

Zion Temple Christian Academy
3771 Reading Road ♦ Cincinnati, Ohio 45229

Dear Parents,

Since the stability of our school and the quality of its programs are of the utmost importance, we are always seeking ways to make improvements to benefit everyone. After much research and investigation, we have partnered with FACTS Management Company to help us manage our tuition payment program and financial aid assessment. FACTS is used by many schools locally and over 4,000 schools nationally. We are excited to be working with them and are confident this program will offer greater efficiency and financial stability for the school while providing convenience to families.

One of our primary goals this year at Zion Temple Christian Academy is to concentrate our efforts on improving the *business side* of our school. By taking advantage of the security and convenience of payment processing and information technology offered by FACTS, we remain committed to this goal.

You will realize these benefits by using FACTS for your tuition payment plan:

1. **Payment Dates:** You may choose either the (*payment date(s) offered*) of each month as your payment date. Automatic payments can be made from a checking or savings account or from a variety of credit cards.
2. **Enrolling in FACTS:** You may enroll in FACTS by going online (go to our website: www.ztca.org and click on the FACTS payment plan icon) -all from the comfort of your home.
3. **Convenience & Security:** Along with multiple payment plan options, your payments are processed securely through a bank to bank transaction.
4. **Peace of Mind Insurance:** FACTS offers this optional benefit for only \$12 per year per family. In the event of death of the responsible party or spouse, the remaining tuition balance owed for the current school year is paid to the school.
5. **Consumer Account:** You may check your personal account or make payments on-line from the convenience of your home or office anytime.

One of the universal challenges in education is achieving a balance between our educational mission and financial stability. It is precisely for this reason we are enlisting the help of the FACTS Management Company. With FACTS, the school maintains decision-making control. As always, we will continue to work with families should special circumstances or “hardship” cases arise during the school year.

Thank you for your continued loyalty and support for Zion Temple Christian Academy. We depend on your support in our efforts to provide the highest quality of education for your children. Your continued support and cooperation is appreciated, as we remain committed to our mission.

Sincerely,
School Administration



FACTS TUITION MANAGEMENT PROGRAM

FACTS is the payment plan provider most widely used by private, faith-based, and public schools nationwide. Since 1986, we have grown to serve more than 5,000 schools and have processed payments for more than two million families.

We help families like yours meet their financial obligations in a simple, convenient way that is completely confidential and secure. Because it is not a loan program, FACTS does not assess any interest or finance charges, and there is no credit check.

Schools using FACTS tell us that our service provides a better way for them to more efficiently manage the fee collection process while offering convenience to their families.

In addition to collecting payments, we provide the schools with a variety of financial and management reports. We also help schools control their costs so that future fee increases are kept at the lowest possible level. This enables schools to focus on the quality of education all students receive.

YOUR PRIVACY AND SECURITY

At FACTS, we are committed to doing all we can to ensure the privacy and security of the information you provide. To honor that commitment, we have several policies and procedures in place.

- We do not share any nonpublic information with unauthorized third parties.
- To protect the information from access by unauthorized parties, FACTS maintains physical, procedural, and electronic safeguards.
- To help protect your privacy, the Responsible Party will create a username and password, along with identifying security questions and answers. When making inquiries regarding your account online or by phone, the Responsible Party or Additional Authorized Party should have these pieces of information, along with the agreement number.

We have also successfully completed four SAS 70 audits. The SAS 70 is an internationally recognized auditing standard developed by the American Institute of Certified Public Accountants (AICPA). The SAS 70 report is critical to auditors because it means that a service organization has been through an in-depth audit of its control activities, including those relative to security and information technology.

FACTS CONFIRMATION NOTICE

Once your information is received and processed by FACTS, you will receive a FACTS Confirmation Notice. This notice will confirm your payment plan information. Please check this information for accuracy, and contact your school or FACTS with any discrepancies.

FACTS CUSTOMER SERVICE

At FACTS, we are committed to doing all we can to provide you with the highest quality customer service in the industry. Whether you want to view your account online or speak with one of our highly trained customer service representatives, FACTS is dedicated to serving you.

To view your account online, simply go to <https://online.factsmgmt.com> and enter your username and password.

To speak with a representative, please call **866.441.4637**, Monday–Thursday, 7:30 a.m. to 7:00 p.m. (Central) or Friday, 7:30 a.m. to 5:00 p.m. (Central).

COMMONLY ASKED QUESTIONS

1. If payments are made automatically, does that mean FACTS or the school listed on my agreement has direct access to my account?

No. This is a common misconception about automatic payments. No one other than you and your financial institution has access to your account.

2. How can I be assured these transactions are secure?

When you consider that bank research shows as many as 10 people handle a check from the time it is written until the funds are deducted from your account, ACH transactions are far more secure than writing checks. With electronic payments, the transactions pass electronically through the banking system.

3. May I set up a separate checking or savings account for making my automatic payments?

Many people choose to establish an account separate from their primary checking or savings account for their automatic payments.

NOTE: The person authorizing payments must be a signer on the bank account provided. In addition, please check with your financial institution to make certain the account can be used to process automatic payments.

FACTS FEES

FACTS Enrollment Fee (if applicable)

The nonrefundable FACTS Enrollment Fee will be automatically processed within 14 days of the agreement being posted to the FACTS system. The amount of the fee is indicated on the agreement.

FACTS Returned Payment Fee

In the event a payment is returned, a FACTS Returned Payment Fee will automatically be assessed to your account for each payment attempt that is returned. The amount of the fee is indicated on the agreement. More information regarding this fee is also provided on the agreement.

4. How do I make changes once my agreement is on the FACTS system?

If you need to change information such as address, phone number, e-mail address, or banking information, visit <https://online.factsmgmt.com> or contact your school or FACTS. If you want to discuss changing the payment date or payment amount, you **must** contact your school, and your school will need to notify FACTS if any such changes are to be made.

All changes must be received by FACTS at least two (2) business days prior to the automatic payment date in order to affect the upcoming payment.

5. What if my payment date falls on a weekend or holiday?

If the payment date falls on a weekend or holiday, the payment will be attempted the **following** business day.

6. When will the funds be withdrawn from my bank account?

Although FACTS specifies the date each payment will occur, it is your financial institution that determines the time of day the payment is debited from your account. FACTS recommends you check with your financial institution to determine how far in advance the funds should be deposited into your account to ensure the automatic payment clears.

PEACE OF MIND BENEFIT

A death in a student's family can disrupt his/her academic life due to the potential loss of educational funds. To prevent such a disruption, individuals enrolled in the FACTS Payment Plan are provided the opportunity to enroll in the FACTS Peace of Mind Benefit.

- Coverage begins when the Responsible Party signs the FACTS agreement.
- Coverage does not apply if the covered person has had cancer during the first six months of this coverage resulting from a preexisting cancerous event during the six month period immediately preceding the effective date of the covered person.
- Once the nonrefundable fee has been received by FACTS, in the event of the death of the Responsible Party or his/her legal spouse, FACTS will pay the remaining unpaid balance up to \$30,000 (except payments in arrears) on the agreement.
- The Peace of Mind Benefit is available to individuals who are under 70 at the time coverage begins.

TUITION MANAGEMENT MADE EASY.

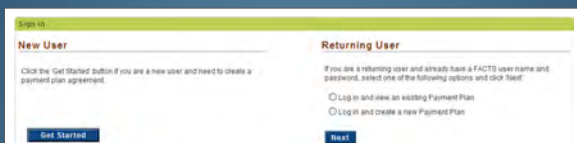
Manage your family's tuition and other payments conveniently and flexibly.

With FACTS Tuition Management and Payment Processing, you can:

- Make up missed tuition payments
- Make a tuition payment in advance
- Add multiple payment methods to your online FACTS profile (i.e. credit card, bank account)
- Switch between payment methods throughout the year* (credit card to bank account or vice versa)

FACTS PAYMENT PLAN SETUP FOR FAMILIES

1. Go to your school's website, find the FACTS information link, and click the "Get Started" button under "New User."



The screenshot shows a web interface for logging in. At the top, there is a green bar with the text "Sign in". Below this, there are two columns. The left column is titled "New User" and contains the text: "Click the 'Get Started' button if you are a new user and need to create a payment plan agreement." Below this text is a blue button labeled "Get Started". The right column is titled "Returning User" and contains the text: "If you are a returning user and already have a FACTS user name and password, select one of the following options and click 'Next'." Below this text are two radio button options: "Log in and view an existing Payment Plan" and "Log in and create a new Payment Plan". Below these options is a blue button labeled "Next".

2. Enter student information for EACH student on the agreement.
3. Select a payment plan option.
4. Enter the proper demographic information and create a username and password.

*If offered by your school

5. Enter financial account information for making payments.
6. Review your account summary and click the “Submit” button.
7. Choose to print or e-mail your confirmation page. It includes your agreement number, which will be needed to reference your tuition payment plan with your school and FACTS.

FACTS CONSUMER PORTAL

To view and update your payment plan online, visit online.factsmgt.com.

1. To log in, enter your username and password. If you cannot remember this information, you can select “Need help signing in.”
2. You can select your agreement number to view your history and/or make updates to your information.
3. From your toolbar and summary box, you can:
 - View your balance and payment history
 - Change/update your financial account(s) information
 - Make a payment online
 - Update your profile information (address, phone number, etc.)
 - View your complete history with FACTS
 - Print information for your records
 - Verify changes made by the school
4. You can update your profile and security questions by selecting the “Profile” tab and then clicking the “Edit” button on the right of your screen.

If you have any questions, please contact a FACTS representative at 866.441.4637 or inquiry@factsmgt.com.

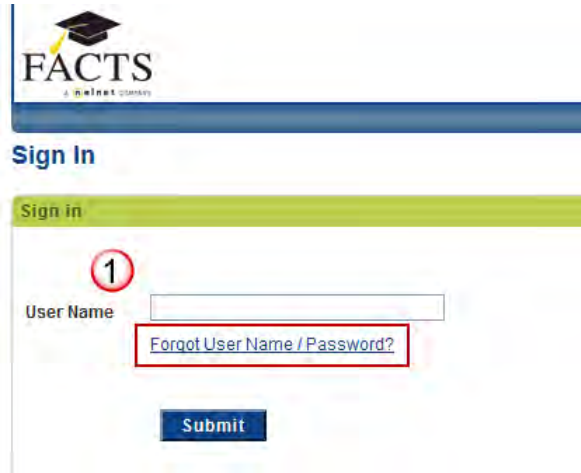


FACTS Consumer Portal

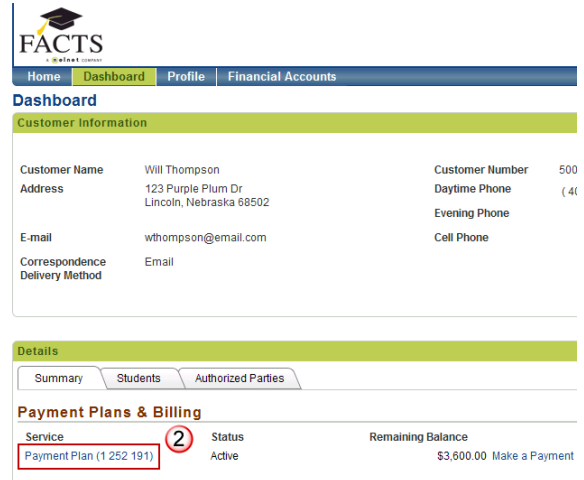


Now that you have set up your online payment plan with FACTS and created your username and password, you have the ability to view and update your payment plan online at <https://online.factsmgt.com>. If the following option(s) is/are available at your school, from this site you can:

- Make up missed tuition payments
- Make a tuition payment in advance
- Add multiple payment methods to your online FACTS profile (i.e., credit card, bank account)
- Switch between payment methods throughout the year (credit card to bank account or vice versa)
- Maintain your demographic and financial account information



1-To log in, go to <https://online.factsmgt.com> and enter your username and password. If you cannot remember this information you can select 'Forgot User Name / Password'.



2-Once logged in, you will need to select your agreement number to view your history and/or make updates to your information .



3- Your tool bar and summary box

- Check your balance and payment history
- Change/add financial account(s) information
- Make a payment online, if applicable
- View your profile information
- View your complete history with FACTS
- Print information for your records
- Verify changes made by the school

4- Update your profile and security questions by selecting the Profile tab and clicking the 'Edit' button on the right of your screen.

5- You can sign-out of the system, update your profile information or find FACTS contact information.