parties hereto understand that the School has implemented protocols that require my child to adhere to certain practices designed to mitigate the risks of contracting COVID-19 or other illnesses. These practices include such measures as social distancing from other persons, the use of approved masks or other personal protective equipment, possible temperature checks and cooperation with other requirements and guidelines that the Montessori School of Westminster, Inc. may, in its discretion, require from time to time. All parties hereto acknowledge the shared family responsibility to promote and adhere to these protocols in order to reduce the risks of contracting or spreading COVID-19 or other illnesses at the school. Parents/guardians agree that they have discussed these protocols with the student and will continue to emphasize adherence to these protocols.

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

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Date

**Note:** Please return this Agreement to the school office by Tuesday, February 1, 2023 or your child's space will be forfeited.

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

**Y Before School Care Program** from 7:00 am – 8:30 am (monthly rate \$85.00)

**Y Before School Care Program** from 7:00 am – 8:30 am (monthly part-time rate \$58.00)

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

**Y After School Care** from 3:00 pm – 6:00 pm (monthly rate \$240.00)

**Y After School Care** from 3:00 pm – 6:00 pm (monthly part-time rate \$155.00)

*\*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 pm if staying for After School Care (ASC).
- Children enrolled for Before School Care (BSC) may be dropped off no earlier than 7:00 am.
- 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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## **2023 - 2024 Payment Options**

### **Single Payment Option**

10% Deposit	February 1, 2023 Non-refundable
90% Balance	March 1, 2023
<b>No Billing Fee</b>	
1 ½% Credit	<b><i>Available for accounts that have paid 100% tuition by March 1<sup>st</sup></i></b>

### **Installment Payment Option 1**

10% Deposit	February 1, 2023 Non-refundable
45% Installment 1	August 1, 2023
45% Installment 2	December 1, 2023
\$50 Billing fee	Due February 1, 2023 Non-refundable

### **Installment Payment Option 2**

10% Deposit	February 1, 2023 Non-refundable
9 Monthly payments	March 1, 2023 – November 1, 2023
\$100 Billing fee	Due February 1, 2023 Non-refundable

### **Installment Payment Option 3**

10% Deposit	February 1, 2023 Non-refundable
9 Monthly payments	March 1, 2023 – May 1, 2023 August 1, 2023 – January 1, 2024
\$100 Billing fee	Due February 1, 2023 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.\*\*\***

**Exploring, inspiring and learning since 1974**

# 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. 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 started?

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 email 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 \$150. 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.theMSW.org](http://www.theMSW.org) and click the “PAY” 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 younger sibling's 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.

**18. What is delayed start enrollment and how is it billed?**

MSW will accept students into the Beginnings program who reach their two-year birthday after the school year begins. Due to high demand for a limited number of spaces, families who elect this option pay for the entire school year's tuition. Families who join the school mid-year at times when spaces are available pay pro-rated tuition.



### 529 savings can 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. 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 contribute up to a maximum aggregate Account balance of up to \$500,000 for each Beneficiary (regardless of Account Holder), across all Maryland 529 Accounts for that Beneficiary.



### What you need to know

- You can use up to \$10,000 per year, per Beneficiary for tuition only.
- Distribution checks are made payable directly to the Account Holder or Beneficiary—not the K–12 private, public, or religious school.\*
- Qualified distributions for K–12 tuition expenses are federally and Maryland State tax-free. If you are not a Maryland resident, you should discuss your state's tax treatment of K–12 distributions with a qualified tax professional.\*
- To use your Account for K–12 tuition, simply log in to your Account or complete the distribution form on our website.
- When you request a distribution for K–12 tuition, you will receive a IRS Form 1099Q. It's 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 your tax professional.
- If you choose to use your MCIP Account towards K–12 tuition, now may be a good time to evaluate your investment strategy to ensure your asset allocation matches your new timeline for using your Account.

\*Distributions from 529 college savings plans for elementary or secondary education tuition expenses are federally and Maryland State tax-free. Outside of Maryland, state tax treatment will vary and could include state income taxes assessed, the recapture of previously deducted amounts from state taxes, and/or state-level penalties. You should consult with a tax or legal professional for additional information.



Don't have a MCIP Account?  
Visit **Maryland529.com** to open an Account today.

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

A MCIP Account allows you to save for education your way, with the freedom to choose how much and how often you want to invest based on your budget and goals.



In addition to K-12 schools, it can be used at nearly any college, trade/technical schools, or certified apprenticeships nationwide.



Start with as little as \$25.



Choose from a variety of investment options.



The College Investment Plan is an education savings plan managed by T. Rowe Price, an investment management firm with more than 80 years of experience.



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Start early and involve your friends and family with the **GoTuition**<sup>®</sup> gifting portal, a convenient way to turn traditional gift giving into the gift of education. Visit **Maryland529.com/Gift** for more information.



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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. T. Rowe Price Investment Services, Inc., Distributor/Underwriter of the Maryland Senator Edward J. Kasemeyer College Investment Plan. The availability of tax benefits may be conditioned on meeting certain requirements such as residency, purpose for or timing of distributions, or other factors as applicable.



## ACH AUTHORIZATION AGREEMENT

To have your payments automatically deducted from your checking or savings account, please fill out this form. Return to our Office of Finance with your signed Tuition Payment Agreement (TPA). All deposits should be paid with a check made payable to MSW and returned with your signed TPA or via the school's online payment portal on [www.theMSW.org](http://www.theMSW.org). All future payments will be made via the method described below.

I hereby authorize Montessori School of Westminster, Inc., hereinafter called MSW, to initiate debit entries or such adjusting entries, either credit or debit which are necessary for corrections, to my Checking \_\_\_\_\_ Savings \_\_\_\_\_ account indicated below and the financial institution named below to debit (or credit) the same to such account.

\_\_\_\_\_  
FINANCIAL INSTITUTION NAME

\_\_\_\_\_  
CITY

\_\_\_\_\_  
STATE

\_\_\_\_\_  
TRANSIT/ROUTING NUMBER

\_\_\_\_\_  
ACCOUNT NUMBER

This authority is to remain in full force and effect until MSW has received written notification from me of its termination in such time and in such manner as to afford MSW a reasonable opportunity to act on it.

\_\_\_\_\_  
NAME

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE

All invoiced amounts due Montessori School of Westminster by you will be deducted from your designated account on the first of each month. If the first is a Sunday or a holiday, the money will be debited from the account on the next business day. This authorization will remain in effect until Montessori School of Westminster has received written notification of termination. In the event the amount due on the date of the automatic debit is not available in the designated account, a fee of \$25.00 will be charged to the account.

**Exploring, inspiring and learning since 1974**

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



# Montessori School of Westminster

## 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. This requirement becomes a part of your contract with MSW. Families dedicate 30 hours of volunteer time to the school by June 14<sup>th</sup> following the close of the school year. Hours left unfinished are billed at the rate of \$20 per hour.

Why does MSW do this? The rate of tuition charged to families does not cover all 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. A PVC manual is made available to MSW families, 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 \$20 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.
- ❖ 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 is achievable and anchors the school in numerous ways that have proven beneficial for almost fifty 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.

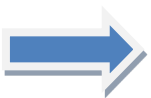


# MSW PARENT REFERRAL PROGRAM

## EARN UP TO \$500 IN TUITION CREDIT!

- This incentive is offered to families who are currently enrolled in the 2022-2023 term.
- Applicants at all classroom levels qualify.
- Applicant must NOT currently be registered in our offices as “a prospective family” unless applicant was referred to us by you at an earlier date (e.g., Open House).
- Applicant must enroll for the **2023-2024** term.
- Tuition credit(s) will be applied to the last installment for the 2023-2024 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 Parent Volunteer Commitment (PVC) hours** are offered for referred families who come to visit, tour, or observe the school. The visiting family must name 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:**



### 2022-2023 OPEN HOUSE EVENTS

**November 19 \* January 21 \* February 25 \* March 18**  
**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





# BETTER BECAUSE OF ANNUAL GIVING

A Montessori Education is an Investment in the Future

The decision to pursue a Montessori education for your child is an investment in their future. Like most private schools, the tuition and fees cover only 95% of the cost of operating the school and educating your child at the Montessori School of Westminster. The other 5% of funding comes from state and private foundation grants; fundraising events; local business sponsorships; and donations from our community of families, alumni, and friends of the school.

Today's students reap the benefits of those who have financially supported the school in previous years; your contribution will strengthen the school today and for future students.

The Winter Giving drive is the school's primary fundraiser of the year and the main source of funding for MSW's Annual Fund. Traditionally held Giving Tuesday through the first week of January, Winter Giving is the one time per year the Montessori School of Westminster does direct solicitation for cash gifts to support the Annual Fund. Additional activity and event-based activities during the year support the Annual Fund, including the Dream Big Raffle and Hike-a-Thon.

Learn more by visiting [www.theMSW.org/development](http://www.theMSW.org/development).

## BETTER BECAUSE OF ANNUAL GIVING

The Montessori School of Westminster is able to offer a higher level of education through generous donations to the Annual Fund.

### CURRICULUM SUPPORT

Specialized classroom materials, field trips, and visiting presenters



### SPECIALS CLASSES

Staff and supplies for PE, Environmental Ed, Spanish, and the arts

### BUILDINGS & GROUNDS

Maintain and improve our campus facilities and natural setting



### FINANCIAL AID

Limited need-based tuition assistance is available for students in grades K-middle school



**Thank you for supporting MSW!** Montessori School of Westminster is a 501(c)(3) nonprofit, tax-exempt organiza-