



## ENROLLMENT CONTRACTS INSTRUCTIONS + FAQs

### STEPS TO COMPLETE THE ENROLLMENT CONTRACT

1. Log in to [MyCushing](#).
2. Once logged in to [MyCushing](#), click on the yellow banner near the top where it says, **You have # Contract(s) to Review**. *Important: the person paying the deposit must complete the contract and pay the deposit before the second signer can also sign the contract.*
3. You will then be asked if you have a Blackbaud Tuition Management account (Cushing uses Blackbaud Tuition Management to handle deposits and tuition payments). If you are new to Cushing Academy or do not have a Blackbaud Tuition Management account at Cushing, please select **No**. You will be able to set up a Blackbaud Tuition Management account after your enrollment contract has been processed.
4. Select **Continue** to proceed to the contract.
5. To complete the contract, the system will walk you through six screens, including:

#### Cushing Academy Enrollment Contract

- Please read and select **NEXT**.

#### Tuition and Fees

- Read
- Verify and update the **Manage Billing Information**.
- Select payment options from the list of eligible options.
- Select payment method from the dropdown. Provide required payment information. International families should select "Email me an invoice for each payment to make payment by Flywire or direct wire."
- Select payment due date, which will be the 10th day of the month for all payment options.
- Once all the information is entered, select **NEXT**.

#### Cushing Academy Policies

- Please read, sign, and select **To Review** (once signed, you cannot change your payment options).

#### Review

- Review and select **ACCEPT**.

#### Deposit

- Select payment options (International families should select "In School Payment" to do Flywire or direct wire. Provide the necessary information and select **SUBMIT CONTRACT**).

#### Confirmation

- Once you reach this screen, you are done. **WELCOME TO CUSHING ACADEMY!**

## FAQs

### **Does Cushing Academy charge interest?**

Cushing does not charge interest on any payment options as long as the payments are made on time. Like many other agreements, the enrollment contract has a provision for interest to be charged for late payments.

### **Do I need a Blackbaud Tuition Management Account?**

Yes, all families must create a Blackbaud Tuition Management account. The first question asks if you already have an account to determine if an account exists.

### **Can I pay by check? (domestic families)**

No, we are only accepting electronic payments. You can do an electronic check (ACH-Debit) from either a checking or saving account. You may need to work with your bank to set this up.

### **Wire transfer for the deposit: international families only**

International families must select "Email me an invoice for each payment" in the payment method dropdown in order to do wire transfer (Flywire or direct wire). Families will then need to generate a wire transfer through Flywire or directly through their bank to Cushing using the following bank information:

#### **Wire Instructions:**

Bank Name: JPMorgan Chase Bank, N.A.  
Bank address: 270 Park Ave  
New York, NY 10017

Swift # (international): CHASUS33

Account #: 395-291-609  
Routing ABA#: 021000021

Account Name: Cushing Academy  
Account Address: 39 School Street  
Ashburnham, MA 01430

REF: Please reference your student's name on wire

### **Wire transfers (Flywire and direct wires): domestic and international families**

Once the contract is completed and a Blackbaud Tuition Management account is created, you will have the option to make either a Flywire payment or a direct wire transfer. The wire instructions are in the Blackbaud Tuition Management account under Help/Resources and selecting the "wiring instructions" from the list.

### **Can I change my payment method?**

Yes, you can log into Blackbaud Tuition Management and change your payment method to ACH, Credit Card, or Wire Transfer. You must make this change three (3) business days before the due date.

### **Once the contract is complete can I change the payment options (One Payment Plan to Two Payments plan, etc)?**

To make a change from one payment option to another, please email the Business Office at [billing@cushing.org](mailto:billing@cushing.org) with the change you wish to make.

**After completing payment information, why am I getting an error message?**

If you had to correct an input error when adding payment information (e.g., put in the wrong credit card number, expiration date, CSM, etc.) and it is now correct, just ignore any additional error messages.

**How do I find my bank's routing number?**

Your bank's routing number is a nine-digit code based on the U.S. Bank location where your account was opened. It's the first set of numbers printed on the bottom of your checks, on the left side. You can also contact your bank to request your bank's routing number.

**If I have a credit on my existing account, how does this get applied?**

Once the enrollment contract has been completed and the deposit has been made, any credit on your existing account will be applied to your future payments for the academic year 2024-2025. **Please note: current credit balances cannot be transferred until the current 2023-2024 school year account is complete and finalized (approximately end of June). Credit balances cannot be used for the deposit.**

**What is the deposit amount?**

Enrollment deposit for domestic students is 10% of Net Tuition, domestic students living outside the United States is 25% of Net Tuition and 30% of Net Tuition for international students. This deposit will be applied first to student health insurance and the international fee, if applicable. The remainder of the enrollment deposit will then be applied to tuition.

**How do I calculate the tuition insurance?**

Tuition insurance is 4.85% of the net tuition and fee amount. **This will be subsequently billed by the Business Office and is not included in the total displayed on the contract (as noted in the contract).** Please contact the Business Office if you need assistance ([billing@cushing.org](mailto:billing@cushing.org) / 978-827-7023).

**If I'm able to pay more every month, will I be able to submit a check?**

You can pay more each month, but this will be done electronically through Blackbaud Tuition Management.

**I'll be using a credit card to set up the direct withdrawal for monthly payments. Do we choose the day that payments are withdrawn, or is there a set day for everyone?**

No, the Payment Plans are set to pull the payment when due on the 10th of the month. Please plan accordingly.

**Can I use different payment methods for the deposit and the tuition payment for the year?**

Yes. The first section in the contract is for the tuition payment option, (e.g., one payment, two payments, or monthly payments) and the payment method (bank transfer [ACH] or credit card). Once the contract is reviewed and signed, then you can select the payment method for the deposit.

**Can I get an invoice to bring to my bank?**

The first invoice will go out approximately 10 days prior to June 10, 2024. However, we can provide a copy of the contract so that you can use this as documentation for your bank. If you need assistance, please contact the Business Office ([billing@cushing.org](mailto:billing@cushing.org) / 978-827-7023) or Admissions Office ([admissions@cushing.org](mailto:admissions@cushing.org) / 978-827-7300).