



2009

TUITION

2010

March 2009

Dear *Most Holy Redeemer School* Families,

This letter details the challenges to the School Advisory Board in developing the tuition structure for next year. The 2009/2010 tuition schedule detailed below was generated during our annual budget meeting, which was attended by Fr. Foley, Miss Conroy and SAB members. Fr. Foley supplied projections as to the overall cost of operating the school next year as well as projected income, before tuition. We are cognizant of the significant challenges we all face in this economy, while balancing the necessity of the school's meeting the fiscal obligations needed to maintain the excellent quality of education it has historically provided. We reviewed projected parish income and each line of the school's expenses.

FINANCIAL FACTS

- Our parish continues to provide an enormous subsidy to school families. We do our best to predict the amount of money that the parish will be able to provide. Both the school and parish have striven to curtail costs and are actually projecting to spend less money this next fiscal year, even taking into account rising health care and insurance costs. Unfortunately, the parish is projecting an operating loss this year of nearly \$100,000—most of it due exclusively to decreased collections during masses. This is made-up directly out of parish savings.
- While the Archdiocese of Chicago mandated a salary freeze for all employees next year, the rise in health care premiums must be covered by us.
- We resolved to keep the goal of not pricing any of our families out of the school. The loss of just a few students is painful for us emotionally and makes a huge difference in our budget, which affects all families.
- The first of the two (prepayment) Payment Options and Incentives (detailed on page 16 of the 2008/2009 Family Handbook) cannot be sustained as it is impossible to budget for it due to the fact that participation is unpredictable and errors in estimation potentially very costly. The second of the two (electronic payments) will continue to be offered.

EDUCATIONAL FACTS

- We must continue to provide the very best education possible, *within our means*.
 1. Our technology program *must* continue to grow as we look for ways to continue to integrate technology across the curriculum.
 2. Textbooks *must* continue to be replaced annually; one subject per year.
 3. A part-time instructional aide, shared by the third-grade teachers, must be provided to the class of 2015 (current second graders) for one more year, as students complete their 'primary' years. This class will not have an aide after third grade.
- Our staff-to-student ratio is outstanding. An education at MHR School contributes, not only to students' academic success, but provides instruction: (a) for those challenged by learning issues, (b) in social skills, (c) in the arts, and (d) in physical education.

Given all of these factors, the following determinations were made regarding tuition for the 2009/2010 school year.

- The lunch supervision program was reexamined. In the interest of the safety of our children it has been determined that consistent staffing, allowed by our current practice, is required. Some supervisors opted not to receive tuition credit this year, functioning strictly as volunteers. Next year all of our lunch/recess supervisors will be volunteers; no one will receive tuition credit for their service. The fee to offset the cost of supervision has been eliminated.
- The technology program comes at a cost that the budget can no longer absorb through regular tuition collection so, in an effort to continue the quality education provided by the integration of technology, a fee will be added at \$30-per-child, capped at \$90-per-family. This fee will be due at the start of the school year.

- There will be no increase in registration/curriculum fees.
- We will ask all families to commit to participation in the life of the parish through a commitment to weekly worship and to commit themselves to involvement in the ministerial life of the parish and school. This is the spirit of stewardship.
- All parish-registered, school-families, are expected to participate in the liturgical life of the parish through regular participation at Sunday Mass, financial support of the parish, and involvement in ministry (to the extent that they are able). This is the spirit of stewardship and our obligation as Catholics. We ask each family to make the commitment to participate in the Eucharist each week; here at Most Holy Redeemer Church. Families choosing not to make this commitment are inactive parishioners and are liable for the ‘actual cost’ tuition rate.
- We will seek additional funding from donors to expand financial aid opportunities so that qualifying families with a history of compliance with tuition collection have support available to them, if needed due to the loss of a job or other significant reduction of income. We hope to increase the amount available from \$16,000 annually to \$25,000 for next year.
- Tuition will be increased an average of 2.5% across the board. Figures have been rounded up to the nearest \$10. The 2009/2010 tuition rates reflect the \$550-grant that the parish gives to each full-time student, and the \$275 granted to part-time kindergarteners.

Children	2008/2009 Tuition Rate	plus 2.5% equals	2009/2010 Tuition Rate	Actual Cost
2 Day PK	\$1275	+ \$40 =	\$1315	\$1315
3 Day PK	\$1535	+ \$40 =	\$1575	\$1575
K (1/2)	\$1945	+ \$50 =	\$1995	\$2545
K (1/2) + 1	\$5305	+ \$140 =	\$5445	\$7030
K (1/2) + 2	\$7065	+ \$180 =	\$7245	\$11,515
1 child	\$3935	+ \$100 =	\$4035	\$4485
2 children	\$5890	+ \$150 =	\$6040	\$8970
3 children	\$7410	+ \$190 =	\$7600	\$13,455
4 or more children	\$7795	+ \$200 =	\$7995	\$17,940

- There is also a request to families with the means, to consider paying the actual cost of education by not accepting the multi-child discount and parish subsidy. If the full amount cannot be realized, any portion would be appreciated. Some schools making this request received a considerable sum from their families. The difference between tuition and the actual cost is considered a tax-deductible gift to the school and will be reported as such for income tax purposes and, although appreciated, does not entitle those donating to any additional services. Families choosing this option will help other families immeasurably in the face of some families’ current budgetary hardships.

This process was fraught with concern for our families, students and staff. Part of the difficulty is that we are consulting a crystal ball on some levels—we make educated guesses while realizing that we have little room for error. It is an engaging challenge as MHR School is not-for-profit, and so cannot ‘make’ money but must have enough income to pay our bills. Your support is appreciated in these complicated times!

Respectfully,
 The Most Holy Redeemer School Advisory Board