



FOUNDATIONS
CHRISTIAN MONTESSORI ACADEMY

Welcome to Foundations Christian Montessori Academy!

Dear Prospective Family,

I want to personally thank you for your interest in Foundations. I hope that you enjoyed the tour of our amazing campus and that you were able to get a glimpse of the wonderful programs and unique educational philosophy here at Foundations Christian Montessori Academy. At Foundations, we seek to ignite self-motivated, independent learners by integrating academic excellence and a respectful social community that results in confidence and lifelong achievement.

I realize that selecting a school for your child's education is a very important decision, and I am honored that you have chosen Foundations as a candidate in this process. If you are ready to begin the application process, please see the enclosed Admissions Checklist for your next steps to take in enrolling your child at Foundations. Once your application is received, if you would like to sign up for a classroom observation (an opportunity for you to sit and watch the classroom), or to schedule a personal education consultation, to speak in more detail about your child, please let me know by emailing admissions@foundationscma.org and I will schedule a time for you to come in.

I am sure you will have many questions along this journey. Please feel free to contact me at the academy office and I will be more than happy to assist you. I wish you the best in your decision-making process and pray that God will lead you to the school that is the best fit for you, your family, and your child.

Heather J. Angersoll

Heather J. Angersoll
Head of School



Ten Reasons to Consider Christian Education

1.) Character formation

Christian schools' curriculum and philosophy can help bridge the gap in an era when character education is so important. Morals, ethics, and character development inform some of the fundamental beliefs and values of a Christian school.

2.) The Bible is taught

In Christian schools, not only is the Bible taught for what it is, the inspired Word of God, it serves as a foundation for other texts as well. Children in Christian schools become familiar with Bible stories at a young age, and the truths in the Bible become more familiar to them as they continue grow and learn. While the Bible is centuries old, it's a timeless lesson that is brought to life in Christian schools and is made relevant for students' lives today. With this, students have the opportunity to walk away with a better understanding of their curriculum as it relates to God's Word.

3.) Christian schools share your moral values

If your goal is to offer your child the same moral foundation that the Bible suggests, a Christian education is the best option. Moral and spiritual formation are important components of the best Christian schools want to develop a caring community, where everyone shares a unity that is based on care for one another, rather than conformity. It's our belief that a healthy environment for learning includes authentic relationships, and that education should develop both intellect and character, equipping students for lives of service in this world.

4.) Teachers model Christian principles

A child's teacher is an important role model. Your child spends a major portion of the school day under the influence of one or more key teachers. In the Christian school classroom, the teachers openly demonstrate and model Christian principles.

5.) Curriculum is aligned with Christian values

While strong academics continue to be at the forefront, Christian schools are given some freedom to align curriculum with Christian values. Concepts learned in the classroom can be viewed through a variety of lenses, including those of the Christian faith. For instance, if students are studying social justice, part of the conversation could include why Christians should care about social justice following the example of Jesus. In oceanography class, students may learn how climate change is affecting the ocean and weather, which could lead to a discussion focused on the need to care for all of God's creation.

6.) Prayer is part of the school day

Christian schools encourage praying and understand that prayer is a path to a more personal relationship with God. It also strengthens students' relationships with one another. Teachers and students continually pray for each other during challenging times and in good times – providing an inclusive, loving learning environment where everyone feels supported and welcome.

7.) Safety

In addition to physical well-being, Christian schools offer a safe emotional and spiritual environment. Bullying is not tolerated, and children are nurtured in a safe, caring environment, modeled by adults. Christian schools offer a safe avenue for students to express their ideas, explore new things, and most importantly, be themselves.

8.) Individual attention and differential instruction

Christian schools can almost always offer more individual attention than public schools. Christian school classes generally have fewer students, so teacher to student ratios are usually smaller.

9.) Positive peer pressure is all around

Having peers who have similar values helps complete this nurturing environment. Students are expected to reinforce positive habits, as well as positive attitudes. This goes for teachers, too. They're more than just lecturers; they are mentors, sometimes even friends, who truly know their students. This gives them more freedom to individually encourage, support and influence their students – demonstrating that it's okay to try new things, and it's cool to be smart.

10.) Whole Child Development

Christian schools' educational philosophy focuses on a Christian-based education that aims to develop well-rounded individuals. It is our belief that education should develop both intellect and character, thereby equipping students for lives of servant leadership. We seek to inspire and encourage each student to discover and develop his or her God given talents, preparing them for future success.



The Montessori Approach to Education

Benefits

- Each child is valued as a unique individual.
- Beginning at an early age, Montessori students develop order, concentration, coordination, and independence.
- Students are part of a close, caring community.
- Montessori students enjoy freedom within limits.
- Students are supported in becoming active seekers of knowledge.
- Self-correction and self-assessment are an integral part of the Montessori approach.

Environment

The design and flow of a Montessori classroom create a learning environment that accommodates choice. There are spaces suited to group activity and spaces where students can work independently. Well-defined areas for each part of the curriculum feature shelves or display tables with a variety of inviting materials from which to choose. You won't find customary rows of school desks; children work at tables or on the floor. It is common to see students of different ages working together. Older students enjoy mentoring their younger classmates, and younger students look up to the older and get a preview of the alluring work to come.

Curriculum

A hallmark of Montessori education is its hands-on approach to learning. Students work with specially designed materials, manipulating and investigating until they master the lesson inside. The concrete materials provide passages to abstraction and introduce concepts that become increasingly complex. Built into many of the materials is a mechanism for providing the student with some way of assessing his or her progress and correcting any mistakes, independent of the guide. As a student progresses, the guide replaces some materials with others, ensuring that the level of challenge continues to meet their needs.

The Teacher as the "Guide"

Guides observe each child and provide guidance as needed. They often drop to the level of the students, look into their eyes, and speak using positive words. The guides thoughtfully prepare the classroom environment. While she may guide her students to new lessons and challenges, it is the child's interaction with what the environment has to offer that enables learning to occur.



Foundations Christian Montessori Academy

ADMISSIONS CHECKLIST

1 SUBMIT YOUR APPLICATION

Applications can be submitted up to one year prior to the year of desired enrollment. To get started, complete the online student application and pay the application fee of \$50 per student through Foundations Christian Montessori Academy's website, www.foundationscma.org/admissions/apply

2 SUBMIT YOUR DOCUMENTS

Documents can be dropped off at the Academy office or emailed directly to admission at admission@foundationscma.org

ALL GRADES

- Birth certificate
- Immunization Records
- School Health/Physical

KINDERGARTEN

- Pre-K/VPK assessments

FIRST – ELEVENTH GRADES

- Most recent and previous year's grade reports
- Most recent and previous year's standardized test scores
- Most recent IEP/504 plan (if applicable)

3 SCHEDULE YOUR TOUR, INTERVIEW, OR SHADOW

Once all materials have been received by FCMA, you will be contacted to schedule your student interview. After the student interview, a student shadow day or days will be scheduled.

4 RECEIVE ADMISSIONS OFFER

Offers of admission are based on class availability and student fit based on outcome of student interview and shadow day(s). Approved applicants will be contacted by FCMA by an acceptance email. We will continue to process applications as long as space is available.

5 ENROLL AT FOUNDATIONS

Applicants approved for enrollment have 10 days to complete their online enrollment, sign enrollment documents, and submit fees to confirm their spot.



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Application Fee

A one-time, non-refundable application fee of \$50 per student is to accompany the complete online application for each new student at the time of submission. This fee covers the cost of processing of the student application.

New Family Fee

A one-time, non-refundable new family fee of \$150 is to accompany the submission of the continuous enrollment agreement. This fee covers the cost for adding both the new student(s) and family to the FACTS/RenWeb SIS system and the processing and importing of student enrollment information.

Student Fee

An annual non-refundable fee per student is due with the continuous enrollment agreement or annual intent for the upcoming school year. Returning students, who are currently enrolled, must notify the school office of their intent to withdraw for next school year by January 31st, as new school year FACTS agreements will be created February 1st. Student fee is due and is non-refundable. Student fee includes Friday Spirit shirt, FACTS Peace of Mind tuition, student insurance, testing, technology, curriculum, materials.

Activity Fee

An annual non-refundable fee per student is due with the continuous enrollment agreement or annual intent for the upcoming school year. Returning students, who are currently enrolled, must notify the school office of their intent to withdraw for next school year by January 31st, as new school year FACTS agreements will be created February 1st. Activity fee is due and is non-refundable. Activity fee helps fund special events on campus such as our Back to School Student Encounter Week, Back to School Family Night, Spiritual Emphasis Week, Polar Express Day, Holiday Parade, Christmas Programs, and other special events and experiences for our students.

Tuition

Foundations Christian Montessori Academy seeks to make the cost of Christian education and Montessori education accessible to all families without compromising the quality and integrity of the programs. No family at Foundations Christian Montessori Academy pays the full cost of education; 10% of the cost associated with educating our children comes from external efforts including fundraising. Annual tuition is due regardless of absences, excused or unexcused including but not limited to absences caused by vacations, family emergencies, medical or other health reasons, illnesses including covid, covid quarantining, in climate weather closures, early withdraw, or expulsion.

Tuition Payment Plan Options

In efforts to help each family with the expense of tuition, Foundations has contracted FACTS Tuition Management to offer affordable finance options for tuition. FACTS accepts payment by automatic bank withdrawal (interest-free) or credit card (additional credit card fee will apply). Payment options include semi-annual, quarterly, or monthly payments.

Extended Day Programs (for Toddler and Primary programs only)

Extended Day programs are designed to provide continued care for families who need before and after school care hours for their child(ren). Extended Day programs are selected during the open enrollment period and are provided at an additional cost that will be bundled with your FACTS tuition payment plan agreement. Students who are not picked up within 15 minutes after dismissal will be taken to after care and will be charged for their supervision at a rate of \$20 per 15 minutes, per child. Drop-in services are not available for all programs as we must maintain legal student to staff ratios and staff according to those pre-registered for the extended day programs.

Field Trips and Enrichment Clubs

Field trips and enrichment clubs are an essential part of the educational experience. Expenses of trips and clubs may carry additional costs.

Partners in Education

Building community is at the very heart of Foundations. Partnering with our families provides a strong foundation on which our students will succeed. Here are a few ways to partner with us:

- **Personal and Corporate Donations**– Foundations Christian Montessori Academy of Sarasota, Inc. is 501(c)(3), not-for profit charitable organization who is authorized by the IRS to receive charitable in-kind gifts, donated products or services, and cash donations which are all tax-deductible to the donor.
- **Referral Program** – Refer a family to Foundations and you could receive a \$1000 tuition credit. Referred family must enroll and remain enrolled for the entire school year. Tuition credit will be applied to the referring family's tuition account for the following school year. Credit issued is a one-time credit per referred family and will be prorated in the event of mid-year enrollment.
- **Sponsor a Student** – Foundations offers a financial aid program for families who may need assistance with annual tuition. Families seeking assistance must apply through the FACTS Grant and Aid program. Donations made will be used and equitably distributed to families who submit an application or could be applied to a specific student's tuition account.
- **Volunteer Service** – We LOVE working with our families and often need help with special school events, educator and classroom support, fundraising efforts, and more.

FACTS Financial Aid

Families who are searching for scholarship for tuition must submit application for additional financial assistance through the FACTS Grant and Aid process.

Other Funding Sources

Families who qualify for other sources of funding such as School Readiness, Step Up for Students – FTC (Florida Tax Credit Scholarship), FES-OA (Florida Empowerment Scholarship - Educational Opportunities), Empowerment, Hope, FES-UA (Florida Empowerment Scholarship – Unique Abilities, formerly Gardiner and McKay), and/or AAA scholarships (FTC or FES), will need to bring in a copy of their certificate or award letter as soon as they receive it to have the amount applied to their tuition account. Students receiving these scholarships are to abide by compulsory attendance guidelines and other guidelines outlined by the specific award program can be found in the award handbook and/or on our Student Scholarship and Requirements form.

Early Withdraw

If the student(s) withdraws before June 1, one month's tuition (1/12th of annual tuition) is due and non-refundable. If the student(s) withdraw at any time between June 1 and August 1, two month's tuition (2/12th of annual tuition) is due and non-refundable. If the student(s) withdraws at any time after August 1 but before the first day of the school year, three months tuition (3/12th of annual tuition) is due and non-refundable. If the student(s) withdraws at any time after the first day of school, the parent/guardian is responsible for the tuition through the end of the semester. Early withdrawal must be received in writing and is defined as withdrawal of the student by the parent or dismissal of the student by the school during the term of this agreement, Early withdraw does not release the family of their financial obligation.

Addition Fees

Any additional fees, such as late pick-up at the rate of \$20 per fifteen minutes, lost or damaged books/materials, that are incurred will be transferred to the family FACTS account for collection. There is a \$25 monthly late fee on all past due account balances, and a \$35 NSF fee for returned checks or payments.

2024 – 2025 Children’s House Tuition Schedule

(Ages 12 months to 6 years)

ANNUAL FEES

NEW APPLICANT FEE	\$ 50.00 (per new child, one-time fee)
NEW FAMILY FEE	\$150.00 (per new family, one-time fee)
STUDENT FEE	\$300.00 (per child, annually)

OTHER FEES

LATE PICK-UP FEE	\$20 per 15 minutes per child
LATE PAYMENT FEE	\$25
NSF FEE	\$35

TODDLER TUITION SCHEDULES (12 months – 35 months)

Academic Year (Aug – May)	12 - MONTHLY INSTALLMENTS	4 – INSTALLMENTS	2-INSTALLMENTS	Total School Year Tuition
	\$1,332	\$3,996	\$7,993	\$15,985
Full Year (June – May)	12 - MONTHLY INSTALLMENTS	4 – INSTALLMENTS	2-INSTALLMENTS	Total School Year Tuition
	\$1562	\$4,686	\$9373	\$18,745

PRIMARY TUITION SCHEDULE (3 – 6 years)

Academic Year (Aug – May)	12 - MONTHLY INSTALLMENTS	4 – INSTALLMENTS	2-INSTALLMENTS	Total School Year Tuition
	\$1,102	\$3,306	\$6,613	\$13,225
Full Year (June – May)	12 - MONTHLY INSTALLMENTS	4 – INSTALLMENTS	2-INSTALLMENTS	Total School Year Extended Day
	\$1,332	\$3,996	\$7,993	\$15,985

EXTENDED DAY TUITION SCHEDULE

Academic Year (Aug – May)	12 - MONTHLY INSTALLMENTS	4 – INSTALLMENTS	2-INSTALLMENTS	Total School Year Tuition
	\$250	\$750	\$1,500	\$3,000
Full Year (June – May)	12 - MONTHLY INSTALLMENTS	4 – INSTALLMENTS	2-INSTALLMENTS	Total School Year Extended Day
	\$300	\$900	\$1,800	\$3,600

NOTE: Toddler and Primary extended “drop-in” service is not available due to State ratio regulations. Extended Day program is limited base on availability and ratios.

Parents remain financially responsible for all tuition and fees in the event scholarship funding is terminated for any reason. Tuition is subject to increase annually to retain and attract degreed, quality teachers as well as continuing to improve each child's educational experience. For students enrolling after initial date, the tuition rate will be prorated. Tuition amounts are estimates based on a 12- month payment plan beginning in June and may be different from the above figures based on the date FACTS tuition agreement was created, activated, and authorized for automatic withdrawals. To determine weekly rate, divide annual tuition by 52 weeks. Mid-year student tuition will be prorated based on start date. Please refer to Fees and Financial Policies for detailed description of fees.

2024– 2025 Upper School Tuition Schedules

(Grades 1st – 12th)

ANNUAL FEES

NEW APPLICANT FEE	\$ 50.00 (per new student, one-time fee)
NEW FAMILY FEE	\$150.00 (per new family, one-time fee)
STUDENT FEE (LE/UE)	\$500.00 (per student, annually)
STUDENT FEE (JH/SH)	\$750.00 (per student, annually)

OTHER FEES

ACTIVITY FEE	\$100 (per student, annually)
LATE PICK-UP FEE	\$20 per 15 minutes per child
LATE PAYMENT FEE	\$25
NSF FEE	\$35

ACADEMIC SCHOOL YEAR TUITION SCHEDULE (based on the 180-day school year calendar):

Lower Elementary Program (1st – 3rd grades): 8:00 AM - 3:00 PM

Tuition Payment Options	12 - MONTHLY INSTALLMENTS	4 – INSTALLMENTS	2-INSTALLMENTS	Total School Year Tuition
	\$1,057	\$3,170	\$6,340	\$12,680

Upper Elementary Program (4th – 6th grades): 8:00 AM - 3:00 PM

Tuition Payment Options	12 - MONTHLY INSTALLMENTS	4 – INSTALLMENTS	2-INSTALLMENTS	Total School Year Tuition
	\$1,122	\$3,364	\$6,728	\$13,456

Junior High Program (7th – 8th grades): 8:00 AM - 3:00 PM

Tuition Payment Options	12 - MONTHLY INSTALLMENTS	4 – INSTALLMENTS	2-INSTALLMENTS	Total School Year Tuition
	\$1,160	\$3,479	\$6,958	\$13,916

Senior High Program (9th – 12th grades): 8:00 AM - 3:00 PM

Tuition Payment Options	12 - MONTHLY INSTALLMENTS	4 – INSTALLMENTS	2-INSTALLMENTS	Total School Year Tuition
	\$1,160	\$3,479	\$6,958	\$13,916

Parents remain financially responsible for all tuition and fees in the event scholarship funding is terminated for any reason. Tuition is subject to increase annually to retain and attract degreed, quality teachers as well as continuing to improve each child's educational experience. For students enrolling after initial date, the tuition rate will be prorated. Tuition amounts are based on a 12- month payment plan beginning in June and may be different from the above figures based on the date FACTS tuition agreement was created, activated, and authorized for automatic withdrawals. Mid-year student tuition will be prorated based on start date. Please refer to Fees and Financial Policies for detailed description of fees.



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Student Scholarship Programs and Requirements

Scholarship Programs

Foundations Christian Montessori Academy is a partner and provider with the following scholarship programs:

- School Readiness Program
- Step Up for Students FTC Florida Tax Credit Scholarship Program
- Step Up for Students FES-EO Florida Empowerment Scholarship – Educational Options
- Step Up for Students FES-UA Florida Empowerment Scholarship – Unique Abilities (formerly the Gardiner Scholarship Program and McKay)
- Step Up for Students Hope Scholarship Program
- AAA Scholarship Program (also facilitates both FTC and FES scholarships)
- FACTS Grant and Aid (available through your Family Portal)

Application, Enrollment, Tuition, and Fees

Students participating in scholarship programs are required to submit Foundations' application and enrollment documents as part of the enrollment process. An application fee will be collected at the time of application submission through our Online Application portal. Families are responsible for any additional fees or tuition not covered by the awarded scholarship.

Attendance Requirements and Verification

Students participating in scholarship programs are subject to compulsory attendance requirements. Daily attendance is document and recorded in each student school records and is submitted for attendance verification through the individual scholarship programs. Excessive absences could jeopardize the originally awarded funding amounts or funding could be terminated. School Readiness students are required to sign in and sign out on a SISO sheet daily. Parents MUST clearly sign their full name, both first and last. Failure to comply with attendance signature requirements could jeopardize funding and continued enrollment. Other scholarship programs required parents to verify attendance quarterly in order to disburse scholarship to the school.

Scholarship Payment Endorsement

Students participating in specific programs have additional requirements when it comes to releasing payments to the school provider. Scholarship programs that distribute hard copy checks, are delivered directly to the school for payment. The approved endorsing parent must come in-person, to the school, and endorse the paper check within 5 business days. Checks will at no time be permitted to leave the school campus and requires on-site, in-person endorsement. Scholarship programs that distribute funds via auto-deposit, also require online approval by the approved endorsing parent. Online verification must be reviewed and approved within 5 business days of email notification.

Scholarships for Florida Schoolchildren



Did you know with the help of a Step Up For Students Scholarship, you could send your child to a private school near you?



Scholarships for K-12 Students to Attend Private School

The Family Empowerment Scholarship for Educational Options (FES-EO) and the Florida Tax Credit (FTC) Scholarship Program offer scholarships worth on average \$7,700 and cover the cost of private school tuition and fees, books and more.

Who is eligible?

Students in grades K-12* who meet one or more of the following:

- Families can qualify based on household income. For example, a family of four could have an income of up to \$111,000 annually and receive scholarships for their children.
- Dependent children of a reservist or an active-duty member of the United States Armed Forces
- Dependent children of a law enforcement officer
- Children currently in foster or out-of-home care
- Siblings of students participating in the Family Empowerment Scholarship for Students with Unique Abilities

* Students entering kindergarten must be 5 on or before September 1

Scholarships for Students with Unique Abilities

The Family Empowerment Scholarship for Students with Unique Abilities (FES-UA) is worth an average of \$10,400 and covers the cost of private school tuition, instructional materials, home education, tutoring and more.


Who is eligible?

- Students 3 years old to high school graduation or age 22, whichever comes first
- Children with one of 23 diagnoses including, but not limited to: autism spectrum disorder, Down syndrome, spina bifida and emotional, behavioral or intellectual disabilities



How to Apply?

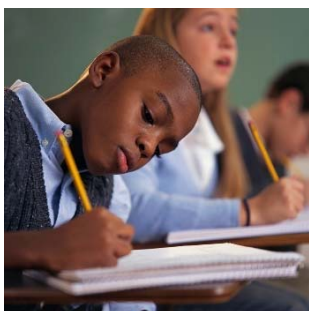
To apply online, or for more information, visit **StepUpForStudents.org**

 (877) 735-7837

   @StepUp4Students



Program funds for each scholarship are limited and are available on a first-come, first-served basis.



Kindergarten – 12th Grade Scholarships

Florida Private School Scholarships

Applications will be available in mid-March for your child to attend an eligible private school of your choice



If your child is in a school that is not meeting his/her needs, we may have the help you need.

Your child may qualify for a scholarship to a private school if:

1. He/She is entering Kindergarten through 12th Grade

AND

2. Your household income is at or below the amount shown on the chart below:



please visit:

2021- 2022 Household Income/Financial Resources Table - Florida

AAA considers ALL household members and their income. To figure out your household size, add all the people you live with together, this is your household size. Now add ALL the annual earnings (before tax) for everyone in the household, this is your total annual income. Use these two numbers to look at the income chart below for your household size and income.

Note: Any business losses will be adjusted to zero and therefore the total income will be adjusted accordingly to determine household eligibility.

Household Size	Maximum Household Income for an AAA Scholarship	Maximum Household Income for a Family Empowerment Scholarship**
1	\$33,488	\$38,640
2	\$45,292	\$52,260
3	\$57,096	\$65,880
4	\$68,900	\$79,500
Each additional person add:	\$11,804	\$13,620

Your child must be accepted by an eligible private school under their normal admissions policy. Students must follow all academic and discipline policies of the individual school. Schools are free to dismiss students who do not comply.

www.AAAScholarships.org or call 1-888-707-2465

**The Florida Department of Education administers the Family Empowerment Scholarship ("FES"). If household income is above the maximum for an AAA Scholarship Award, but at or below the maximum for FES, your information will be sent to the Florida Department of Education to determine Eligibility for FES. In addition to the household income requirement, eligibility for FES requires a Florida student to be entering Kindergarten or, if entering a higher grade, to have been (or have a sibling who was) enrolled in a public school during the previous school year.



Grant & Aid Assessment

FACTS makes quality education affordable for families by assisting schools in awarding financial aid. We work with schools to create a custom application and collect financial data so schools can make accurate award decisions based on financial need.

After completing the online application, you will need to upload all required supporting documentation.

The following supporting documents are required to complete the application process:

- **IRS Federal Income Tax Return**, including all supporting schedules (the year of the tax return depends on the tax requirements of your school). If applicant and co-applicant file separately, we require both tax returns for the same tax year.
- Copies of **all the current year W-2 Wage and Tax Statements** for both the applicant and co-applicant.
NOTE: If you are applying before you have received all the current year W-2 Wage and Tax Statements, please submit them as soon as they become available.
- Copies of all supporting tax documents if you have business income/loss from any of the following:
 - Business** - send Schedule C or C-EZ and Form 4562 Depreciation and Amortization
 - Farm** - send Schedule F and Form 4562 Depreciation and Amortization
 - Rental Property** - send Schedule E (page 1)
 - S-Corporation** - send Schedule E (page 2), Form 1120S (5 pages), Schedule K-1 and Form 8825
 - Partnership** - send Schedule E (page 2), Form 1065 (5 pages), Schedule K-1 and Form 8825
 - Estates and Trusts** - send Schedule E (page 2), Form 1041 and Schedule K-1

IMPORTANT: If you file a tax return but do not have W-2 wages because you are self-employed, you will be required to submit a copy of your current year Federal Form 1040 Tax Return.

- Copies of all supporting documentation for household Non-Taxable Income such as: Social Security Income, Welfare, Child Support, Food Stamps, Workers' Compensation, and Temporary Assistance for Needy Families (TANF). If you do not file a tax return, you are required to provide documentation of all income received.

All documentation received is imaged upon receipt and then destroyed.

You may log in to your FACTS user account to review the status of your application. Please allow 2 weeks processing time before inquiring further about receipt and/or status of the uploaded documents. Application deadlines are set by the institution awarding the aid. If you are applying after the deadline, contact your school to ensure that your application will be accepted.

A non-refundable application fee may be required before your application will be submitted.

NOTE: Award decisions are made by the institution providing the financial aid, not FACTS.