

WHAT IS THE \$TOP PROGRAM?

It is a financially beneficial program that *really* does help offset the cost of sending your child to a Catholic school.

The St. Celestine's Parents' Club sponsors the **\$TOP** (**\$**hop **T**o **O**pen **P**ossibilities) Program. The possibility is the opportunity for you to **EARN TUITION CREDIT** by purchasing shopping certificates through \$TOP, while also earning some funds for the Parents' Club. Participating families have already earned over \$260,000 in tuition credit. Any profit the Parents' Club receives is turned over to our school at the end of the year to benefit our children.

Many Catholic grammar schools offer similar gift certificate programs. Our school seems to offer some of the highest percentages in tuition credit for our families.

HOW DOES THE \$TOP PROGRAM WORK?

The Parents' Club purchases gift certificates at a discount (anywhere from 2%-18%) from a few different sources.

School families and their relatives/friends can then purchase these certificates at face value from the \$TOP Program, and they are then used **just like cash** at various grocery stores, retailers, gas stations, and restaurants.

Not only can the certificates be used for your everyday grocery shopping, retail store shopping, and dining, but they are great to give as gifts or to use for paying off a store's credit card account (where applicable and in person).

For every certificate you purchase, the Parents' Club will keep approximately .5%-4% as operating income for this program, and you will earn the remaining percentage to be put towards your tuition. You can earn as much as 14% in tuition credit. **The percentages earned exceed most incentives (cash back, airline miles, etc.) that various credit card companies might offer, so consider using gift certificates to pay for your purchases rather than charging them on a credit card.** Higher percentages are offered during the Christmas shopping season and also during the summer months.

It is the decision of the individual vendor as to what percentage they offer and if they wish to continue offering certificates at a discount. We have no control over them; they may drop out of the program whenever they decide. If they drop out and you still have some of their certificates, they usually still honor them. These are generally the exact same certificates they sell directly to their own customers wishing to purchase certificates for gift giving.

HOW DO I ORDER CERTIFICATES?

An order form and envelope are sent home to each school family on the first Wednesday of every month. **If you choose not to order that week, keep the form in case you wish to order later in the month.** If you do place an order during the month, you will receive a new blank order form/envelope along with your certificates.

The participating stores are listed on each order form, along with the percentage of credit you receive and the increment amounts available. Just fill in the dollar amount of certificates (Example: \$100/Jewel) you are ordering on the blank line next to the store name. ***Do not indicate the quantity of certificates; indicate the total dollar amount of certificates.***

Once you have filled in and **totaled** your order, simply return it to school in the brown envelope along with a check or money order for your total amount made payable to **STOP Program.** **All orders must be returned to school by 2:30 pm on Thursday of each week.** Remember to seal your order envelope.

Fill in your child's name and your Family I.D. Number (this is located on your tuition payment book). The I.D. number **MUST** be indicated on each order form since this is used to keep track of your accumulated credit.

Check one of the boxes "Send with Student" or "Hold for Pick Up in the Office" located on the front of the order envelope. If you have more than one child in school, order from the same child each week throughout the year rather than switching between them. **Your certificates will then be returned to you on the following Wednesday in your child's brown envelope OR you may pick them up in the school office after 9:00 am on that Wednesday.**

WHAT IF I NEED MY CERTIFICATES SOONER THAN THE FOLLOWING WEEK?

If you need your certificates sooner than the following Wednesday, consider using our "Express Pick Up" option. The dates of the Express Pick Ups are printed on the bottom of the order form sent home the first Wednesday of every month. The pick-ups are located in the Annex; enter through the Annex door off the parking lot.

If you check the box "Hold for Express Pick Up" on your order envelope, your order will be filled using the certificates we keep in inventory. You or your child must pick them up at the Express Pick Up held that week. If some of the certificates you requested are out of stock, they will be ordered; and you will receive them in the following week's brown envelope.

WHEN DO THE CERTIFICATES EXPIRE AND WHAT IF I HAVE A PROBLEM WITH THEM?

Most certificates have an expiration date printed on them; usually it is about one year from the purchase date. The \$TOP Program is not responsible if you hold onto certificates past their expiration dates.

Many vendors are now issuing debit cards as certificates. These usually have "800" phone numbers printed on the back for questions regarding expiration dates, remaining balances, and/or problems with use.

Please call the "800" number if you experience any problems with the debit card. The "800" number can give you the complete history of the card and solve the reason why the card may not be valid.

Also, some companies are now applying a Dormancy Fee as opposed to an expiration date on their gift cards. This dormancy fee will deduct a set dollar amount from the card balance each month (i.e., \$1.50 or more) after a certain amount of months of non-use. This amount will be deducted each month until the balance is zero. When the card is once again used, the time period for dormancy will be restarted. The dormancy fees do not take effect until about 12 months after the \$TOP Program has purchased them. In some cases the fee may be retroactive to the original activation date; our inventory is sold soon after it is purchased. Please take note of these dormancy fees and use your debit cards on a regular basis.

If you have any other questions about your gift certificates, never hesitate to contact the \$TOP Program Coordinator.

WHEN WILL I RECEIVE MY TUITION CREDIT?

Beginning with orders placed last March 1, 2007, and continuing through orders placed any time before February 28, 2008, a percentage of your total order will be accumulated and applied toward your April 2008 tuition payment. Orders placed after March 1, 2008, will accumulate credit for the following school year. **You can participate at any time.**

You will receive a statement in April 2008 that will detail your accumulated credit. A tuition voucher will be sent along with that statement. You can use the voucher as your tuition payment for the month of April. Just enclose the voucher, along with any balance due for your tuition, in the April tuition envelope.

If your credit exceeds the amount of your April tuition, you will receive a voucher the previous month or months depending on how much credit you have accumulated (March, February, January, etc.) to be used for that particular month's tuition. You will then receive the final voucher in April for the balance of any tuition credit to be used toward April's tuition.

WHAT IF MY TUITION IS PAID IN FULL?

If you have paid your tuition in full before April 2008, your accumulated credit can be used **only** on your May 2008 tuition payment for the 2008-2009 school year.

You will still receive a statement in April 2008 that will detail your accumulated credit. A tuition voucher will be sent along with that statement. You can use this voucher as your tuition payment for the month of May. Just enclose the voucher, along with any balance due for your tuition, in the May tuition envelope.

All vouchers must be used by May 15, 2008, regardless of what month they were issued.

WHAT IF MY CHILD IS IN 8TH GRADE AND MY TUITION HAS BEEN PAID IN FULL?

If you have paid your tuition in full before April 2008 and your youngest child is graduating, your accumulated credit can be issued to the private high school your child will attend. If your child will be attending a public high school, your tuition credit can be transferred to another school family or else it will be forfeited and will remain in the Parents' Club account.

WHAT IF I TRANSFER FROM THIS SCHOOL TO ANOTHER CATHOLIC GRAMMAR SCHOOL?

Should you transfer to another school mid-year and all tuition payments are up to date, your accumulated credit can be transferred to the new Catholic school your child will attend. You also have the option of transferring your credit to another St. Celestine school family's account.

If you cannot use the credit at the new school and you do not transfer it to another family's account, your tuition credit will be forfeited and will remain in the Parents' Club account.

This program does not allow us to personally reimburse you for any accumulated credit. The credit can only be used towards tuition or as profit for the Parents' Club.

CAN THIS PROGRAM BE USED FOR HIGH SCHOOL OR COLLEGE TUITION?

Another way to take advantage of this program is to use it to pay for high school or college tuition. If you have a child in high school or college and have no other children attending St. Celestine School, then any purchases you make will accumulate tuition credit to be used toward the high school tuition. In April of next year, you would receive a check made payable to the school your child is attending. We have done this for a few years, and the schools have always accepted the check.

The high school/college option is available to any family who wants to take part. They do not need to be a registered family of St. Celestine Parish. Please let family and friends know about this. We would welcome their participation.

WHO ELSE CAN TAKE ADVANTAGE OF THE \$TOP PROGRAM?

To make the most of this program, you should get family and friends involved to help you earn as much as possible off of your tuition.

One of the best ways to do this is to keep a small inventory of certificates yourself so that you'll have them readily available for their shopping needs; sometimes they don't want to wait a week for their certificates. If that isn't possible, go ahead and take orders for their certificates.

If the office you work at uses gift certificates as incentives or as holiday gifts for employees, perhaps they could purchase them through you so that you could earn tuition credit. Consult the \$TOP Program Coordinator about special orders; in some cases, other denominations are available for a particular vendor.

Any checks that people give you for their certificate orders should be made payable to "St. Celestine STOP Program". In the memo section of the check, please write down your child's last name and your Family ID Number. This will be an aid if there are any questions about the check.