

2018-19 CCS Financial Policies

(Revised 5/31/18)

1. Registration and Matriculation Fees:

A. **Registration:** An annual Registration Fee of \$60 secures each PS2- 12th student's place in class for the coming year.

- **Early Registration:** Register during February to qualify for a discounted registration fee.

B. **Matriculation:** An annual per child Matriculation Fee is charged and applied as follows:

- PS2-K4: \$45 per child per year covers student accident insurance, records and accounts management, and our SchoolCast Instant Parent Communication System.
- K5-12th grade: \$90 per child per year covers 1 yearbook, national and state association fees, student accident insurance, IOWA achievement testing, records and accounts management, SchoolCast Instant Parent Communication System, Piedmont Security monitoring service, etc.

2. Textbook Fees:

A. The textbook fee covers the cost of curricular materials that are ordered for each student each year.

B. **Cost:** Textbook costs vary with each grade. Parents pay for exactly the curricular materials to be used by their children in the classes they will take each year.

3. Tuition:

A. **Rate:** PS2-K4 follow a weekly tuition schedule, and K5 thru 12th grades follow a flat rate annual tuition schedule based on grade. (see rate sheet)

B. **Multi-Child Discount:** In K5-12th grades a discount is given for multiple child families. (see rate sheet)

4. **Other Fees:** The following fees will be billed at pre-determined times throughout the year. Even though a student may engage in several activities before the related fees are billed, billing is spread out for the benefit of the parents. These fees apply to only students involved in the activity and are payable at the time they are billed.

Other Fees will be due according to the following schedule:

8/20:	\$ 16	PSAT (11 th)	10/20:	\$ 20	10 th gr Biology Lab Fees
	\$ 50	Student Online Services Fee (7 th -12 th)		\$ 20	11 th or 12 th gr Chemistry Lab Fees
	\$ 25	Elementary Art Fee (all K5-6th)		\$ 50	Senior Trip fee (9 th -12 th)
	\$ 25	HS Art Fee (participating 7th-12th)	11/20:	\$ 20	1 st -6 th Cheerleading Fee
9/20:	\$ 27	PE Uniform (\$17 culottes; \$10 shirt) <i>(charged as needed)</i>		\$ 25	Computer Materials Fee <i>(for 9-12th gr Comp Apps, Keybrdg, & Spanish)</i>
	\$ 55	Var Boys Soccer Fee <i>(Includes JV if both)</i>		\$ 50	7 th -12 th Cheerleading Fee
	\$ 45	JV Boys Soccer Fee <i>(If only on JV team)</i>	12/20:	\$ 55 *	Basketball Team Fee
	\$ 55	Volleyball Team Fee		\$ 5	PE Equipment Fee
10/20:	\$ 5	8-12 th Science Safety Fee	2/20:	\$ 75	Graduation Fees - 12 th gr.
	\$ 10	6 th gr STEM Projects Lab Fee		\$ 40	Graduation Fees - K5 <i>(Includes cap & gown purchase)</i>
	\$ 10	7 th gr STEM Projects Lab Fee	3/20:	\$ 55	Baseball Team Fee
	\$ 10	8 th gr Earth Science Lab Fees		\$ 55	Girls' Soccer Team Fee
	\$ 20	9 th gr Physical Science Lab Fee			

* The families of all basketball players share responsibility for the success of the Calvary concessions and admissions operation, which are the primary sources of funding for our athletic program. All ball players' families are therefore assigned a designated number of "shifts" to serve each year. Any shifts not served will be hired out to a paid person. At the end of the season, any unserved shifts will increase the Basketball fee to cover this cost.

5. **Other Costs:** lunch purchases, Late Stay usage (\$3.00 / hr / child), school pictures, school spirit wear, fund-raisers, field trips, classroom activities, athletic tournaments, remedial curriculum materials, tutoring, etc.

6. **SMART TUITION:** In order to best serve our families all family accounts are managed by “*Smart Tuition Financial Solutions*”.

A. **Payment Options:** (See the Smart Tuition Enrollment Form)

- 1) **ONE Due Date:** The **20th** of each month is our only due date. (Changed from last year’s due date of the 25th to improve the school cash flow while still allowing our families the flexibility to pay on the first or second half of the month.)
 - a. Payments should **not** be made **before the 2nd** of any month to allow lunch and late stay charges to post from the prior month.
 - b. **Beginning on the 2nd** of the month payment can be made at **any** time as long as payment is **received no later than the 20th**.

2) **Payment Methods:** When you complete your Smart Tuition Re-Enrollment (online) or 1st time Enrollment Form, you will be asked to choose one of **2 PAYMENT METHODS:**

- a. **Option #1 - You Make Payments:** You will be able to personally make your payments each month in any of the following ways:
 - i. **Pay in the school office:** Pay by cash, check or money order in the school office.
 - ii. **Online Payment:** Make secure payments online at www.parent.smarttuition.com.
 - iii. **Mobile Payment:** Install “*Smart Tuition for Parents*” mobile app and pay “on the go”.
 - iv. **Phone Payment:** Call (888) 868-8828 and make a touchtone phone payment.
 - v. **Mail Payment:** Receive a mail or email invoice and mail your check or money order to Smart Tuition for processing. [See 6. B. 2) below]
 - vi. **Other Payment locations:** Smart Tuition receives cash payments at participating 7-11 or Ace Cash Express locations (convenience fee charged).
- b. **Option #2 - Automatic Debit Payments:** If you choose the Automatic Debit option to make your payments automatically each month, Smart Tuition will send an email or text reminder 7-10 days before your scheduled automatic debit.
 - i. You can authorize Smart Tuition to automatically debit your payments from a checking or savings account.
 - ii. You can authorize Smart Tuition to automatically put your charges on a credit card. (VISA, MC, Discover, AMEX; a 2.65% convenience fee is charged)

3) **Payment Plans:** Payments may be made annually, by semester, monthly, or weekly.

- a. **1 Payment:** Registration, Matriculation, Textbooks, and August tuition are due NLT Aug. 20th. (There is no discount offered for this option.)
- b. **2 Payments:** Registration, Matriculation, Textbook Fees, and tuition for the first semester must be paid NLT Aug 20th. The 2nd sem. payment is due to be paid NLT Jan 20th.
- c. **Monthly payment plans:** Matriculation, Textbook Fees, and tuition for the year are divided into equal monthly payments according to the plan chosen. (The Registration fee is paid up front.)
 - i. **12 month option:** Payments begin in **June** and end NLT May 20th.
 - ii. **11 month option:** Payments begin in **July** and end NLT May 20th.
 - iii. **10 month option:** Payments begin in **August** and end NLT May 20th.

Note: Monthly plans can be paid weekly if desired as-long-as the account has a \$0.00 balance each month no later than the **20th**.

B. **Give careful attention to the following:**

- 1) **Due Date:** All payments must be **received ON or BEFORE the 20th of each month.** (Exception: see #2 below.)

- 2) If **mailing to Start Tuition**, you need to **mail your payment at least 7 days before** the due date to insure that the payment is posted to your account by the due date.
 - 3) **Reminder Service Fee:** Any payment not paid **ON** or **BEFORE** the due date will incur a **\$40 Reminder Service Fee Charge** (late fee) from Smart Tuition.
 - **NOT charged: IF** a parent will **contact** the school **before** the due date to make arrangements if a payment must be late, **Smart Tuition will NOT charge the \$40 fee.**
 - **NO CCS Fee:** CCS does **NOT** charge an additional late payment fee.
 - 4) **Failed Payment Fee:** Smart Tuition will charge a \$30 fee for any failed electronic transaction or dishonored check. (NO additional fee will be charged by CCS.)
- C. Parents can access detailed information regarding their school account and make payments online through the **Parent's Portal of Smart Tuition** at www.parent.smarttuition.com.
- D. **Customer Service:** US based English/Spanish Smart Tuition **phone** support & live online **chat** support are available 24/7. (Smart phone support: 888-868-8828)

7. Other Matters:

- A. **No Tax Deduction:** K5-12th grade school payments are not tax deductible.
- B. **Mailing to CCS:** When **mailing** a payment to the school, **allow time for delivery**. Payments made in the school office must be **received** by the due date.
- C. **Days absent:** Tuition credit is not given for days absent. (PK4 - 12th grade)
- D. **12th grade partial day schedule:** Tuition credit is not given for a partial day 12th grade schedule.
- E. **Late Pickup from Late Stay:** Late Stay services end at 6:00. Should a parent run late, however, supervision will still be provided, but at a charge of ***\$3.00 for each 5 minutes*** after the closing time of 6:00. (Our workers are usually moms who have families to prepare dinner for, and they need to be able to lock the doors at 6:00, except in cases of real emergency.)
- F. **Questions:** To ask questions or make special arrangements contact Smart Tuition at (888) 868-8828 or the CCS Business Office at 983-3743.
- G. **60 day cutoff:** If an account becomes more than 60 days delinquent the child/children **will not be allowed to return to class** until the account is **settled** or **approved arrangements** are made.
- H. **End-of-Year Payment Deadlines:** All accounts must be **paid in full by the 20th of May** each year.
- I. **Records Release:** Transcripts, official records, and final grade reports will not be issued until all financial matters are settled in full. **Records can be released only** after financial records have been cleared and all school materials returned.
- J. **Previous Balance:** Re-enrollment for a new year is not approved until the previous year's account has been paid in full. No student may begin school with an outstanding balance from the previous year.
- K. **Not accepted:** If for any reason a student is not accepted by Calvary Christian School, all fees and any tuition paid in advance will be refunded, with the exception of a \$30 processing fee.
- L. **Withdrawing:**
 - 1) If a student withdraws **prior to school opening**, the registration fee and any tuition paid in advance will be refunded, with the exception of a \$30 processing fee.
 - 2) If a student withdraws **after school begins:**
 - a. The parent must officially withdraw the student in the school office in order to close out the account and stop further charges.
 - b. Registration, Matriculation, and Textbook Fees cannot be refunded.
 - c. A full month's tuition will be due for any month that has been attended for any part of that month.

- d. Regardless of the payment plan chosen, tuition charges will be prorated on a 9-month basis (school meets for 9 literal months). Ex: Revised tuition = total tuition / 9 x number of full and partial months attended.
 - e. Tuition that has been pre-paid will be refunded for all full months remaining beginning with the first full month after the withdrawal.
 - f. All other pre-paid activity fees will be refunded if the student has not yet taken part in that activity.
 - g. Activity fees that have not yet been billed, but that the student has already participated in, will be included in the final balance due.
- 3) **Outstanding balance charges:** After a family has withdrawn from any of our PS2 thru 12th grades, any outstanding balance will incur a 1.5% monthly fee on the outstanding balance (18% annual). **These charges can be waived if a satisfactory payment arrangement is approved and followed.**