



2007-2008 Financial Handbook

“Committed to Excellence”

A Ministry of Life Church

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TUITION

By signing the Enrollment Agreement and Statement of Cooperation parents are agreeing to pay all tuition due for their student in a timely manner in accordance with the current tuition payment schedule. A parent who fails to make timely payments may be charged a late payment fee which may eventually result in the suspension or expulsion of the student. If an account becomes delinquent and routine collection procedures are unsuccessful, a late charge of 20% of the amount of the outstanding tuition and the other fees will be used as payment for the school's collection and attorney fees. If the student withdraws from, is expelled or discharged from, or otherwise ceases to attend the school, by signing the Enrollment Agreement and Statement of Cooperation, parents are obligated to pay the full tuition for the entire semester and will not receive any refund of any application or other fees and tuition payments. The student will not graduate and/or the school may refuse to provide any diploma, report cards, transcripts, and/or other records for their child until they have paid in full all tuition and other fees and charges owed.

PAYMENT OPTIONS

1. **Option #1: Full Payment** – All charges are paid directly to the school by July 1, 2007, including any transportation and/or extended time services you have chosen. Please see the K4-12 Tuition & Fees Schedules on page 8 for discounts.

2. **Option #2: Installment Payments** – Eleven monthly installments beginning in July and ending in May; using your checking account, savings account, or a “custodial account.” Custodial Accounts can be set up with most banks, and with no minimum balance or service charges. Please speak with your bank for more information.

3. **Option #4: Installment Payments** – Ten Monthly Installments beginning in August and ending in May, using your checking account, savings account, or a “custodial account.” Custodial Accounts can be set up with most banks, and with no minimum balance or service charges. Please speak with your bank for more information.

3. **Option #4: Credit Card Installment Payments** – Eleven monthly installments beginning in July and ending in May will be automatically withdrawn via your Master Card, Discover Card, or American Express Card. A convenience fee, in addition to the FACTS fee, is associated with this credit card option. Please contact FACTS regarding this fee schedule. *FACTS does not accept Visa or Debit cards at this time.

*** If you would like to combine one of these payment options together; for example you want to pay your tuition in full, but pay your extended time thru FACTS, please contact the Finance Office to make this arrangement.

FINANCIAL AID

Clinton Christian School uses the FACTS GRANT and AID to assess eligibility for Financial Aid. The cost to apply for financial aid is \$20. **Financial Aid is opened to returning families only and open enrollment begins February 1st and ends April 1st.** You can request an application from the Finance Office or you can go directly to www.factsmgt.com and go to GRANT and AID and complete an application online. You will be notified via phone if you are/are not awarded any financial aid for the upcoming school year. Decisions for the financial aid are usually determined by the end of June.

Life Church Members can receive a 15% discount on their tuition. Please contact the Finance Office for more information.

FACTS

Every parent that is paying monthly must use the FACTS Tuition Management Services. The enrollment fee for FACTS is \$41. This fee is deducted from your checking account approximately 14 days after your FACTS agreement is set-up. If you are a new parent and will be paying monthly, please fill out the FACTS agreement located in your enrollment packet and return it with your enrollment application. A sample can be found in the back of your handbook to help you complete the form. If you are a returning parent and were enrolled in the FACTS program between July and December of 2006 you will need to complete the Tuition Preference Form located in your enrollment packet and return it with your enrollment application. Please include **all** siblings on this form.

**** Please do not fill out a new FACTS agreement unless you are changing the responsible party. Ex. Last year the FACTS was in Dad's name and now it will be in Mom's name.

YOU SHOULD ONLY FILL OUT A NEW FACTS FORM IF YOU ARE NEW TO FACTS, YOU ARE CHANGING THE RESPONSIBLE PERSON, OR YOU ENROLLED IN THE FACTS PROGRAM AFTER JANUARY 1, 2007. FILLING OUT MORE THAN ONE FACTS FORM COULD RESULT IN A DOUBLE WITHDRAWAL FROM YOUR ACCOUNT.

ENROLLMENT

Each parent must fill out an enrollment card for their child(ren) each year. Please fill out all information making sure to indicate any siblings that may be attending and if you need extended time a.m. or p.m. and/or transportation a.m. or p.m. This information will be used to calculate your family's payment plan and must be updated yearly.

EXTENDED TIME/TRANSPORTATION/LATE CAR/DETENTION

On your enrollment card please indicate if you will need extended time and/or transportation. If you do not need any services please do not check any boxes.

Transportation - You must contact the transportation department to assure that there is service to your area. We can not guarantee bus services for all areas. There is a zone fee in addition to the regular transportation fee that is charged. You will need to ask the transportation department what zone you are located in. You can find the zone prices on the K4 - 12th Tuition Fees and Schedule found on page 8 of your handbook.

Extended Time – Indicate on your form if you need extended time a.m. or p.m. If you do not need extended time on a daily basis you can pre-arrange with the extended time supervisor and the finance office to use extended time on an as needed basis. The charge for pre-arrangements will be \$5 for a.m. and \$10 for p.m. extended time. If you do not have prior arrangements made the drop-in rate will be *\$15 per hour for any portion of the hour you use.

Late Car – Late car is from 3:45 to 4:00. You will be charged \$4 if your child is not picked up by 3:45. If they are not picked up by 4:00 they will be taken to extended time and you will be charged the drop-in rate of *\$15 per hour for any portion of the hour you use, plus \$4 for the late car fee.

Detention – If your child is not picked up by 4:45 they will be taken to extended time and you will be charged the drop-in rate of *\$15 per hour for any portion of the hour you use.

FROZEN ACCOUNTS/STOP PAYMENTS/NON-SUFFICIENT FUNDS

FACTS will notify the school of any returned payments. A payment can only be attempted 3 times. After the 3rd failed attempt your child will need to sit out and your payment must be brought into the Finance Office by CASH, CASHIER'S CHECK, MONEY ORDER or thru your MASTER CARD.

If your account is frozen for any reason, you must provide us with new banking information 10 business days prior to the next withdrawal date or your child may need to sit out until we receive this information.

If you request a stop payment on your account, you must provide us with new banking information 10 business days prior to the next withdrawal date or your child may need to sit out until we receive this information.

FACTS will charge a \$25 miss payment fee for any payments that are returned. This is a payment that is collected by FACTS. Failure to pay your miss payment fees will result in your account being placed on hold and may jeopardize your enrollment status.

ARRANGEMENTS

We understand that circumstances sometimes arise and there will be a need to make financial arrangements with the Finance Office. The Finance Office is unable to make arrangements without the approval of the Administrator and/or the Finance Manager. If arrangements are made, the agreement will be in writing so that both parties will have a copy. If arrangements are not kept according to the agreement your child(ren) may have to sit out. You may defer 1 payment to the next withdrawal date as long as the Finance Office is notified 10 business days prior to the next withdrawal date and your account is current at the time. FACTS is unable to make any arrangements regarding your account.

SIT OUT

If at any time your account becomes 30 days past due, your child(ren) will not be allowed to attend classes until the past due amount is paid in full.

CHANGES

You can make changes at any time to add or take away any services or change the date on your account. If you are on the FACTS program any changes you need to make to your account must be done at least 10 business days prior to your next withdrawal date. Any changes made after that time frame will not take effect until the next withdrawal date. There will be no charge for the first change made to your account. For any other additional changes there will be a \$10 charge assessed to your account. **If you need to make any changes to your FACTS agreements please call the Finance Office before contacting FACTS. FACTS can not make any arrangements or changes to your agreement, except for bank account information. (For details about FACTS, please see the FACTS section).**

REFUNDS

There are no refunds for the enrollment fee. Tuition Refunds will only be given upon the approval of the School Administrator, and if approved please allow 7 – 10 business days for your check to be processed. Any changes made to your account will be credited to your account, and no refunds will be given unless your account has been paid in full for the year.

WITHDRAWALS

If your child withdraws prior to August 15th, you will receive a full refund of monies paid. If your child withdraws after August 15th, you will be liable for 1 month's payment. If your child attends 1 day or more of any semester, and then ceases to attend Clinton Christian School for any reason, you are obligated to pay the remaining semester's tuition.

MISCELLANEOUS CHARGES

Miscellaneous charges include any charges for library books, late car, lunchables, music, detention, etc. These charges are payable via the Finance Office and will not be put on your FACTS agreement unless you contact the Finance Office and give written permission to add it to your agreement.

PEACE OF MIND PLAN

The Peace of Mind Plan (POM) is offered at a cost of \$12 per year and will pay any FACTS unpaid balance (except payments in arrears) in the event of the death of Responsible Party who has signed the FACTS Agreement or his/her legal spouse up to \$30,000. Coverage is only available to individuals under age 70 and does not apply when cancer or complications related to cancer cause death, and the covered person has received or been advised to receive medical advice, diagnosis, or treatment for cancer at the time coverage begins. You will need to provide a certified copy of the Death Certificate which may be given to the Finance Office or to FACTS. **If you do sign up for this program please make sure to put your date of birth on the Tuition Preference Form or the FACTS Application.** The POM plan is strongly suggested for anyone using the FACTS program and has already been beneficial to several families here at Clinton Christian School. We ask that if you have the POM and are faced with this situation please contact the Finance Office and we will assist you in any way possible. If you have any further questions regarding the POM, please contact FACTS or the Finance Office and we would be more than willing to help you.

PRO-RATING

Pro-rating will only be done after October 15, 2007. If you are enrolling your student prior to October 15, 2007 you will be liable for the full semester. If you are enrolling after October 15, 2007 your amount will be pro-rated to the day and you will only be charged for the days that you are attending.

RETURNED CHECKS

There will be a \$25 charge assessed for all returned checks.

OFFICE HOURS

The office window is open from 8:00 – 9:30 and 2:30– 4:30 Monday – Friday. You may reach us via phone at (301) 599-9604 any time between 8:00– 4:30. If you need to come to the Finance Office, and will not be able to arrive when the window is open, please contact the Finance Office to make an appointment.

STATEMENTS

You will only receive a monthly statement if you owe a balance on your account. Other statements can be requested at the finance office. If you notice any corrections that need to be made, please contact the finance office and we will make any corrections to your account.

Please note that if you receive a statement and the amount is in () you have a credit with the school, which indicates that you have either paid in full for the year or you have a credit, and your FACTS has been adjusted to a lower amount and will zero out by the end of the year.

RELEASE OF INFORMATION

The Finance Office can only release financial information to those who have signed the enrollment agreement. If you would like to have information released to another party, your request must be done in writing. If you need documentation for court records, please notify the Finance Office with the information needed.

TAX/FLEX MED

If you participate in a Flex benefit plan with your job, you can request a receipt for your extended time and/or K4 tuition from the Finance Office 6 business days after your withdrawal date. You can contact the Finance Office to receive the school federal tax ID#.

FORMS

In the back of your book you will find samples of the forms you will need to turn in with your enrollment packet. These forms can also be found in your enrollment packet. You will need to return the Tuition Preference Form, the News From the Finance Office Form, and the Semester Milk Form. We must have the Tuition Preference Form and the News from the Finance Office to complete your registration. Your child will not be put on a class list without these two forms being completed.

* \$15 per hour – you will be charged for any portion of the hour you use. There will be no pro-rating.