



# SMART TUITION

Financial Solutions for Schools and Parents™

## PARENT FREQUENTLY ASKED QUESTIONS

Here are answers to some of the standard questions asked by parents:

### Where do I return my enrollment form?

Please complete and return the form to the school **as soon as possible**.

### How confidential is my family information?

Our company's privacy policy forbids us from sharing information with anyone other than your school. We follow all government regulations regarding privacy of information.

### Why do you require an email address?

Much of our communication to you will come through email. For instance, if you need a new username and password for our account management website or we need to contact you about a payment we have not yet received, we use email.

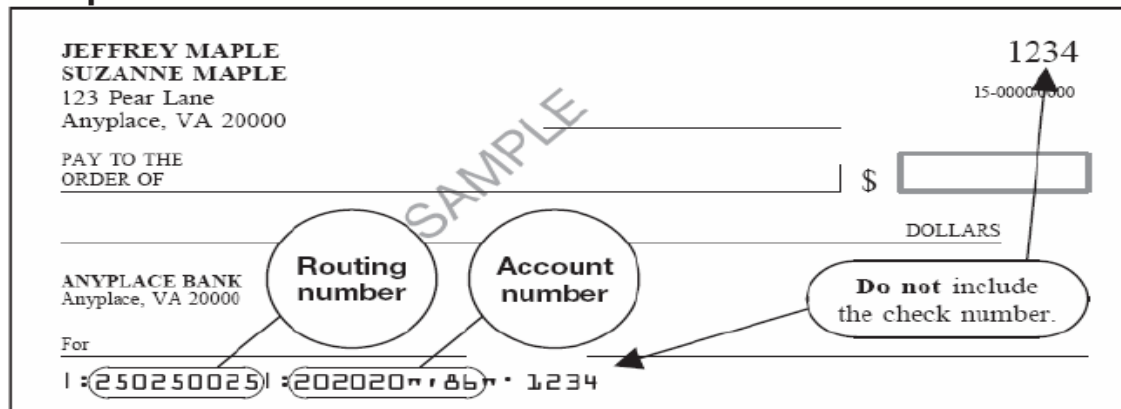
### Why would I provide you with my bank account number or credit card information?

Many parents who are pressed for time prefer an error-proof system of automatic deductions vs. the traditional mail-in or drop-off payments. Smart Tuition informs you of the amount that we will deduct from your account through an email notification a few days before the payment is due. This is the fastest, safest, and most convenient payment option. \*\*\* Note: Not all schools allow for credit card transactions on the account. Please ask your school if this option is available.

### What is a 9 digit Routing #?

On the bottom of every check, there is a 9 digit number that represents your bank. It typically is on the left side of the bottom of the check. The routing number is always 9 digits long. Smart Tuition cannot process automatic payments if the routing number is missing.

## Sample Check



### What credit cards / types of bank accounts do you accept payments from?

The credit cards we accept are: MasterCard, American Express, and Discover. You can use your debit card if it has one of the above-mentioned company logos displayed on the card; however, they will be treated as a credit card and applicable convenience fees will be applied.

### What if I don't see my desired number of payment plan months?

Your school sets the amount of months that tuition can be paid over.

**What is my school's late payment policy?**

Each school's late payment policy varies. You will find this information on your Family Enrollment form. Please pay tuition on time and help your school manage its budget.

**Why is "Total Due for Year" not completed on the enrollment form?**

Your school will fill in total tuition due after you have completed and returned your enrollment form. Please contact your school if you have not yet received the total due for the year.

**Can I access my account online?**

All parents, regardless of the payment option chosen, receive a Login ID and password for access to Smart Tuition online at [www.smarttuition.com](http://www.smarttuition.com).

**What can I do once I have logged into my SMART account?**

You can do the following: Make tuition payments, Review last payment information, Change your method of payment, Edit payment information, Edit personal information and more, See itemized fees and discounts, and Print a report of all payments made in a particular calendar year, or a particular school year.

**When will I receive my Login ID and password?**

Smart Tuition will mail out this information along with your payment schedule approximately 2-3 weeks before your first payment is due.

**How do I change my login ID or password?** To change your login ID or password, please use our Forgot Login feature on the main screen of [www.smarttuition.com](http://www.smarttuition.com). Your school administrator can also provide you with a new username and password.

**Why is my monthly amount different?**

Your amount due each month may change due to fees, discounts, and adjustments that have been applied by your school administrator.

**Who do I contact if I disagree with the tuition amount?** Your School will verify the tuition amount for each student and family account. If you disagree with the amount of tuition owed, you must contact the school directly; Smart Tuition is not authorized to modify the amount of tuition due or arrange for alternative payment plans.

**What happens if my account is past due?** An additional fee will be assessed to your account for all payments past due. Smart Tuition's customer service team may call you if you have missed tuition payments or if there has been a problem in processing a payment.

**Who Can Help You When....**

We get a lot of calls that are best-suited for the schools we serve. And occasionally, they receive calls that would be best-suited for Smart Tuition. Here's a simple guide to know when to call whom:

**When should I contact the School?**

We suggest calling the school in the following cases:

- Disputing amounts due including late fees, withdrawing a student, financial aid requests, loss of job or income, or other reason for non-payment

**When should I Contact Smart Tuition? (888) 868-8828 \*\*\*\*\*AVAILABLE 24/7\*\*\*\*\***

- Missing login I.D./password and payment materials
- Make a payment
- Review recent payments
- Change bank/credit card information
- Update personal information
- Concerns regarding your account

**Why does SMART charge an annual administrative fee?**

SMART's administrative fee covers the printing of your enrollment form, entering it into our system to setup your account, mailing you billing statements every month and maintaining your account throughout the year. It also covers the costs to provide you secure, online access to your account, 24/7 Customer Service and to ensure all private data is stored in a secure manner that meets banking and payment card industry standards.

**Is this administrative fee per family?**

SMART's fee is an annual fee and is charged per family in the first month of the payment cycle.

**What date is my payment due?**

Your school selects the date that your payments will be due. Please refer to the enrollment form for the actual due date.

**When is my payment late?**

Your payment is considered late IF RECEIVED the day after the due date.

**Why is there a \$25 follow up fee?**

SMART's MONTHLY follow up fee of \$25 covers the phone calls and emails that are made to notify you of a late payment and to give you an option to make up this payment. THIS FOLLOW UP SERVICE AND FEE WILL BE ACTIVATED MONTHLY FOR AS LONG AS LATE PAYMENTS ARE OUTSTANDING

**Is there a grace period?**

No, your payment is due by the date printed on your enrollment form.

**Is there a credit card payment fee? Why?**

There is a flat fee of 2.5% added to every payment submitted with a credit card. This is a standard fee charged by the credit card merchants. Most schools cannot absorb the cost of accepting credit cards and absent this convenience fee would not offer credit card payments as an option.

**When a payment is received by SMART if fees are due, does SMART take them before the tuition?**

All fees due to SMART are collected first.

**Is the SMART enrollment form a contract?**

Your signature on the enrollment form represents an agreement to pay your tuition payments with SMART.