ST. JOSEPH'S ACADEMY

TUITION, FINANCIAL AID, AND SCHOLARSHIPS

As a faith-based community, we are committed to ensuring that every qualified young woman has an opportunity for a St. Joseph's Academy education. Our financial aid awards are based on financial need, taking into account assets, liabilities, income, expenses, and the number of children attending fee-based schools. We encourage families who have special circumstances to bring them to our attention. Each student award decision is unique, based on the information provided. **Over 38% of our students receive financial aid,** ranging from $1,000 to full tuition. This year, we were able to award financial aid to all families that qualified. Families must reapply each year through FACTS Grant and Aid.

We encourage families to begin a Financial Aid Application through FACTS as early as possible. The Business Office handles, reviews, and awards all financial aid, and the Admissions Office remains need-blind during this process, so that we can truly focus on the student, regardless of her family's financial situation. The Business Office can provide an estimation of potential financial aid support, once a Financial Aid Application is started, and this can be extremely valuable information as families are planning for high school tuition. We are now accepting applications for the 2027-28 academic year. To apply online, visit: *https://online.factsmgt.com/signin/3G73L.* After completing the application, you will need to upload your 2025 tax return immediately. Your 2026 W-2 will need to be uploaded as soon as possible, upon receipt from your employer. Preliminary award estimates are available upon request.

TUITION AND FEES FOR 2026-27

- 2026-27 School Year Tuition: $21,990
- Computer lease: $700 per year
- A comprehensive fee of $555 covers all fees for the year.
- Graduation fee for seniors: $175

KEY FINANCIAL AID DATES:

October 1, 2026 FACTS online applications open for the 2027-28 school year.

December 31, 2026 Deadline for FACTS applications for the Class of 2031. Late applicants will be placed on a financial aid waitlist and will be considered if funds are available.

January 15, 2027 Deadline for FACTS applications for returning students.

January 31, 2027 Deadline for required documentation submission for new & returning families. Submission after the deadline may delay award letters.

Week of February 15th, 2027 Award letters for the Class of 2031 will be sent via Docusign.

Week of February 22nd, 2027 Award letters for returning students will be sent via Docusign.

April 30, 2027 Financial aid appeals deadline.

MERIT SCHOLARSHIP OPPORTUNITIES

SCHOLARSHIP	QUALIFICATIONS	AWARD	RENEWABLE?
Presidential Scholarship	St. Joseph's Academy proudly offers its Presidential Scholarship to applicants who are among the most academically successful candidates for entrance to the freshman class, based on student testing in the Advanced level in both math and English/Language Arts or a 99% core composite on her standardized testing, as well as an A- average in her core subjects for 7th and 8th grades.	$5,000	This scholarship is renewable each year, so long as the student maintains a cumulative 3.85 GPA, adheres to our attendance policy, and demonstrates the *Academic Qualities of an Outstanding Angel.*

This award does not preclude any application for need-based financial aid; families remain eligible for tuition assistance.

Jean-Pierre Medaille, SJ, Merit Scholarships	To be considered for a Jean-Pierre Medaille, SJ, Merit Scholarship, a student must have standardized test scores of 97% core composite or above, and have an A- average in her core subjects for 7th and 8th grades. Awards are $1,500 for 97% and $2,500 for 98%. With the limited number of merit scholarships available, the selection process is very competitive.	$1,500-$2,500	This scholarship is renewable each year so long as the student maintains a cumulative 3.75 GPA, adheres to our attendance policy, and demonstrates the *Academic Qualities of an Outstanding Angel.*

LEADERS IN DIVERSITY SCHOLARSHIP

SCHOLARSHIP	QUALIFICATIONS	AWARD	RENEWABLE?
Leaders in Diversity Scholarship	This scholarship is offered to four 8th grade students of color who demonstrate academic achievement, community service, and interest in and contribution to work in Diversity, Equity, and Inclusion. To apply for this scholarship, applicants must choose St. Joseph's Academy as their first-choice Catholic high school. Successful applicants will be invited to interview with the St. Joseph's Academy Admissions Council and the Director of Diversity, Culture, and Climate.	$3,000	This scholarship is renewable based on maintaining a cumulative GPA of 3.75, remaining in good standing, participation in Tapestry, and adhering to our attendance policy each year. Students are required to participate in our student affinity group, Tapestry, as well as other leadership development opportunities, including the National Leadership Confrerence in June following freshman year in Michigan.

This scholarship is not based on financial need and is supplemental to any additional academic scholarships and/or financial aid a student may receive as part of the St. Joseph's Academy admissions process.

ACADEMIC SCHOLARSHIP

SCHOLARSHIP	QUALIFICATIONS	AWARD	RENEWABLE?
Lay Family Foundation Tuition Assistance Fund	*Need based scholarship* This fund provides tuition assistance to an incoming freshman whose elementary school GPA is 2.0 or above. The applicant must be committed to academic improvement, and her personal goals must include a college education. The family must apply for financial aid through the school's FACTS Grant and Aid link and be approved for financial assistance.	While the family needs to pay a maximum of $1,000 per semester, this tuition assistance grant, coupled with other grants, provides the full balance of the student's tuition each semester.	This award is renewable each year based on a written request from the family for renewal, academic progress and satisfactory conduct, as confirmed in writing by two of the student's teachers and the student's academic counselor, continued family financial need, as verified by FACTS Grand and Aid, and an expressed desire for a college education, as evidenced by letters signed by the student and each parent/guardian.

Interested families can learn more through the QR code linked below.

EXTERNAL SCHOLARSHIPS OPPORTUNITIES

BEYOND SUNDAY

As part of the Beyond Sunday campaign, the Roman Catholic Foundation of Eastern Missouri is offering a scholarship program to support middle income families with tuition support for Catholic elementary and high schools in the St. Louis region. The program for grades 9-12 is the Beyond Sunday Fellows Program. The objective is to align the tuition support with continued Catholic community building among high school students, which extends throughout their lives. Scholarship recipients will be named Beyond Sunday Fellows. The goal is to have Beyond Sunday Fellows in every Catholic high school. For more information, please visit *www.rcfstl.org/beyond-sunday/scholarships*. The open application period is usually late January to late February. Annual income re-qualification is required for all awards.

MISSOURI EMPOWERMENT SCHOLARSHIP PROGRAM

The Missouri Empowerment Scholarship Accounts Program, known as MOScholars, provides financial support to qualifying families to offset educational expenses including tuition. The application period opens in the fall of 2026. This is a renewable, $6,375 annual scholarship for eligible K-12 students.

Interested families can learn more at our Tuition & Financial Aid page linked in the QR code below.

SCAN FOR MORE INFORMATION ON FINANCIAL AID & SCHOLARSHIPS

Questions? Please contact:
Sandy Kemp, Financial Aid & Tuition Specialist, by phone at (314) 394-4885 or email at *skemp@sja1840.org*.
Lisa Zobel, Chief Financial Officer, by phone at (314) 394-4882 or email at *lzobel@sja1840.org*.

ST. JOSEPH'S ACADEMY
529 PLAN SAVINGS INFORMATION

Historically, the Missouri 529 Plan (MOST) has allowed people to save for college tax-free, while also receiving a state tax deduction annually for monies invested in the MOST program. Effective December 31, 2017, the new tax laws now allow 529 plans to also be used towards K-12 educational expenses.

A MOST 529 tuition savings plan is an investment account sponsored by the State of Missouri. Up to $16,000 ($8,000 for single filers) in contributions are deductible from Missouri taxes every year, and investments in the plan grow tax-free. When you use MOST funds for eligible expenses (tuition, room and board, and other college or vocational school expenses), you pay no taxes on the disbursement.

In January 2018, the MOST 529 program expanded to allow families to save and use funds in their accounts for elementary and secondary tuition expenses, up to $20,000 per year per student.

THE FOLLOWING ARE SOME Q&A'S PERTAINING TO THESE CHANGES:

How do I make contributions to the 529 plan?

You can make contributions to your 529 plan via check, direct deposit from your payroll, or from your bank account via an ETF. Options are available at: *https://www.missourimost.org/home/forms-to-manage-your-529-account.html.*

What is the annual contribution limit to the 529 plan?

Per *missourimost.org*: "You can contribute up to $19,000 per year ($38,000 if married filing jointly) without triggering federal gift tax. You can also contribute a larger lump sum of up to $95,000 per beneficiary ($190,000 if you're married filing jointly) and then treat it as though you contributed that amount over a five-year period."

How long does the money need to stay in the 529 plan before it can be used?

Per *missourimost.org*: "Contributions you make by check, recurring contributions, or electronic bank transfer will be available after seven business days."

What are the withdrawal limits per child per year?

$20,000 per year per child, regardless of whether the child is named as a beneficiary by two or more accounts. For example, grandmother has a 529 account for her granddaughter, and parents have a 529 for the same child, only $20,000 between the two accounts can be withdrawn per calendar year for that child.

How are funds withdrawn in order to pay SJA tuition?

According to the withdrawal information found here: *http://cdn.unite529.com/jcdn/files/MOD/pdfs/withdrawal.pdf* a check will be sent to either the account holder, the beneficiary, or St. Joseph's Academy. ***Checks cannot be made out to FACTS.***

How do I set up my 529 withdrawals in order to make the 11-month SJA payment plan?

You have a number of options to choose from: make the monthly payments as usual to St. Joseph's Academy and periodically reimburse yourself from your 529 plan OR make a monthly withdrawal from your 529 plan, have the check made out to St. Joseph's Academy, and have it sent directly to St. Joseph's Academy.

Can I make tuition payments from a 529 plan AND also from non-529 plan assets?

Yes. Be sure to keep the invoice from FACTS in your records as evidence of the qualified tuition expenses should you ever be audited.