



Dear 123 Parents,

This letter contains important information about our policies and the process for tuition payments. Please take the time to read it carefully!

Questions/Issues about Tuition Payments

I am the contact person for matters related to your payments. The best way to contact me is through e-mail — **123Grow.Marcia@gmail.com** — because the office is located at the 123 Grow center in Hubbardston where there is only one phone line. If you do call (**978-928-1140**) and get our voice mail, be sure to leave a message; I will return your call as soon as possible.

My Hours

My hours are somewhat flexible, but generally I am in the office from 11:30 to 4:30 p.m. on Tuesday, Wednesday, and Thursday. I check e-mail messages from home on Fridays and Mondays, which is another good reason to use that method of communicating.

The Process

- Payments are processed by Tuition Express (TE), located in Oregon, every Friday at 1:00 p.m. Pacific Time.
- **Once TE sends the electronic submission, neither they nor 123 has control over when the funds are withdrawn from your account.**
- You may make the weekly tuition payment through a checking, savings, or debit account **(no credit cards)**. If you pay directly through a checking account, please note that you must attach a voided check. If you pay directly through a savings account, you must attach a letter from the bank confirming the account number and giving permission for the withdrawals. For debit accounts, you need only fill in the top half of the Tuition Express form.

Plan Ahead!

- I submit accounts to Tuition Express usually early Thursday afternoon, but you **cannot count on that**. If you need to contact me about the week's tuition payment, you must do so **by the end of the day on Wednesday**. Once I have submitted the accounts to TE, I have limited ability to make changes before they are processed on Friday.
- If you need to deposit money to cover your tuition payment on any given week, be sure you do so in time for it to clear before the financial institution processes the EFT (electronic funds transfer). You might want to check with your bank or card company about the timing on both deposits and EFTs.
- Planning ahead is **particularly important for people who are paid bi-weekly, bi-monthly or once a month**. The system does not accommodate a variety of withdrawal schedules, so you need to monitor your account to ensure enough funds are available.

—continued on the back—

Possible Three-Week Lapse

Paperwork for changes in tuition, charges for extra days or hours, etc. is **collected at our seven centers every two weeks**. That means it takes **one to three weeks before the change in a payment withdrawal** appears on your debit, checking or savings account. If you are concerned about when the change will occur, you can contact me to ask when to expect the change, although I usually send you a “heads-up” e-mail when I enter the data into our system.

Returned Payments for Insufficient Funds

Tuition Express automatically generates a **\$35 fee** for insufficient funds. More than half of that covers the fees 123 Grow pays to Tuition Express and to our bank. On very rare occasions — such as stolen identity — we waive the fee and absorb the cost. We **do not waive** the fee because you forgot to have enough funds in your account, have other bills coming due, or because of a timing problem with your financial institution. Again, please plan ahead!

Absences and Holidays

Tuition pays for your child’s weekly slot. We are subject to the state-mandated teacher/child ratios. Our staffing remains consistent based on these ratios, so weekly tuition fees remain consistent regardless of absences or holidays. It is similar to paying tuition for a college semester or a term for a private school. If you have any questions about this, please contact me.

Vouchers

If you have a voucher through Child Care Resources, you need to know the following:

- Your signature on your voucher means you have read and accepted your responsibilities, including the payment of your Parent Fee. Failure to pay 123 Grow your share of the tuition jeopardizes your voucher because CCR can cancel it for failure to fulfill this responsibility.
- Be aware of the termination date on your voucher and contact CCR in time to renew it. If your voucher lapses, you are responsible for the full tuition fee during the gap in coverage.

We hope this information is helpful in understanding our policies and how the tuition process works. Our goal is to help you avoid unnecessary cost when a tuition payment is returned for insufficient funds or when voucher coverage lapses. Our experience overall with parents or other family members making the tuition payments has been excellent for which we are very grateful!

I am always happy to answer questions or assist you in any way I can, so please do not hesitate to contact me. All of us at 123 Grow want your experience to be as easy and as problem-free as possible!

Sincerely,

Marcia Hopper
Administrative Assistant