

The following tuition prices, rates and/or schedules assume that the student's family has satisfactorily completed their volunteer obligations, as evaluated by OHMI staff. (For details, see "Volunteer Duty (OPUS)" on page 6.)

## **Semester Information** (34 weeks total)

Fall 2024 (14 weeks): Sep 9 – Dec 17

Winter/Spring 2025 (19 weeks): Jan 6 – May 20

## **Initial Registration**

The following items apply to all families upon their initial registration in any given school year. A school year is comprised of a Fall term PLUS the following Winter/Spring term.

Family Registration Fee	\$50	This non-refundable fee is paid once per school year, when any family initially enrolls.
		(\$20 Discount If Paid before August 15, 2024.)
Student Security Deposit	\$50	This deposit is paid once per school year, per student, before attending the first class. It is refundable after the conclusion of the Spring Semester provided all concert attire, music, and borrowed OHMI assets are returned in acceptable condition. Parents may also choose to carry
		over any security deposit to the next school year.

## **Class Tuition** (Standard)

The following rates apply to families who are paying tuition completely out-of-pocket with no external partnership funding.

Tuition Rates (based on 34 total weeks)	Full Year*	Weekly
Elementary Music Class (EMC)	\$ 232.00	\$ 9.40
Band	\$ 404.00	\$ 16.30
Beginning, Intermediate, or Concert Band		
<u>Choir</u>		
Elementary, Middle School, or Concert Choir		
<u>Guitar</u>		
Beginning, Intermediate, or Advanced Guitar		
<u>Orchestra</u>		
Beginning, Intermediate, or Philharmonic Orchestra		
Advanced Classes	\$ 456.00	\$ 18.70
Musica Celestiale (Concert Choir included)		
Wind Symphony (Concert Band included)		
Symphony Orchestra		
Chamber Ensemble (co-requisite with Symphony Orchestra or Wind Symphony)	\$216.00	\$ 8.70
Young Strings	\$ 464.00	\$18.70
Private Lessons	\$ 800.00	\$ 25.00
Parent Tuition (for any class)	\$20.00	N/A

<sup>\*</sup>The Full Year Rate applies to students who commit to and attend both terms to completion.

Refunds for classes dropped before term completion will be recalculated and prorated at the higher Weekly rate, with full dollar credit for all payments already made for the given year.

Class Tuition Rates - Partnerships: Please talk to the bookkeeper for exact details concerning the partnership you are using. Each partnership has different requirements and expectations. The partnerships will not fund young strings, private lessons or parent tuition. Classes funded by the partnerships are not eligible to receive multi-student or multi-class discounts.

- The Niles Partnership will cover the cost of one class per student.
- The OVA Partnership will cover the cost of up to two classes per student.



### **Incentive Discounts**

The following potential discounts may be applied to families paying Out-of-Pocket.

Discount	Full Year*	Weekly	
<b>Multi-Student Credit</b>	\$40	\$1.20	Credit applied once annually for each
			additional enrolled student in a family.
<b>Multi-Course Credit</b>	\$102	\$3.00	Credit applied once annually per student
			for each additional enrolled class,
			excluding private lessons, EMC, Young
			Strings and Chamber Ensemble.
Zero Processing Fee	N/A	N/A	Initial, upfront lump sum tuition payments
			will NOT incur the 3% payment plan
			processing fee.

## **Monthly Payment Plan**

A monthly payment plan can be arranged upon request. This payment plan would divide your family's final outstanding balance (for the current year) into eight level monthly payments (September – May). *Note that with this plan, you will still be making a payment in December during Winter Break when classes are not in session.* Prior year outstanding balances cannot be rolled into the next year's payment plan. A 3% processing fee will be charged for this payment plan.

## **Common Tuition Examples**

The following examples will give a flavor for how some of the most common financial situations are handled. The examples are not exhaustive, but the calculation methods will always be consistent. *In all cases, we are always willing to take the time to make sure you fully understand any charges or credits which appear on your statement.* 

### Example 1

The Doe family has three OHMI students Jimmy, John, and Jane. After paying all Initial fees, student deposits, attire, etc., Jimmy is registered for EMC, John is registered for Wind Symphony, and Jane is registered for Advanced Guitar, Symphony Orchestra, and Musica Celestiale. Each student has committed to complete the full year for each class at the better rate. Furthermore, they have no outside funding and have also requested the monthly payment plan. The following is how their balance and payments will be calculated.

Transaction Description	Charge	Credit	Balance
Elementary Music Class – full year rate (Jimmy)	\$232.00	1	\$232.00
Wind Symphony – full year rate (John)	\$456.00	1	\$688.00
Advanced Guitar – full year rate (Jane)	\$404.00	(	\$1,092.00
Symphony Orchestra – full year rate (Jane)	\$456.00	1	\$1,548.00
Musica Celestiale – full year rate (Jane)	\$456.00	(	\$2,004.00
Multi-Student Credit (John)		\$40.00	\$1,964.00
Multi-Student Credit (Jane)		\$40.00	\$1,924.00
Multi-Course Credit (Jane-Symphony Orchestra)		\$102.00	\$1,822.00
Multi-Course Credit (Jane–Musica Celestiale)		\$102.00	\$1,720.00
Payment Plan Processing Fee (3%)	\$51.60		\$1,771.60

Monthly Payment:

1771.60 / 8 (months) = 221.45 per month

Payment Due Schedule:

 September 30, 2024
 November 30, 2024
 January 30, 2025
 March 30, 2025

 October 30, 2024
 December 30, 2024
 February 28, 2025
 April 30, 2025

\*\* Note: Some in the past have found the December payment confusing as OHMI does not meet for classes during the last few weeks of this month. Please remember that this payment schedule is independent of when classes meet. This payment scheme merely allows you to pay your child's tuition over 8 months versus having to pay a single, upfront large lump sum at enrollment time (which some families still opt to do).



## **Off-Cycle Registration Situations**

#### **Late Add Students**

- All potential late add student situations will be reviewed and approved/disapproved by the Program Administrator on a case-by-case basis.
- If approved, the family registration fee and student deposits both apply in full.
- Registration also requires payment of concert attire/polo order.
- Tuition and potential discount credits will be prorated based on first day of attendance.
  - o The tuition rate (full year vs. weekly) will be determined depending on the term and start date.
  - o Potential discount credits will also be determined depending on the term and start date.

### **Midyear Dropped Students**

- Refunds for classes dropped before term completion will be recalculated and prorated at the higher Weekly rate, with full dollar credit for all payments already made for the given year.
- If Music Folder(s) is outstanding, student will be charged \$20 each; Invoice will be reversed when returned.
- If Concert Attire(s) is outstanding, student will be charged standard replacement plus S&H; Invoice will be reversed when returned.
- When all items are returned, student deposit will be applied to fees if there is still an outstanding balance.
- A final refund will be issued only after all items are cleared and there is a credit balance.

#### Example 2

Wind Symphony is not working out for John, and he decides to drop after attending the first 3 September classes. The September 30th payment of \$221.456 was already paid. In a case like this the account would be adjusted as follows.

Transaction Description	Weekly Rate		Charges	x 3 Weeks	Credits	x 3 Weeks
Wind Symphony – full year rate (John)		\$18.40		\$55.20		
Multi-Student Credit (John)		\$1.21				\$3.63

Transaction Description	Charge	Credit	Balance
Elementary Music Class – full year rate (Jimmy)	\$232.00		\$232.00
Wind Symphony – full year rate (John)	\$456.00		\$688.00
Advanced Guitar – full year rate (Jane)	\$404.00		\$1,092.00
Symphony Orchestra – full year rate (Jane)	\$456.00		\$1,548.00
Musica Celestiale – full year rate (Jane)	\$456.00		\$2,004.00
Multi-Student Credit (John)	\$0.00	\$40.00	\$1,964.00
Multi-Student Credit (Jane)	\$0.00	\$40.00	\$1,924.00
Multi-Course Credit (Jane–Symphony Orchestra)		\$102.00	\$1,822.00
Multi-Course Credit (Jane–Musica Celestiale)		\$102.00	\$1,720.00
Payment Plan Processing Fee (3%)	\$51.60		\$1,771.60
September Payment		\$221.45	\$1,550.15
Reversal of Wind Symphony		\$416.00	\$1,134.15
Charge for 3 weeks - Wind Symphony	\$53.40		\$1,187.55
Reversal of Full Year Multi-Student Discount	\$40.00		\$1,227.55
# weeks of Multi-Student Discount	\$0.00	\$3.63	\$1,223.92



### Example 3

The Doe family is moving out-of-state and must now drop OHMI classes as of Feb 1, 2023. They have made the first 5 payments of \$ 221.45, totaling \$ 1107.25. Since they are breaking the one-year agreement with OHMI, their Outstanding Balance will first be converted to the weekly rate before processing any refund. As of their departure date, they will have participated 19 weeks total (15 Fall + 4 Winter/Spring). The following is how their refund will be calculated.

Transaction Description	Weekly Charge	Charge x 19 Weeks	Credit x 19 Weeks	Balance
Elementary Music Class – full year rate (Jimmy)	\$9.40	\$178.60		\$178.60
Wind Symphony – full year rate (John)	\$18.40	\$349.60		\$528.20
Advanced Guitar – full year rate (Jane)	\$16.30	\$309.70		\$837.90
Symphony Orchestra – full year rate (Jane)	\$18.40	\$349.60		\$1,187.50
Musica Celestiale – full year rate (Jane)	\$18.40	\$349.60		\$1,537.10
Multi-Student Credit (John)	\$1.21		\$22.99	\$1,514.11
Multi-Student Credit (Jane)	\$1.21		\$22.99	\$1,491.12
Multi-Course Credit (Jane–Symphony Orchestra)	\$3.09		\$58.71	\$1,432.41
Multi-Course Credit (Jane–Musica Celestiale)	\$3.09		\$58.71	\$1,373.70
Payment Plan Processing Fee (3%)		\$51.60	\$0.00	\$1,425.30
Credit for all Prior Payments			\$1,107.25	\$318.05

In this scenario, they would pay \$318.05 to clear their balance. They would then receive their \$150 student deposit after all required asset returns were completed.

#### Example 4

Because of the math involved, it is possible in late withdrawal cases to hit a "point-of-no-return" where one might actually owe more money if they dropped their classes versus staying enrolled and just not attending.

Consider the Example 3 case where the Doe family's drop date was moved from Feb 1 to Apr 19. The first 7 payments of \$ 221.45, totaling \$ 1550.15 would have already been made by March 30. They will have participated 29 weeks total (15 Fall + 14 Winter/Spring).

Transaction Description	Weekly Charge	Charge x 29 Weeks	Credit x 29 Weeks	Balance
Elementary Music Class – full year rate (Jimmy)	\$9.40	\$272.60	A 25 WEERS	\$272.60
Wind Symphony – full year rate (John)	\$18.40	\$533.60		\$806.20
Advanced Guitar – full year rate (Jane)	\$16.30	\$472.70		\$1,278.90
Symphony Orchestra – full year rate (Jane)	\$18.40	\$533.60		\$1,812.50
Musica Celestiale – full year rate (Jane)	\$18.40	\$533.60		\$2,346.10
Multi-Student Credit (John)	\$1.21		\$33.88	\$2,312.22
Multi-Student Credit (Jane)	\$1.21		\$33.88	\$2,278.34
Multi-Course Credit (Jane–Symphony Orchestra)	\$3.09		\$86.52	\$2,191.82
Multi-Course Credit (Jane–Musica Celestiale)	\$3.09		\$86.52	\$2,105.30
Payment Plan Processing Fee (3%)		\$51.60		\$2,156.90
Credit for all Prior Payments			\$1,550.15	\$606.75

In this scenario, by dropping so late in the year, they would owe \$ 385.30 (\$ 606.75 - \$ 221.45) more than their final 8th payment! It would be more cost-effective to NOT withdrawal, make the final payment and just stop attending classes!



#### **Other Fees**

The following are a listing of the most prevalent miscellaneous fees, for your information.

#### Attire Fees for Rental (Choir dress, Orchestra skirt/blouse, Tux)

- An additional \$30 fee is added for concert choir, symphony, & wind symphony students.
- A discount of \$20 is available for students requiring two dresses.
- These fees will be shown and due in the October 30 invoice.
- Payment information provided to Attire coordinator before distribution of attire

## Attire Fees for Polo/Blouse purchases

- Polo order/ verification as part of registration process (including online)
- Polo payments due in month ordered
- To be paid in first month that it shows up on the statement (if billed in time to be on the statement, then it is due that month)

**Event Participation Fees** (Details will always be provided in advance of the events as they occur through the year) Examples (including, but not limited to):

- MSVMA Solo & Ensemble Festivals
- Vocal Arts
- Youth Arts Coalition Solo & Ensemble Festivals

#### **Statements and Late Fees**

- Families will receive monthly statement/invoices via email.
- Statements will be sent after grace period each month (about the 10th)
- A monthly Late Fee (2% of late balance, \$10 minimum) will be charged for delinquent payments.

#### **Returned Check Fees**

Non-Negotiable or NSF checks will incur a \$20 processing fee in addition to late fees since no credit can be applied.

## Volunteer Duty (OPUS) and the Volunteer Opt Out Fee

- All OHMI families are expected to participate in volunteer duties for the good and benefit of the organization.
- Families wishing to opt out of volunteer duties will incur an immediate \$100 fee.
- Families are expected to be signed up for volunteer service by the end of October or they will incur a \$100 charge on November 1.
- Families with unsatisfactory performance in completing their volunteer duty (as evaluated by OHMI staff) or fail to complete their volunteer duty will incur a \$100 charge.

### **Payment Methods**

OHMI is able to accommodate the following methods of payment, listed below.

- 1. Online via Praxi: ACH (preferred)
- 2. Online via Praxi: Credit Card
- 3. On site to Site Manager: Check, cash, money order, or credit card
- 4. USPS: Check or money order sent to:

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