Cardinal Newman HIGH SCHOOL

# FAQ & Information Guide

## 2027-2028 Tuition & Re-Enrollment

# Four Key Changes for 2027–28 School Year

| | |
|---|---|
| **Tuition Increase** | **$25,000** inclusive tuition; up 2.9% ($700) from 2026–27 |
| **Tuition Insurance & New Refund Policy** | **Required** for families on a payment plan (2 payments or 11 monthly payments; 1.6% of net tuition, due in July.<br>After May 31, tuition is **owed in full**. |
| **Annual Enrollment Agreement** | Signed **annually** by every family to confirm re-enrollment |
| **Annual Enrollment Deposit** | A **non-refundable** $1,000 deposit, applied to 2027–28 tuition |

# Tuition Increase

## $25,000

2027–28 inclusive tuition

**Up $700 (2.9%) from 2026–27**

### RECENT TUITION INCREASES

| 2025–26 | 2026–27 | 2027–28 |
|---|---|---|
| $23,400 | $24,300 | $25,000 |
| | +3.8% +$900 | +2.9% +$700 |



**Is this a bigger increase than usual?**

**No**. At 2.9% ($700), it is smaller than last year's 3.8% ($900).




**What does "inclusive" mean?**

Most school fees are built into tuition instead of being billed separately. See the next slide.



**What about tuition assistance?**

The program is **not** changing. This year, decisions arrive March 15 with your enrollment agreement.

# Inclusive Tuition; fewer separate bills

## INCLUDED IN TUITION

- Registration (was a $450 fee)
- PSAT, SAT, ACT and AP exams[1]
- Retreats[1]
- Graduation
- Yearbook
- Parking permit
- Athletics fees*
- Co-Curriculars: FFA, Model UN, academic trips

**NOT INCLUDED:**

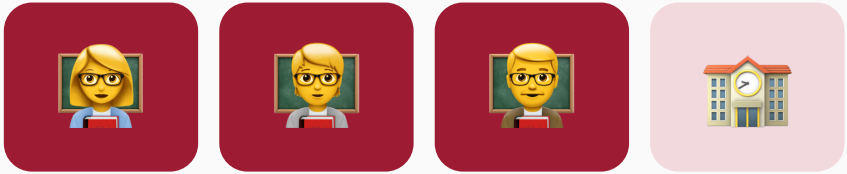
uniforms · textbooks · meals · spirit wear · dance costumes · select field trips · special events (homecoming / prom) · summer programs

[1]*Newman may invoice families for cost of tests (~$100) and retreats (~$400) if students register but fail to attend.*

**Athletics fees are under review for 2027-28.*

# What Tuition Pays For & Why It Increases

## WHERE THE MONEY GOES



**3 of every 4 dollars** go to teachers & staff, the rest supports academics & programs

**Pay and health costs rise each year.**
That is the main reason tuition goes up.

**Tuition doesn't cover the full cost.**
Donors, parents, alumni and the endowment fill the gap.

## A STRUCTURAL DEFICIT

**$21,417** Average net tuition received per student, after tuition assistance

**$25,431** Cost to educate each student in 2027–28

**Newman must close a gap of about $4,000 per student**
met largely through gifts and the endowment

# Tuition Assistance

**$1.9 million**
tuition assistance this year

### WHERE ASSISTANCE COMES FROM




Our modest endowment helps, but most of our tuition assistance is a discount **Newman provides** from our annual budget.

## HOW TO APPLY

**Nov 1, 2026**
Applications open

**Feb 15, 2027**
Applications and documents due

**Mar 15, 2027**
Decisions arrive with your agreement

### Should we apply?

**Yes.** Especially if the tuition increase is a hardship. Prior application is not required. The Finance Office can assist.

### Does assistance change other costs?

**Yes**. Assisted families pay a reduced deposit and a smaller insurance premium.

# Tuition Insurance Policy




## Payment-plan Families
## REQUIRED

**Why is it required?**
The full tuition amount is owed after May 31. If your student leaves midyear, insurance refunds most of the unused tuition.

**What is the cost?**
1.6% of net tuition, about $400 on $25,000.
Due with your first payment in July.

**What does it cover?**
75% of unused tuition for medical withdrawal or dismissal; 60% for other withdrawals after the first 14 days of classes.



## Single-payment Families
## OPTIONAL

**Why is it optional?**
Tuition is already paid in full, so no future payments are at risk. Not requiring insurance also helps offset the end of the $300 single-payment discount.

**Can we still buy it?**
Yes. Choose it on your enrollment agreement. The cost and coverage are the same as for payment-plan families.

**What if we leave and don't have insurance?**
After May 31, the full year's tuition and fees are owed, with no refund.

**NEW REFUND POLICY**

After May 31, 2027, the enrollment agreement cannot be cancelled. The family is responsible for the full tuition and fees whether or not the student attends, and regardless of when or why the student withdraws or is dismissed.

# NEW: ENROLLMENT AGREEMENT

**Required Every Year:** Sent March 15 – Signed agreement and deposit due **Friday, March 26, 2027**




## Annual Commitment

Covers the 2027–28 school year only. Continuous enrollment has ended, so families sign a new agreement annually.



## Who signs

Both parents or guardians sign. Families who return it on time get priority in class scheduling.



## Cost and deposit

$25,000 inclusive tuition. A $1,000 deposit (reduced for assisted families) is applied to tuition.



## Insurance

Required for payment-plan families. Single-payment families choose yes or no on the agreement.



## Withdrawing

Withdraw in writing by May 31, 2027. After that, the agreement cannot be cancelled and all tuition/fees apply.



## Staying current

Accounts must be current to start school, take exams and join activities. Late fees apply.

# Annual Enrollment Deposit

## $1,000

Standard deposit, due with your signed agreement

*For tuition assistance families, deposit is based on net tuition (actual deposit amount will be shown on your agreement).*




**Due March 26, 2027.** Pay it when you submit your signed enrollment agreement.



**Applied to tuition.** It counts toward 2027–28 tuition, so this is not an extra cost.



**Non-refundable.** Families who withdraw by May 31 will lose only the deposit.



**Required to register.** Students are registered for classes only after it is paid.

# Key Dates for Continuing Families

**TUITION ASSISTANCE** | **ENROLLMENT** | **BILLING**



**Nov 1, 2026**
Assistance applications open

**Feb 15, 2027**
Assistance documents due

**Mar 15, 2027**
Decisions and agreements sent

**Mar 26, 2027**
Agreement and deposit due

**May 31, 2027**
Last day to withdraw

**July 2027**
First payment and insurance due

**Two dates to remember:**

**March 26** to sign and pay the deposit, and **May 31** to withdraw without owing the full year.

# Questions?

We’re here to help. Join a live session or reach out anytime.



## Parent Zoom sessions

Hear the details and ask questions

Tuesday, Nov 10 · 7:00 p.m.

Monday, Nov 16 · 7:00 p.m.

*Click a date to join on Zoom.*



## Finance Office

Tuition, payments, aid, insurance

📞 **707-546-6470 x 104**

✉️ tuitionassistance@cardinalnewman.org

Cor ad cor loquitur — heart speaks to heart.