

# pittsburgh —girls choir—

August 8, 2017

Dear Choir Families,

My name is Rebecca Radcliffe, and I am the board treasurer for the Pittsburgh Girls Choir. I wanted to take the opportunity to reach out to each of you in regards to the new systems and processes we are implementing for the upcoming school year.

The PGC staff and board are wholly committed to making our programs accessible to the widest number of students. We have been working all summer on the problem of accessibility and affordability, as well as addressing some issues with how we charge and collect tuition, and we believe that the sliding scale tuition rates that are going into effect this year are truly the solution we have been searching for. We understand that this represents a huge departure from our past tuition policies, and that these charts might be confusing. With that in mind, I would like to explain why the sliding scale is the best policy for PGC:

1. It reduces the cost of tuition for almost all families.
2. It increases the amount of scholarship available to families at or below the poverty line. The limit for scholarship has always been 75%, but the sliding scale allows tuition to be reduced by up to 96% for our families with the most financial need.
3. This means our programs are affordable for almost everyone – and we have a small scholarship fund set aside for special circumstances not completely covered by the sliding scale.
4. The sliding scale system simplifies the scholarship process, and saves time for everyone. Parents no longer need to fill out long scholarship applications, and the staff and board no longer need to participate in labor-intensive compilation and evaluation of the scholarship applications.

We believe that this sliding scale system is exactly what PGC needs to facilitate our mission and throw open our doors to any girl who wants to sing. We are thrilled that we were able to make it happen this year.

However, providing this sliding scale for our choir families represents a significant risk to the organization. Lowering your tuition rates also lowers the organization's income. We anticipate a reduction in total tuition of about 25% compared to last year, even taking into account the amount awarded in scholarships. But we believe this is a worthy cause, and so important to the life and health of PGC that we decided to take the risk, tighten our belts and see if it works.

Though we are expecting a decrease in income for this year, we remain dedicated to providing a high quality musical education to all of our students. You might be wondering how we will be able to reduce our income without reducing the content of our programs. That's where we need your help and cooperation!

The primary way that we are able to function at a lower income level is by reducing the number of installments allowed on a tuition payment plan, with the final installment due no later than February 1<sup>st</sup>. The second measure we have implemented is the ACH payment system for tuition collection. These systems help us in several ways:

1. A smaller number of payments allows us to reduce our administrative costs significantly.
2. ACH payments ensure that payments are received and cleared on time every month, and save our staff trips to the PO box and the bank.
3. With tuition paid in full by February for all families, we will be able to meet our financial obligations for the spring semester in a timely manner. It also allows our staff and board to focus on the concert and tour season in April, May and June without worrying about collecting past due tuition.
4. The ACH system and earlier due dates give us a higher rate of tuition collection. Our budget will not allow us to let any tuition go uncollected at the end of the year. This has been a problem in years past, and the organization can't support it under the new system with reduced income.

I understand that the idea of ACH payments might make some parents nervous, so I will close with some assurances about the security of these automatic payments.

1. No ACH payment can be drawn from your checking account without your signed authorization form. The authorization form does not give us any information that can't be found on a paper check.
2. These authorization forms will be kept in paper copy only in a secure location and the forms will be shredded when the school year is over. No one but the administrative staff will have access to these forms, and we will not keep digital copies in any location to protect your information from data theft.
3. ACH deductions, unlike paper checks, allow you 60 days to dispute the charge if you believe it was made in error. If you sign up for ACH payments, you will be provided with a schedule of payments to be deducted from your account so you can plan accordingly.

If you are still not comfortable with the ACH process, we will also have a PayPal account set up to receive tuition payments. This will allow families to submit their payments online through PayPal's secure system with a debit or credit card without allowing PGC direct access to their bank accounts. However, please be advised that there will be a \$5 processing fee for each payment made through PayPal, and the payment due dates will be the same. We are also instituting a \$10 late fee for each installment that is received more than 5 days after the due date.

We are very excited about the opportunity that the sliding scale represents for students across the city, and we are so grateful for all the assistance and feedback we've received during the planning process for this big change. We appreciate your patience and understanding as we work to better serve our students, their families, and our community as a whole. Please feel free to contact me if you have any questions.

Thank you for being a part of Pittsburgh Girls Choir!

Sincerely,

Rebecca Radcliffe

Treasurer, Pittsburgh Girls Choir

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