FINANCIAL OPTIONS GUIDE

2026-2027 school year

TRINITY

AN EDUCATIONAL MINISTRY OF THE SISTERS OF ST. JOSEPH OF THE THIRD ORDER OF ST. FRANCIS

2026-2027 tuition and fee balance due IN FULL by
***JUNE 30, 2026** by one of two options outlined below:*

OPTION A: PAYMENT IN FULL directly to TRINITY by JUNE 30, 2026

You choose to pay the FULL tuition and fee responsibility directly to Trinity by **June 30, 2026**. This option saves you the interest charges associated with monthly payments through the credit union. Once your tuition account is billed this spring, you will receive an email from QuickBooks with a secure link to review and pay your tuition/fee balance online. If you prefer, you may submit your payment directly to the school business office. A Tuition Reminder Notice will be mailed at the end of May.

Select OPTION A on your Finalsite Enrollment Contract.

OPTION B: MONTHLY PAYMENTS with guaranteed TUITION LOAN through CREDIT UNION

You choose to pay the FULL tuition and fee responsibility with our **12-month payment plan** option *(terms available through April)* managed through a Unity Catholic Federal Credit Union (UCFCU) tuition loan. ***Late Registrants:*** *Loans processed beyond April will have shorter terms and higher monthly payments.*

The current economic environment may be difficult for our families. We care deeply and want to help. Since the State Scholarship does NOT cover the full tuition and fee charges, our Board of Trustees and President/Principal Mr. William Svoboda highly encourage you to take advantage of this monthly payment option. Because of our partnership, UCFCU offers a low 5.49% APR, no application or document fees, the loan is guaranteed, and no credit reports are pulled.

The first payment for the 12-month loan is due by the last day of May. All loans must be paid in full by the following April, so the new loan cycle may begin for the next school year.

Select OPTION B on your Finalsite Enrollment Contract and complete an online credit union loan application either prior to or during your Family Registration Meeting. Families who do not belong to the credit union must provide a valid government issued photo ID to open an account. When credit union staff are onsite, loan documents will be prepared, and the party responsible will sign documents at the end of the registration meeting.

Note: *If the address on your ID does not match your current residence, another form of address verification will be required. Bring one of the following to your Family Registration Meeting: recent utility bill, credit card statement, mortgage statement, bank statement, lease agreement, car or home insurance policy, or company pay slip.*

What happens if I default on my loan?

Trinity's Board of Trustees insists that a student with a defaulted tuition loan must have the outstanding balance paid in full to Trinity or withdraw from the school. **Trinity will NOT release academic records until ALL outstanding debts have been paid in full.**

What are the credit union loan terms?

Unity Catholic Federal Credit Union (UCFCU) has established these policies for the Trinity High School Tuition Loan Program:

- 5.49% annual percentage rate (APR).
- Loan is guaranteed; no credit reports are pulled.
- A 12-month loan must be signed by April 24. First payment is due by the last day of May 2026. Loan must be paid in full by April 2027.
- **Late Registrants:** Loans processed beyond April will have shorter terms, resulting in higher monthly payments.
- Several options are available for making payment: ACH transfer *(bring banking/routing info and blank/voided check for setup)*, payroll deduction, automatic payment, cash/OTC at any UCFCU office or shared branch location.
- Borrowers will receive a monthly statement; e-statements are available to avoid paper clutter.
- Payments more than ten (10) days late will be subject to a $35.00 late fee.
- There is no pre-payment penalty. Loans can be paid off at any time. Contact the credit union office for your payoff balance.
- Delinquent loans will be handled through the normal collection process of UCFCU.
- The loan becomes part of your credit history and will be reported to the Credit Bureau.

^ *Sample payment per $1,000 for a 12-month loan at 5.49% is $87.00 per month.*

When will I sign my loan documents?

Loan documents should be signed during your Family Registration Meeting at school; otherwise, UCFCU will contact you to secure all the information needed and documents will be emailed to you for signature using the email address provided on your application.

When will my payments begin?

12-month loan processed in April:
Payments* run May 2026 through April 2027.

Loans processed beyond April 2026 must still be paid in full by April 2027. Therefore, the loan will have a shorter term, resulting in higher monthly payments.

** All payments are due by the last day of the month.*

How may I check my UCFCU account?

Unity Catholic has all the convenience features that make checking your credit union account easy: Google Play Store or iTunes mobile app, internet access, a smart money line, and they are part of the shared branch network. If you have any questions, call UCFCU at **440-886-2558** during normal business hours.

Financial Timeline

February 5-25, 2026: Current families
March 4-12, 2026: New families

Family Registration Meetings: Tuition and Fee responsibility reviewed, Financial Contract completed, tuition loan documents prepared and signed, State Scholarship application completed, courses selected for upcoming school year.

April 24, 2026

Deadline for submitting a UCFCU **12-month tuition loan** application. **Late Registrants:** 11-month payback if processed in May; 10-months if processed in June; etc. ALL loans must be paid in full by April 2027, prior to the next loan cycle.

Week of May 25, 2026

Tuition Reminder Notices mailed to families selecting a direct payment to Trinity. An email from QuickBooks will also be sent with a secure link to pay the tuition and fee balance electronically.

June 30, 2026

Tuition and fee balance due in FULL for the upcoming school year. Payment may be made electronically using the secure link in the QuickBooks email or submit payment directly to the school business office.

QUESTIONS?

Joseph Lewandowski
Trinity High School | Chief Financial Officer
lewandowskij@thsnet.net
216-581-5758