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Gateways Jewish Day School Program Financial Information, 2011–12 School Year

Fee Schedule and Financial Aid

Individual therapy

(speech-language pathologist, occupational therapist, or learning specialist)

Therapy will now be priced on a per-session basis, as follows:

- 15-minute session: \$30
- 30-minute session: \$50
- 45-minute session: \$70

There are ordinarily 27 weeks of service delivery in a school year. The estimated annual totals for some typical service plans are as follows:

1x30	\$1,350	2x30	\$2,700	3x30	\$4,050
1x45	\$1,890	2x45	\$3,780	3x45	\$5,670

Group programs

When there is a critical mass of children with similar needs, group programs provide a cost-sharing opportunity. These programs are priced to cover each specialist’s total time with and on behalf of the students in the group (both time spent directly with the students and time spent collaborating with the students’ teachers).

Each program is priced individually to account for all the variables, but some examples might be as follows:

1x30 social skills group for 2-3 students	\$900
3x45 math group for 4-5 students	\$2,000

Applying for financial aid

Gateways is committed to making every responsible effort to prevent cost from being an insurmountable obstacle when Gateways services are recommended for a child. Financial aid is available for qualified families based on demonstrated need.

Gateways is now using FAST, a financial aid processing service which several of the day schools also use. (FAST is **not** the same as FACTS, which we use for payment plans.) If you already completed a FAST application, you probably received an email with instructions for applying to multiple schools. (If you do not have this email, please contact FAST.) If you do not have an existing FAST application, please go to the Gateways web site, go to the For Current Families page (under Programs), and follow the FAST link.

Contact

Questions about fees or financial aid can be directed to the Gateways business office: (617) 630-9010 x111 or rachel@jgateways.org.



Gateways is grateful for the support of Combined Jewish Philanthropies



Policies

1. Gateways tuition is based on the amount of service which can reasonably be expected within a school setting. Our rates take into consideration and already prorate for school vacations, holidays, and other inevitable missed sessions due to therapist illness, field trips, and the like. At certain times of year (particularly around the fall holidays and in June when end-of-year activities are planned), students are typically seen fewer times per week than they are ordinarily scheduled for. Please be assured that these circumstances affect all clients equally and the missed sessions have not been paid for because they are already built in to our expectations.
 - a. For students receiving therapy, 27 weeks' worth of service delivery can be expected in an ordinary school year. Gateways monitors the number of sessions each student receives to ensure equity among clients.
 - b. For students enrolled in programs, our schedule follows the school schedule. The fee is not based on a particular number of sessions but rather on a school-year's worth of staff attention to the students in the group (including both the direct time with the students and the indirect time on behalf of the students such as teacher consultation and team meetings).
2. "Service delivery" is defined as individual therapy, group therapy, teacher consultation, or parent meeting time. Gateways will determine service delivery. Parent meetings exceeding the two per year which are included in the fee may be scheduled in place of student sessions.
3. Tuition will not be reduced if a student misses a scheduled session for a reason beyond Gateways' control, such as student absence, student choice not to participate, a teacher's choice not to release the student for a regularly scheduled session, and snow days. Every reasonable effort will be made to make up missed time if the school schedule allows.
4. Gateways will determine a prorated fee if a child begins services after the start of the school year or ends services during the year. A prorated fee may be determined, at Gateways' discretion, if special circumstances preclude a student's receiving the amount of service reasonably expected that school year (for example, an extended period of absence due to medical issues).
5. If a child's services change during the school year, the fee will be adjusted to reflect the change. A revised payment schedule will be arranged.
6. No service will commence until full payment has been submitted for the current school year (in accordance with the payment plan selected) and all prior balances have been paid (or a payment plan arranged). If any installment payments are uncollectible at the time of processing, Gateways reserves the right to suspend services until the matter is resolved.
7. Gateways reserves the right to terminate services when deemed appropriate.



Frequently Asked Questions

Why does Gateways charge a tuition? I am already paying tuition to my day school.

Gateways' mission is to ensure that children with a full range of learning styles, abilities, and challenges succeed academically, socially, and spiritually to their fullest potential. One of our core values is respecting families' choice of educational setting. Recognizing that some Jewish day school students need extra support in order to succeed and remain in their school environment, Gateways provides on-site special education services that go beyond what the students' schools offer.

In order to achieve these goals, now and in the future, Gateways must operate with quality and financial sustainability. We exercise careful fiscal management to control our costs, but 80% of our budget is employee compensation alone. We aspire to excellence in services by hiring top educators, and the Gateways staff is highly trained and experienced.

We recognize that day school education is already an enormous financial commitment (many of our administrative staff and board members are current or former day school parents ourselves). Our vision includes identifying and implementing solutions to problems of affordability and accessibility, and we have been vocal participants in community efforts to begin addressing these challenges. Any sustainable solution will be a collaborative effort among Gateways, the day schools, CJP, and philanthropists.

Family tuitions are only one of our revenue sources. Participating schools also pay a membership fee, and the rest is subsidized through fundraising. Historically, we have covered up to two-thirds of our budget with donations and grants.

How is your tuition structured, and how does billing work?

Individual therapy is priced on a per-session basis (see current fee schedule for details). Before services commence, an estimate is provided for the total cost from the start date to the end of the school year. Advance payment is based on this estimate and may be paid in full or in installments. Three times during the school year, Gateways reviews the number of sessions actually provided and makes any necessary adjustments to the tuition. If services have decreased or been discontinued, any overpayment is promptly refunded.

Programs are priced just like a class: a tuition is determined for the school year (or portion of the school year if applicable), and advance payment is due in full or in installments.

Why do I need to pay in advance? Can't you bill me after the services have been rendered?

Advance billing is standard practice in educational institutions. It would be irresponsible of Gateways to deviate from this practice, which minimizes administrative costs and keeps staff attention focused on quality of service delivery. Installment payment plans are available for clients who wish to pay only a deposit up front and pay the balance over the course of the school year.



**Why is FACTS Tuition Management your only option for installment billing?
Can't I pay with post-dated checks, give you my credit card number, or promise to send you payment on each installment due date?**

We have tried various systems over the years, and unfortunately those other options have not been effective methods of tuition collection.

- Post-dated checks require staff time and additional security which are more efficiently outsourced to FACTS.
- Credit card transactions incur fees. In order to cover this additional cost, we would need to increase our tuition rates to at least 3% above what they would otherwise be.
- Relying on clients to pay in installments without enrolling in a plan such as FACTS has not met with success. Despite everyone's best intentions, households with children are hectic, and repeated collection efforts have been necessary more often than not. Each additional step in the billing process increases our costs and distracts our staff's attention from quality improvements.

What if I simply can not afford your fees? Does Gateways offer any financial aid?

Gateways does have a financial aid budget which is allocated to qualified families based on demonstrated need. Our application process is similar to the day schools'. An annual deadline is announced each year, and applications are accepted on a rolling basis from new clients or from families whose circumstances changed significantly after the deadline. More information about our financial aid program is available on our web site.

My health insurance covers occupational therapy and speech therapy. Can you bill my insurance company?

Gateways does not bill insurance companies. Some clients have sought reimbursement from their insurance companies for the amounts they have paid to Gateways for covered services. If you plan to pursue this option, we request that you notify us as soon as possible. The first step is to determine whether our school-based services are covered, and Gateways will provide you with a list of questions to ask your insurance company. If the services are covered, you will need an itemized receipt from Gateways, and advance notice helps us to help you efficiently.

Do Gateways services qualify for reimbursement from my FSA, HSA, or HRA?

Upon request, Gateways will provide a receipt indicating that you have paid and breaking down the fee by type of service and by period. It is the client's responsibility to determine whether the services are qualified medical expenses and to comply with FSA, HSA, or HRA regulations.

Are Gateways services tax-deductible?

In some circumstances, medical expenses may be included as an itemized deduction, including therapy received as medical treatment. Special education recommended by a doctor is potentially considered a medical expense if it meets IRS criteria. Please ask your tax advisor for guidance.