

Saint Joseph Parish MANNA / T.R.I.P.

(Tuition Reduction Incentive Program)

General Policy Overview

August 2009

Dear Saint Joseph Family:

St. Joseph Parish (SJP) is proud to present the Manna/Tuition Reduction Incentive Program or T.R.I.P. By using this program you will be able to reduce tuition by earning “credits” that are based upon a percentage of the profits from purchases of gift cards / certificates that can be used at an extensive list of businesses. This document explains how the MANNA/ T.R.I.P. Program works and includes a frequently asked questions section to help answer some questions you may have. We have included many important items; therefore, we encourage you to read carefully and retain this for future reference.

How the MANNA/T.R.I.P. Program works...

You purchase gift cards/certificates for your routine expenses at face value, which in turn SJP purchases from the vendors at a discount. Each vendor has decided how much of a discount it is willing to give. SJP will pass on 25% of these discounts to you. *For example: If you purchase \$100.00 in Jewel (4%) certificates, you will have earned 25% of the \$4.00 profit or a \$1.00 credit toward your tuition balance. Have family/friends/co-workers order under your Family ID and watch your credit accumulate faster!*

Registration and Family Credits...

Each family must complete a Registration/Disclaimer Form to participate in the MANNA/T.R.I.P. Program. There is no need to fill out a new registration form each year. An “account” or Family ID or identification number will then be assigned. It will remain in effect for as long as you are active in the MANNA/T.R.I.P. Program. This number will consist of the first letter of your last name and the last four digits of your phone number, as long as it does not conflict with an existing number. Family, friends and co-workers may help you accumulate tuition credits by ordering certificates using your Family ID number. Please make sure that anyone who purchases certificates on your behalf gives the correct Family ID number to assure that you will receive proper credit. If at any time your phone number changes, your account number will remain the same.

Your credit accumulation statements...

For the 2009-2010 school year, you will receive four statements, one each quarter, including the final statement in March 2010. *You will only receive a statement if you purchased certificates.*

The tuition credits itemized on your statements are your credits. In March, you will receive a document explaining exactly how much you have accumulated that will be to your remaining tuition in April. You will not receive actual cash, but credits that will be applied to your tuition. **UNDER NO CIRCUMSTANCES** will credits earned be returned to **ANY FAMILY** in the form of cash or a check.

Envelope Orders...

A MANNA/T.R.I.P. envelope is provided to each family (upon registration) for your convenience in sending orders through school or the rectory and having certificates returned to you per the set schedule. You may send orders to school with your child or drop them off in the Rectory or school offices. **ORDERS ARE DUE IN NO LATER THAN TUESDAY MORNINGS BY 9:00AM. We cannot accept late orders!!!** Orders are filled and available to be sent home with your child or picked up from the rectory or school office on Thursdays. Please, make sure that you fill out the order form completely. Do not forget to include your Family ID number so that your credits are applied appropriately.

If at any time you have any questions or comments regarding **MANNA/T.R.I.P.**, please contact me at your convenience.

Thank you,
MANNA/T.R.I.P. Program Administrators

Saint Joseph Parish MANNA / T.R.I.P. General Policies

MANNA certificates will be available through the Envelope Order system.

1. A Registration/Disclaimer Form must be completed by each family to participate in the SJP MANNA/T.R.I.P. Program and receive tuition credit. There is no need to fill out a new registration form each year. A Family ID number will then be assigned. It will remain in effect for as long as you are active in the MANNA/T.R.I.P. Program. This number will consist of the first letter of your last name and the last four digits of your phone number, as long as it does not conflict with an existing number. If at any time your phone number changes, your account number will NOT. Families will only be allowed to take home certificates ordered under their own Family ID number with your child's name written on the outside of the envelope. If you have more than one student at St. Joseph, your youngest OR designated child, will be responsible for delivery of your certificates unless you choose to pick them up in person. If you have indicated that your child is to receive the certificates you have ordered, St. Joseph and MANNA/T.R.I.P. are held harmless for any lost or misplaced certificates. Your registration in St. Joseph Parish MANNA/T.R.I.P. Program will remain in effect until you notify the MANNA/T.R.I.P. Administrators of any changes desired. Families that are registered with St. Joseph Parish TRIP Program and leave St. Joseph Parish will have their credits applied to the General Fund unless other arrangements are made between the MANNA/T.R.I.P. Administrators and the family. *Once converted to the General Fund for any reason, old credits cannot be re-applied to a new account.* A family can only be registered as one of the following classifications: St. Joseph School Family; Religious Education Family; St. Joseph Parish Family. Both St. Joseph School and St. Joseph Religious Education Families are eligible for T.R.I.P. credit.
2. Order forms must be filled out completely, with your family name, family ID, order total, check number and check amount. A separate order form must be completed for each party ordering. 3rd party orders on your account must list the name of the 3rd party on the order form followed by your family name and your family ID. *For example: M. Smith/school family name & ID number.* Family, friends and co-workers may help you accumulate tuition credits by ordering certificates using your family ID number. Please make sure that anyone who purchases certificates on your behalf gives the correct Family ID number to assure that you will receive proper credit.
3. Envelope orders are due by Tuesday morning, no later than 9:00AM to the rectory or school offices. **LATE ORDERS CANNOT BE ACCEPTED!!!** Orders received after 9:00am Tuesday morning will be processed with the next week's orders.
4. Envelope orders designated "Give to Student" will be sent home with your designated child in the MANNA/T.R.I.P. envelope on Thursday (Sunday for CCD Families). If there is a change in delivery day due to holidays or school off days, you will be notified.
5. Envelope orders designated "Hold for Pickup-School Office" will be available in the school office on Thursday of each order week after 11:00AM. Orders not claimed by Friday afternoon will remain in the school office over the weekend, unless other arrangements have been made with the MANNA/T.R.I.P. Administrators in advance.
6. Cash & Carry sales may be held periodically after Masses or in conjunction with other events. To receive tuition credit for certificates purchased at Cash & Carry sales, please be sure to fill out a Cash & Carry form including your name, family ID, payment method and certificates purchased.

Saint Joseph Parish MANNA / T.R.I.P. General Policies (continued)

7. Certificates may be purchased by cash or check. All checks must be made payable to St. Joseph (MANNA/T.R.I.P.) and will only be accepted for the exact amount of purchase. These checks are not tax deductible, as the purchaser receives a dollar for dollar value. Any checks returned by the bank are subject to the St. Joseph NSF Policy and will incur additional fees payable to St. Joseph's Parish. Orders for non-registered customers that are submitted under a registered family's ID or account are subject to the same terms, conditions, limitation of liability, and program guidelines as the registered family. The registered family is ultimately responsible for delivery of certificates to any 3rd party ordering through their account as well as any returned checks and associated fees for ALL orders using their Family ID. Tuition credits WILL NOT be issued for any account where there are any funds (including fees) uncollected from anyone ordering through that account.
8. There are absolutely **NO REFUNDS** on certificates purchased through St. Joseph Parish MANNA/T.R.I.P. Program.
9. **Certificates are just like cash!!! St. Joseph Parish MANNA Program cannot accept responsibility for lost certificates or expired certificates or those depleted by dormancy fees.**
10. Occasionally our suppliers have to backorder certificates. A notice will be sent home informing you of the backorder and you will receive the certificates as soon as they become available. In the event that a backorder cannot be fulfilled, your account will be adjusted and a refund will be issued for the unfulfilled amount.
11. We are not responsible for any store withdrawing from the MANNA/T.R.I.P. Program. Additionally, the MANNA/T.R.I.P. Program is not responsible for any store going out of business or ceasing to do business in the area. For this reason, you are encouraged to use your certificates as soon as possible after you receive them. Please do not hold certificates, as the MANNA/T.R.I.P. Program will not refund money or exchange certificates in any of the above circumstances.
12. Any modifications to SJP MANNA/T.R.I.P. Program's General Policies must be met with approval from the MANNA/T.R.I.P. Program Administrators. Once approved, changes will go into effect immediately. All registered families will receive a written copy of new policies.
13. MANNA/T.R.I.P. is being offered to promote the Catholic education of students in St. Joseph Parish. Therefore, the credits accumulated under any family ID number will be paid only to St. Joseph School or St. Joseph Religious Education for tuition reduction for Preschool through Eighth Grade. **UNDER NO CIRCUMSTANCES WILL CREDITS EARNED BE DIRECTLY REFUNDED TO THE PARTICIPATING FAMILIES!!!** Earned credits will be held by SJP MANNA/TRIP and applied toward current tuition owing after March 1st of the current school year. Participating St. Joseph families will receive a summary of purchases showing accumulated tuition credits four times per year so purchases may be verified. Statements will only be issued to families that made purchases. Families will have two (2) weeks after statements are issued to notify the MANNA/T.R.I.P. Administrators of any discrepancies. After that time, all credits will be posted and will NOT be changed.
14. Suppliers change discounts on a regular basis. The percentages shown on the order form are accurate at the time of printing, but are subject to change at any time without notice. Tuition credits are calculated based upon the discount percentage in effect at the time of purchase.
15. Tuition credits accumulate on pre-paid purchases from March 1st through the last day of February. (For example: a Cash & Carry pre-order is placed on Tuesday, February 28th and will not be paid for until it is picked up. Tuition credit for this purchase will be applied to the following school year. A pre-paid envelope order's credit will be applied to the current school year.)

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16. Families that chose to send their students to a Catholic High School can continue to earn tuition credits toward their child's high school education. Simply advise the MANNA/ T.R.I.P. administrator of the name of the catholic high school your child attends and a check for your accumulated credits will be issued in the name of high school and forwarded to you for inclusion with your tuition payment. Any family that will not return the following school year or chooses to send their child to a non-catholic high school may continue using the program under their family ID with their credits being applied to the General Fund. Should they wish their credits to be applied to another school family, they should order under the designated family's ID number.
17. The final statement of accumulated credits will be sent home in the family envelope or folder on the first Thursday (Sunday for CCD students) of March. Participating families will have two (2) weeks to review and dispute the credit calculation. ALL credits will be finalized on the third (3rd) Thursday of March. The final credit amount will be applied to remaining tuition due for participating families. Any credit amount in excess of the amount due at that time will be applied to the first quarter tuition/fees of the following school year on fee day. In the event that your family will not be returning the following school year, any rollover credits can be applied to ONE of the following: the General Fund **OR** another participating school family for the following school year **OR** your Catholic High School tuition account. *For example: Family A has accumulated a credit of \$700.00, their remaining tuition due after March 1st is only \$500.00. The \$200.00 excess will be rolled over to their 1st quarter tuition for the next school year OR, if they have an 8th grader, will be applied to the General Fund OR their Catholic High School tuition account OR as they arranged with the MANNA/T.R.I.P. Administrators.*

Saint Joseph Parish MANNA / T.R.I.P. Program

Frequently Asked Questions

What is a Family ID Number? And why do we need one?

The family ID number consists of the first letter of your last name and the last four digits of your phone number, as long as it does not conflict with an existing number. It will remain in effect for as long as you are active in the MANNA Program and will not change even if your phone number does. The family ID number reduces the chance of mix-ups on orders for families with the same last name and allows proper tracking of tuition credits earned.

When do we use our Family ID Number?

The family ID number should be used on ALL order forms and correspondence regarding your MANNA/T.R.I.P. account. Should your family members, friends or co-workers wish to purchase certificates to help you accumulate tuition credit and to benefit St. Joseph Parish, they may submit separate order forms in your family's MANNA/T.R.I.P. envelope. Be sure that their name, your family's name and family ID number appear on their form, or their order may not be returned correctly. Orders for non-registered customers that are submitted through a registered family's order envelope are subject to the same terms, conditions, limitation of liability, and program guidelines as the registered family. The registered family is ultimately responsible for payments for and delivery of certificates ordered with their family ID.

Why must I sign a Registration/Disclaimer Form?

The registration form contains necessary information for the MANNA Program Administrators to correctly setup each family's account for proper tuition credit accumulation. It also ensures that each family has selected a delivery method and understands the risks associated with delivery of these cash value certificates. It is important that daytime phone numbers be included in the event that there is a question about an order. If the Administrators cannot contact a family to resolve a question, that order may not be processed. A completed registration form must accompany your first order for your order to be processed.

Are there expiration dates on these cards/certificates?

Some of the vendors do print expiration dates on their cards/certificates. However, Illinois state law prohibits companies from enforcing expiration dates on gift cards/certificates. Most of the gift cards also have dormancy fees and information on them. At this time, companies are allowed to charge dormancy fees in Illinois (most take effect after a period of non-use of 12 – 36 months). Please check Vendor Guidelines online at www.mannagroup.net for specific information regarding each vendor or contact the Administrators.

Can I use cards/certificates to pay my store credit cards?

Currently, only Kohl's accept gift cards in payment of balances on their store credit cards. Please check Vendor Guidelines online at www.mannagroup.net for changes.

Can I use cards/certificates to make purchases online?

Some vendors do accept gift cards in payment of online purchases. Most still require a separate credit card number be provided and some limit the number of gift cards that can be applied to a single online purchase. Please contact the company directly or check Vendor Guidelines online at www.mannagroup.net for details.

What if I can't pick-up my order on Thursday? Or my designated child is absent?

Orders marked *Hold for Pick-Up-School Office* will be held in the school office until picked up. In the event of a designated child's absence, orders will be held in the school office until picked up in person or until the designated child returns to school. They will NOT be sent home with any other student from that family (unless special arrangements are made with the MANNA/T.R.I.P. Administrators).

What if I lose my MANNA/T.R.I.P. order form?

Order forms can be obtained in the Church, rectory or school office or through the SJPC website at www.sjshomewood.org. Click on the Parents' Club link, then on the Fundraisers link, the form is available in a PDF format. Forms and information are also available on the Parish website at www.posjshomewood.org.

What if I lose my MANNA/T.R.I.P. Program order envelope between orders?

In the event that the MANNA/T.R.I.P. Program order envelope is lost, a replacement envelope will be provided upon receipt of a \$1.00 replacement fee. Please contact the MANNA/T.R.I.P. Administrators to arrange for replacement of a lost envelope.

Who are the MANNA Program Administrators and how do I contact them?

The MANNA Program Administrators is Tina Mulholland. She can be contacted by sending a note to her attention through school or directly by phone or email at the following:

**Saint Joseph Parish MANNA/T.R.I.P. Program
Registration/Disclaimer Form**

**For Office Use
Only**

Family ID
Number:

General Information: Please complete ALL sections of this form.

Family Last Name _____

First Names (Parents/Guardians) _____

First Names (Students & Grade) _____

Street Address _____

City _____ **State** _____ **Zip** _____

Home Telephone _____ **Daytime Telephone** _____

Please Select the Type of Account You Wish to Establish (Check Only One):

School Family

Religious Education Family

Parish Family

Both School Families & Rel. Ed. Families are eligible for T.R.I.P. Credit Accumulation

Please Select How You Wish to Apply Your T.R.I.P. Credit (Check Only One):

General Fund

School/Rel. Ed Family MANNA/T.R.I.P. Account: ID# _____

School/Rel. Ed MANNA/T.R.I.P. Account Name (if different from above) _____

Delivery/Pick-Up of Ordered Certificates (Please Check Only One):

_____ **I authorize St. Joseph Parish MANNA/T.R.I.P. Program Administrators to release my certificates to my designated child attending St. Joseph School/Rel. Ed*.**

Child's Name: _____ **Grade:** _____ **Room #:** _____

_____ **Hold for Pick-Up-School Office. My certificates will be picked-up in person at the school office by myself or the person(s) designated here:**

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_____ **Hold for Pick-Up-Rectory. My certificates will be picked-up in person at the Rectory office by myself or the person(s) designated here:**

*

(ALL Hold for Pick-Up Certificates will be available after 11:00am Thursday.)

***I will not hold St. Joseph Parish, St. Joseph School, St. Joseph's Parents' Club, MANNA, or the MANNA/T.R.I.P. Administrators responsible for any lost or misplaced certificates.**

Any changes to the above selections require a new disclaimer form to be completed. I have read, understand, and will abide by the General Policies of the St. Joseph Parish MANNA/T.R.I.P. Program.

Name (Please Print) _____

Signature _____ **Date** _____

Please return completed form to the School Office, Attention: MANNA Program Administrator.