



Montessori School
of Westminster

Financial Guide

2024-2025

(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 jseletzky@theMSW.org.

Thank you,
Jennifer Seletzky

Jennifer Seletzky
Business Officer
Montessori School of Westminster

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 **2024-2025** term.
- Tuition credit(s) will be applied to the last installment for the 2024-2025 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:**



2023-2024 OPEN HOUSE EVENTS

October 28 * November 18 * January 20 * February 24
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.

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. 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, 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 the 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 1st – 9 equal payments of tuition due

Other Payment Options for Re-enrolling Families*

- 10% Deposit + 90% of tuition paid by March 1 – 1 ½% 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 continues 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.



2024-2025 ACADEMIC YEAR

Montessori School of Westminster

2024-2025 ACADEMIC YEAR

TUITION RATE SHEET

BEGINNINGS - *Serving students age 2*

FULL-TIME MONDAY THROUGH FRIDAY	8:30 AM - 3:00 PM	Extended Day*	Monday - Friday	\$11,277
	<i>Nonrefundable deposit of \$1,123 due with Tuition Payment Agreement</i>			
	8:30 AM - 12:00 PM	Half Day	Monday - Friday	\$8,295
	<i>Nonrefundable deposit of \$830 due with Tuition Payment Agreement</i>			

PART-TIME BEGINNINGS - *Serving students age 2*

PART-TIME TUESDAY, WEDNESDAY & THURSDAY	8:30 AM - 3:00 PM	Extended Day*	Tuesday, Wednesday, Thursday	\$7,455
	<i>Nonrefundable deposit of \$746 due with Tuition Payment Agreement</i>			
	8:30 AM - 12:00 PM	Half Day	Tuesday, Wednesday, Thursday	\$5,486
	<i>Nonrefundable deposit of \$549 due with Tuition Payment Agreement</i>			

PRIMARY - *Serving students age 3 through kindergarten*

FULL-TIME MONDAY THROUGH FRIDAY	8:30 AM - 3:00 PM	Extended Day*	Monday-Friday	\$10,815
	<i>Nonrefundable deposit of \$1,082 due with Tuition Payment Agreement</i>			
	8:30 AM - 12:00 PM	Half Day (<i>for ages 3 & 4 only</i>)	Monday-Friday	\$7,854
	<i>Nonrefundable deposit of \$786 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	\$14,543
<i>Nonrefundable deposit of \$1,455 due with Tuition Payment Agreement</i>		
<i>Plus Lower Elementary Activity Fee of \$100 annually or Upper Elementary Activity Fee of \$200 annually</i>		

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

8:30 AM - 3:00 PM	Monday-Friday	\$14,543
<i>Nonrefundable deposit of \$1,455 due with Tuition Payment Agreement</i>		
<i>Plus Middle School Trip Fee of \$1,600 annually</i>		

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:
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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

2024-2025 ACADEMIC YEAR

BUS SERVICE RATE

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

Monthly --- \$230 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

\$90

Before School Care - Part-Time Students

7:00 AM - 8:30 AM

Tuesday, Wednesday, Thursday

Monthly Rate

\$61

After School Care - Full-Time Students

3:00 PM - 6:00 PM

Monday - Friday

Monthly Rate

\$252

After School Care - Part-Time Students

3:00 PM - 6:00 PM

Tuesday, Wednesday, Thursday

Monthly Rate

\$163

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 request 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 Westminster.

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

2024-2025 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 **\$14,543.00** for the academic year beginning September 2024, in accordance with the selected **Tuition Payment Option** fee schedule. This contract represents an agreement for enrollment in our **Middle School Program** for 2024-2025.

Tuition Payment Options

Initial Your Payment Plan Choice Here:				
Plan Options	1 Payment	2 Payments	9 Payments Feb – Nov	9 Payments Feb – Jan <small>(not June or July)</small>
Tuition	\$14,543.00	\$14,543.00	\$14,543.00	\$14,543.00
Prepayment Discount (1.5%)	\$218.15			
Billing Fee		\$ 50.00	\$ 100.00	\$ 100.00
Total	\$14,324.85	\$14,593.00	\$14,643.00	\$14,643.00

Per Month Breakdown				
February 1, 2024 Non-Refundable Deposit & Billing Fees	\$1,454.30	\$1,504.30	\$1,554.30	\$1,554.30
March 1, 2024	\$12,870.55		\$1,454.30	\$1,454.30
April 1, 2024			\$1,454.30	\$1,454.30
May 1, 2024			\$1,454.30	\$1,454.30
June 1, 2024			\$1,454.30	
July 1, 2024			\$1,454.30	
August 1, 2024		\$6,544.35	\$1,454.30	\$1,454.30
September 1, 2024			\$1,454.30	\$1,454.30
October 1, 2024			\$1,454.30	\$1,454.30
November 1, 2024			\$1,454.30	\$1,454.30
December 1, 2024		\$6,544.35		\$1,454.30
January 1, 2025				\$1,454.30
Total	\$14,324.85	\$14,593.00	\$14,643.00	\$14,643.00

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Montessori School of Westminster

Pending Assessment Results

This Tuition Payment Agreement is contingent upon the achievement of satisfactory scores on placement assessments administered to all applicants aged five or older. The Montessori School of Westminster, Inc. 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 an event, 100% tuition payment less application and assessment fees are 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.

Nonpayment of Tuition and Fees

- 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.
- 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.

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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, 2024. If Student is withdrawn, absent, or involuntarily separated, for any reason, including without limitation, change of residence, health, withdrawal, or expulsion, after July 1, 2024, 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.

No Waiver of Legal Rights

The failure of the Montessori School of Westminster, Inc. to insist upon the strict performance of any of the terms and conditions of this Agreement, in any one or more instances, or to exercise any election as herein provided, shall not constitute, or be construed as a waiver of such terms or condition or an election for future instances.

Heirs and Assigns Are Bound by Agreement

The terms and conditions of this Agreement shall be binding upon and inure to the benefit of the heirs, personal representatives, successors, and assigns (if permitted) of the Parents/Guardians.

Terms

This Agreement shall be construed and interpreted in accordance with the laws of the State of Maryland. In this agreement the singular shall include the plural and the plural shall include the singular, the use of any gender shall be applicable to all genders.

Amendment

This Agreement may not be varied, altered, modified or in any way amended except by an instrument in writing executed by the parties hereto or their legal representatives.

Indemnification

The Parents/Guardians hereby indemnify the Montessori School of Westminster, Inc., its owners, affiliates, employees and agents against any and all claims, damages, debts, demands, suits, actions, attorney fees, court costs and expenses arising out of, attributable to, or resulting from the Student's conduct, enrollments and attendance at the Montessori School of Westminster, the use of school premises, or participation in sanctioned school events.

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Full Disclosure

The Parents/Guardians, by signing this Agreement, hereby states that all questions about this Agreement have been answered, that they fully understand all the provisions of the Agreement and the obligations and responsibilities of each party, as spelled out herein. The Parents/Guardians further state that the Parents/Guardians agree to fulfill their obligations in every respect or suffer the full legal and financial consequences of their actions or lack of actions as a violation of this Agreement. Signature by the Parents/Guardians of this Agreement is acknowledgement, the Parents/Guardians acknowledges that they have read and understand the terms of the Agreement and accept and agree to be bound by all the terms and conditions of the Agreement. **Both Parents/Guardians must sign this Agreement.** When circumstances make obtaining both signatures impossible or impracticable, the Parent/Guardian who signs this Agreement has assumed sole financial responsibility under the agreement.

Parent/Guardian Volunteer Commitment (PVC) Contract

The Montessori School of Westminster, Inc. 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 (PVC) service to the school. PVC hours may be fulfilled from June 15, 2024 to June 14, 2025. Any uncompleted hours as of June 14, 2025, will be invoiced at the rate of **\$20.00 per hour**.

PVC work includes but is not limited to those projects that the Montessori School of Westminster staff or another parent/guardian 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 donations (e.g., books donated to the school are a donation not a PVC project).

COMMUNITY TRANSMITTED VIRUSES' ASSUMPTION OF RISK

Given the nature of community transmitted viruses (Virus), I, the undersigned, understand there is a risk that my child, the Student, may come into contact with other students, staff, or parents at the Montessori School of Westminster, Inc. (the School) or during off-campus School activities who become infected with community transmitted viruses. I acknowledge that, despite the School's reasonable efforts, the School cannot guarantee that Student will not be exposed to germs, viruses, or illnesses that may be spread from other children or employees at the School.

I hereby acknowledge and assume the risk of my child, the Student, becoming infected with community transmitted viruses (Virus) at the School. I understand that exposure to a Virus during attendance at School may result in my child becoming infected with a Virus, 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 a Virus will need to isolate following guidelines issued by the Carroll County, MD Health Department or other health authority. I agree to notify the School immediately if my child comes into contact with a person who has a positive diagnosis of a Virus 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 a Virus or have exposure to someone who has tested positive may need to undergo additional tests, medical care, hospitalization and other potential medical complications.

I acknowledge that the Montessori School of Westminster, Inc. is guided by recommendations from the U.S. Centers for Disease Control (CDC), the Carroll County Health Department, and the Maryland State Department of Education (MSDE), and that the School has taken reasonable steps to mitigate the risks, and that the School will continue to use reasonable 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.

Signature of Parent or Guardian

Print Name

Date

Signature of Parent or Guardian

Print Name

Date

Note: Please sign and return this Agreement to the school office by February 1, 2024, or your child's space will be forfeited.

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Child's name: _____

- Before School Care Program** from 7:00 am – 8:30 am (monthly rate \$90.00)
- Before School Care Program** from 7:00 am – 8:30 am (monthly part-time rate \$61.00)
**Only available for students enrolled in the part-time Beginnings program.*

- After School Care** from 3:00 pm – 6:00 pm (monthly rate \$252.00)
- After School Care** from 3:00 pm – 6:00 pm (monthly part-time rate \$163.00)
**Only available for students enrolled in the part-time Beginnings program.*

- Bus Transportation** to and from school (monthly 2-way rate \$230.00)
**Only available for students enrolled in kindergarten through 9th grade.*

- 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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2024 - 2025 Payment Options

Single Payment Option

10% Deposit	February 1, 2024, Non-refundable
90% Balance	March 1, 2023
No Billing Fee	
1 ½% Credit	Available for accounts that have paid 100% tuition by March 1st

Installment Payment Option 1

10% Deposit	February 1, 2024, Non-refundable
45% Installment 1	August 1, 2024
45% Installment 2	December 1, 2024
\$50 Billing fee	Due February 1, 2024, Non-refundable

Installment Payment Option 2

10% Deposit	February 1, 2024, Non-refundable
9 Monthly payments	March 1, 2024 – November 1, 2023
\$100 Billing fee	Due February 1, 2024, Non-refundable

Installment Payment Option 3

10% Deposit	February 3, 2023 Non-refundable
9 Monthly payments	March 1, 2024 – May 1, 2024 August 1, 2024 – January 1, 2025
\$100 Billing fee	Due February 1, 2024, 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 MSW 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), After School Care (ASC), and Bus Transportation.

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, ASC, and/or Bus Transportation 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 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 Business Officer.

Any extenuating circumstances that might interfere with the timely payment of tuition should be communicated *IN WRITING* to the Business Officer *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 15th 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, may be 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 may 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 Business Office 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 Business Office 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 1st, we retain the non-refundable deposit and other tuition may be refunded. Any withdrawals after July 1st 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. Families will need to present 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.



Open an Account anytime for anyone.

Start early and involve your friends and family with the **GoTuition**[®] 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 Business Office 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. 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

EMAIL ADDRESS

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 \$35.00 will be charged to the account.



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 14th 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.



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, fall and spring fundraisers.

Learn more by visiting 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-