



Dear Covenant Families:

We are pleased to announce that we will be partnering with Smart Tuition for the processing and collection of tuition and fees for the 2017-18 school year. You will be selecting your method of payment during the reenrollment process. In late March or early April, you will receive a notification from SMART with instructions on how to activate your Smart Tuition account.

**Smart Tuition makes it easy for you to:**

**Select a payment method that works best for you**

- Set up recurring automatic payments from your bank account or credit card
- *Visa, MasterCard, Discover, and American Express* are accepted (2.85% convenience fee will apply)

**Add another authorized user to your Smart Tuition Account**

- If you have another party that assists with payment of your child's tuition, you have the ability to authorize them to access your Smart Tuition Account to make payments.

**Access your account online**

- Review account history, transaction details, and print monthly invoices
- Edit your contact information, password, and payment method
- Make a payment or set up recurring payments

**Receive payment and follow up reminders**

- For recurring payments, a reminder is emailed 7-10 days before the due date
- For missed payments and outstanding balances you will receive an email and phone call

**Speak with a customer service representative**

- Families can access their accounts to check balances and make payments 24/7
- Spanish speaking representatives are available
- Call toll free to make payments at (888) 868-8828

These are just a few of the benefits offered by Smart Tuition. You will receive more information regarding Smart tuition throughout the coming weeks and months.



## General Information – FAQ's

**Smart Tuition provides tuition management services for schools. Services for parents include online account access, tuition and fees invoicing, payment processing, and 24 hour customer service.**

### **Whom should I contact if I have questions regarding my bill?**

The Parent Help Center is available 24 hours per day. You can access your account to check balances and make payments. You can call our parent call center at (888) 868-8828 and we will be happy to assist you. Our team of specialists is able to:

- Provide you with balance & account information
- Take a payment
- Review your payment history
- Update your payment information
- Update your personal & contact information
- Provide or change your online username and password
- Address concerns regarding your account

### **What credit cards does Smart Tuition accept?**

Depending upon your state and school policy, Smart can accept *Visa*, *MasterCard*, *American Express* and *Discover* credit and debit cards. Please note that a 2.85% convenience fee will apply. You can use your credit card to make monthly recurring payments. **Visa Checkout™** virtual wallet is also available.

### **Can I pay by check?**

If you would like to use your checking account to pay, you can do this by mailing a check, making a one-time payment online, calling in a payment by phone, or by setting up automatic monthly payments directly from your checking or savings account. If you are mailing a check, please mail it to Smart Tuition at PO BOX 11731, Newark, NJ 07101-4731. Please remember to include your Smart Family ID.

### **Can I pay using my bank's online bill pay service?**

Yes, you can utilize your bank's online bill pay service to send payments to Smart Tuition. However, there are a few things to note regarding online bill pay. Online bill pay might not electronically transfer funds to Smart Tuition. Your bank may mail a paper check to us. We advise you to set up your online bill pay to occur at least 7 days prior to your due date to ensure the check is received and processed by your scheduled due date.

### **Why is my monthly amount different each month?**

Your total due may change month to month due to fees, discounts, and adjustments that have been made by your school.

### **What if I think an amount on my bill is incorrect?**

If you disagree with any of the amounts on your bill, you can contact our Parent Help Center. We will contact the school on your behalf to clarify the amount due. Smart Tuition is not authorized to modify the amount of tuition due or to arrange for alternative payment plans without your school's approval.

### **I just realized my tuition is due in less than two days. What is the quickest way to make a payment?**

Smart Tuition offers two immediate payment options including:

- Pay online at <https://parent.smarttuition.com>
- Pay over the phone 24/7, 365 days a week, by calling (888) 868-8828

Note: Payments made by phone and web are posted the same day they are received.

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

Payments are due on or before your due date. There is no grace period. If your payment is not made by your due date, or you are carrying an outstanding balance, a \$40 Follow Up Service Fee may apply. Smart Tuition will remind you of your upcoming payment to help you pay on time. We will also advise you when you have missed a payment to help you avoid any future fees.

### **Are there bank fees associated with payments that are not successful?**

A fee of \$25 will be applied to your account for any failed payment processed via auto-debit, phone, web or failed check payments. Your bank may also impose additional fees.

### **How can I setup new banking information to pay automatically each month?**

Changes to banking information MUST be made at least three business days before your next scheduled debit. You can update your banking or recurring credit/debit card information by logging in to your account at <parent.smarttuition.com> or you can call us directly at (888) 868-8828.

### **What can I do once I have logged into my Smart Tuition account online?**

On our parent website you can do the following:

- Make a payment
- Review payment history
- Change/edit your payment information
- Update your personal information
- View and print invoices (if you are not on automatic debit)
- See an itemized breakdown of tuition, fees and discounts billed to your account

### **Is there a way I can update my username and password?**

You can update your password directly from your Smart Tuition account at <parent.smarttuition.com>. Or you can call us at (888) 868-8828 and a representative will be able to update your user name and password.

**Thanks for being a Smart Tuition Customer! If you have any questions or concerns, contact us at [info@smarttuition.com](mailto:info@smarttuition.com).**



