

●● BESIDES THE GIFT OF LIFE,
THE GREATEST GIFT
YOU CAN GIVE CHILDREN
IS THE GIFT OF FAITH.

Sending your child to a Catholic school indicates your commitment to raise your children in the Catholic faith as well as your willingness to make the sacrifices associated with the financial obligations related to enrolling your children in a parochial school.



Catholic education is an investment in your child's future that will provide a lifetime of opportunity. Quincy's parochial schools offer:

- Academic excellence in a community grounded in a common faith
- A rigorous curriculum including art and music
- Personal instruction with small class sizes
- Learning with a moral purpose – educating students to serve others and develop leadership skills
- Outstanding extracurricular activities
- Strong preparation for further education
- A safe and disciplined environment
- Exceptionally dedicated and state-certified faculty who help students reach their highest potential



●● QUINCY'S ●● CATHOLIC SCHOOLS

AN AFFORDABLE INVESTMENT

How do you save for both Catholic school and college at the same time?

If you make the investment in parochial elementary and high school, and your kids work as hard as you, they will be in a much better position for scholarships and grants as they head for college. Students from Quincy's Catholic schools historically receive higher ACT scores resulting in increased scholarship offers. The average graduating class from QND is offered more than \$2 million in merit scholarships for college.

Colleges and universities have high regard for the work ethic, values, leadership and service along with the academic skills acquired by students in Quincy's Catholic schools. Talk to your banker or financial planner about the best strategies to get there, or contact us for a list of financial advisors who support Catholic education. Don't allow tuition to stand in the way of making a great faith-based educational choice for your child.



"We have made sacrifices in order for our children to attend the parochial schools, but we have all received so much more in return. Our children have and are growing up with high standards in education, great friendships and the freedom to grow in their faith. It is truly an investment in their future."

Ron and Rita Genenbacher
parents of six children who have attended Quincy's Catholic Schools

QUINCY'S CATHOLIC SCHOOLS

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Many planning tools and initiatives are available today to make Catholic education affordable. The most important principle is setting goals in a way that lets time work in your favor. With time and commitment, the financial goal of sending your child through Catholic schools can be met. We encourage you to talk to us to explore the best financial solutions that match your family's needs.

🔗 OPTIONS TO FINANCE TUITION

COVERDELL EDUCATION SAVINGS ACCOUNT is tax exempt when used for qualified education expenses including primary school and college. There is a maximum of \$2000 annual contribution limit. If the money is not used for parochial school, it can be used to help fund college. Money can be contributed to the account throughout the year, so birthday, holiday and sacramental gifts can help build a fund for your child's education. Many parents begin this process at Baptism. Friends and family members may also contribute to the fund at any time.

FINANCIAL ASSISTANCE PROGRAM includes direct grants and scholarships. To ensure impartiality and sensitivity to privacy, the schools employ the Private School Aid Service (PSAS) to compile applications for assistance and to recommend amounts to be awarded based on demonstrated need. Parents must complete the Student Aid Form and mail it with a copy of their most recent federal income tax return along with a nominal fee to PSAS. Only one form is needed, even if you have children in multiple schools. These forms are available the beginning of March. Recipients are informed by the end of April. For more information about their services, visit www.psas.org.

THE HONOR SCHOLARSHIP is a scholarship awarded to the freshman with the highest placement test score, and pays up to full-tuition for Quincy Notre Dame.

EDUCATION LOANS are available for Quincy Catholic Elementary Schools and Quincy Notre Dame High School. Local banks are designated each year to provide families with 10 monthly payments for tuition at a competitive interest rate.

HOME EQUITY LINE OF CREDIT is another option for assistance with tuition expense. A home equity line of credit is a form of revolving credit for which your home serves as collateral. The credit line is secured by the equity in your home and may be tax deductible (consult your tax advisor). Talk to your banker about this option for you.

Make saving a part of your child's education at an early age. If your child helps out around the house for an allowance or assists neighbors with yard work, think about asking them to put a portion into a savings account for their education. Many older students work part-time to help pay for tuition. Every amount invested compounds over time. Your child will experience a personal investment and value their education more because they were directly involved with its financing.



🔗 OTHER INITIATIVES IN PLACE

to help offset the cost of tuition

Families can participate in the **GENE GRAWE FUND** to help offset tuition. Participating families may purchase gift cards offered through many retailers. These businesses donate a percentage of the profits into the scholarship fund, which is then distributed to the tuition accounts of participating families. Relatives and friends of families can also purchase cards to generate funding. Gift cards are easily available and can be used for items that are part of the normal family budget such as groceries and gas.

Illinois residents are eligible for the **ILLINOIS TAX CREDIT FOR PRIVATE SCHOOL TUITION AND FEES**. This tax credit

provision allows parents to write off 25% of their eligible education expenses for their children, up to a maximum credit of \$500. Eligible expenses include tuition, book fees, and lab fees in excess of \$250. Talk to your tax advisor about this special credit.

Each Quincy Parish gives **KINDERGARTEN TUITION GRANT CERTIFICATES** to their newly baptized babies. A \$100 certificate is presented at the time of Baptism and then the child will receive additional \$100 Baptism Anniversary Grant Certificates on the anniversary each year until Kindergarten. You can receive a total of \$500 by the time your child is ready to enroll in Kindergarten at one of the four Quincy Catholic Elementary Schools.

Quincy Notre Dame High School (QND) and the Quincy Catholic Elementary Schools (QCES) work with donors who want your child to experience the gift of Catholic education. They work to raise funds to keep tuition costs as low as possible and bridge the gap between the actual cost to educate a student and what is actually charged for tuition.

