

MACS Tuition Assistance Program Information

Funds for the Mecklenburg Area Catholic Schools (MACS) Tuition Assistance program are provided by the Parishes in the Charlotte Vicariate. The funds are reserved for tuition costs only and do not include Capital fees, instructional, bus, activity or graduation fees. Grants do not cover the entire tuition cost. Families with **registered** full-time students in grades TK-12th grade are eligible to apply for tuition assistance. The percentage of tuition assistance granted to families varies each year depending on the number of families applying. Not all families who apply for tuition assistance qualify.

Applications for tuition assistance are available online at www.charlottediocese.org/admissionsinfo.html, at the MACS Business Office and the individual school offices after January 30th each year. Applications are mailed to and processed through a third-party organization, PSAS (Private School Aid Service).

There are deadlines for three rounds for **completed** tuition assistance applications listed below. Completed applications must be received by PSAS by the deadline to be considered for the round. Applications with missing information will not be considered received until all information is provided.

- First Round Deadline: **March 1st**-results are mailed to families in mid to late May
- Second Round Deadline: **June 1st**-results are mailed to families about 8 weeks after deadline
- Third Round Deadline: **September 1st**-results are mailed to families about 8 weeks after deadline

Although the PSAS service in Ohio may have processed your individual application and completed your analysis prior to the deadlines noted above, the results are sent to the Tuition Assistance Committee only after each round is complete. In this manner we are able to reduce overall costs and provide more funds for assisting other families. Tuition assistance applications received after the Third Round deadline will be processed by PSAS in monthly rounds beginning in October through April.

Incomplete applications for any round will not be processed and will be held at PSAS until complete information is submitted.

The final determination of any grant is based on the information submitted on the application and the student need as determined on the PSAS report. These results are sent to the Tuition Assistance Committee in rounds not by individual application. PSAS does not award the grants. The decision to grant or deny a family any funds is made by the Tuition Assistance Committee. You will be notified by letter of the results of your application by the Tuition Assistance Committee. Do not call the MACS Business Office for the results of your application as they do not have responsibility/information on any family's tuition assistance application.

Families wishing to participate in the tuition assistance program must apply every year. Receiving a grant one year does not automatically ensure a grant the following year. The number of families applying may change and the ranking of each family's need will change each year.

The due date for annual tuition payments and the scheduled drafting of tuition and fees is not affected by a tuition assistance application in process. Your account will be drafted as noted on your registration information until the results of your application are determined by the committee in a letter sent to you by the committee. **Drafts cannot be held pending tuition assistance application results.** Registration of your students also cannot be delayed pending tuition assistance application results. A student must be accepted and registered in order to receive tuition assistance application results.

For common questions and answers about filling out the application, or to check the status of the application process, please go to www.psas.org.

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Mecklenburg Area Catholic Schools
Tuition Assistance Program
Frequently Asked Questions



Why do I have to fill out a Student Aid Form?

No family is required to fill out a Student Aid Form. Completing the application is entirely voluntary. However, no family will be granted tuition assistance without completing a form, to ensure that all families are evaluated equally and according to the same standards

Why do I have to send my Student Aid Form to Private School Aid Services (PSAS)?

PSAS is the company chosen to analyze the financial aid forms this year. PSAS was chosen because they process more forms than any other company in the country, work with more schools than anyone else, and have been in existence for 26 years. PSAS has a long history of providing an accurate and realistic financial need analysis, and will help us determine how much assistance we can award your family without being affected by knowing you or your family.

I feel that some of the questions on the application are too personal. Why does PSAS have to know all of this information?

PSAS only asks questions that are necessary in order to process your application accurately. All information is handled in a confidential manner by PSAS, and is not shared with anyone other than the people that run the program.

How does PSAS decide if I need tuition assistance?

The PSAS Need Analysis System is a complex evaluative tool that utilizes a multitude of factors to determine a family's ability to pay for private education. A family's total income plays a major role, but other factors such as the age of the parent or parents, marital status and the size of the family are also integral components of the assessment. The information on the application is reviewed and analyzed by a member of the PSAS review team, then entered into a database to be analyzed further by a computer formula developed specifically for this purpose. The result is not how much tuition assistance your family needs, but how much your family can afford to pay for private/parochial education. So, in effect, PSAS does not "decide" if you need tuition assistance, they take the information you provide and determine how much your family can afford to pay based on a realistic and standard formula.

PSAS doesn't ask about how much my family spends each year, only how much we make. Why is that?

The formula used by PSAS is based on the same methods used to evaluate college financial aid applications, which use a standard living allowance for families of the same size living in the same geographic area. This is done so that families are treated fairly in terms of evaluation. Consider this example:

The Jones family and the Smith family are exactly the same in every way except for one area. The total income is the same for both families, the families are the same size, have children the same age in the same school, and so on. The only difference is that the Smith family lives in a bigger house with a bigger mortgage. The PSAS formula will calculate that these two families can afford the same amount for education. If PSAS did not use the standard allowance, the Jones family would show that it could pay more than the Smith family. Basically the Smith family would be rewarded for spending more money on their mortgage by receiving more tuition assistance. This would penalize families that were trying to save money and live more frugally, and would reward families that were less frugal. Basic financial aid theory recommends following the standard approach.

How do I decide if I should apply for assistance?

There is no way to determine if you will receive assistance before you apply. The general rule is this: If you think you might need help to pay for your children's education next year, you should apply. If you don't think you will need help, or you think that filling out the form will be too much trouble, then you probably don't need to fill out the form.

I forgot to include some important information about my family's financial situation. What should I do?

If you feel that you may have left something out of your application that would affect the evaluation, please write PSAS a letter describing the information that was left off of the form, and include as much supporting documentation as you can. Remember to include the school your children attend and your children's names on the letter.

Why do I need to send a copy of my federal tax form and copies of my W2 forms?

PSAS verifies the figures entered on each application to ensure an accurate evaluation. They use the figures on your tax form and your W2's to confirm entries on the application.

My family has a special or unusual situation that affects our ability to pay for education, but there is no place on the application for us to tell you about it. What should I do? What if this situation occurred after I filled out the application?

If you have an unusual or special situation, please write PSAS a letter describing the situation, and include as much supporting documentation as you can. Remember to include your social security number, the school your children attend and your children's names on the letter. This applies to changes in situations as well.

I filled out the form last year. Do I have to fill it out again this year?

If you want to be considered for financial assistance again this year, you will have to fill out a new form. Each form is only good for one year.

Am I required to complete the registration process prior to receiving a decision on a Tuition Assistance Grant?

Yes, we will only provide information on tuition assistance grants for those families that have completed the registration process.

When can I expect to know the level of assistance I have been granted?

Decisions are released in three rounds and which round you fall in is determined by PSAS receiving your complete application by the deadline for that round.

Round 1 – Deadline – March 1 with results released in Mid May

Round 2 – Deadline – June 1 with results released 8 weeks after deadline

Round 3 – Deadline – September 1 with results released 8 weeks after deadline.