



# business policies

## **2019-20 TUITION**

The tuition for Charlotte Christian School is determined each year by the board of trustees of the school. It is payable by one of options described under payment plans.

Junior Kindergarten	\$15,300
Kindergarten	\$15,300
Grades 1-5	\$17,295
Grades 6-8	\$18,575
Grades 9-12	\$21,055

## **Optional Services**

**Academic Services Program: \$3,500 annual fee**

**Tutoring: \$60 per hour**

For additional information on the Academic Services Program and Tutoring programs, please contact Mrs. Beth Day, assistant director of academics, at [beth.day@charchrist.com](mailto:beth.day@charchrist.com).

## **ACCOUNT STATUS**

**It is important that student billing accounts remain current throughout the school year. When an account becomes past due there are several actions that occur which negatively impact the student:**

- **Report cards will be held.**
- **Access to the website and Canvas will be restricted.**
- **Transcripts will not be released to colleges or other institutions.**
- **Tuition assistance may be revoked.**
- **Loss of eligibility to participate in co-curricular activities at school, including trips, athletic teams and fine arts programs.**
- **Dismissal of student if the account becomes more than 90 days past due.**

**To avoid these actions and the impact on the student, any family experiencing financial difficulty should contact the business office if your account becomes delinquent to determine alternative payment plan options.**

## **CUSTODY AND SEPARATION AGREEMENTS**

Specific custody arrangements or instructions will only be recognized and administered by the school if the school has been provided with a copy of the appropriate legal agreements. If there are specific custody/separation instructions that apply to your student, please discuss this with your principal and make sure they have the appropriate documents on file.

## **EXTENDED DAY PROGRAM RATES**

Families are billed monthly depending upon attendance plan selected. Fees are charged based on the number of days attended each week. Fees and billing details may be found on the school website under Campus Life, then Extended Day.

## **FAMILY FELLOWSHIP PROGRAM**

A tuition credit of \$1,500 is provided for the third, fourth, and fifth students enrolled within the same family. There is no discount for the first or second student enrolled. The family fellowship program only applies to brothers and sisters attending Charlotte Christian School. It is not applicable to cousins attending Charlotte Christian School, even if the tuition is paid for by one party, i.e., a grandparent.

## **FINANCIAL ASSISTANCE**

Charlotte Christian School considers tuition assistance applications based on the financial needs of families who apply and qualify. Students must be enrolled at Charlotte Christian and be in good standing to receive a financial aid grant. School and Student Service (SSS), a third party company, is used to provide objectivity and consistency in the financial aid process. Parents provide SSS with financial data and SSS will then send an evaluation report to Charlotte Christian School for use in determining financial aid awards.

Financial aid information is available from the business office in early December. There are limited funds available for financial assistance each year and the award process prioritizes returning families with completed applications. Decisions will be made by the end of February if we have received a completed file for an enrolled student. Financial assistance is usually fully committed before the beginning of the school year, but if a family experiences an unusual financial burden (job loss, medical, etc.) once the school year has begun, they should contact the business office to determine if there are any funds available at that time.

Based on Charlotte Christian's policy, financial assistance grants will not exceed 50 percent of tuition (including Family Fellowship). Parents are responsible for the remaining tuition balance and all fees. Requests for forms and questions concerning financial aid should be directed to Mrs. Kimberly Davenport in the business office at [kimberly.davenport@charchrist.com](mailto:kimberly.davenport@charchrist.com) or (704) 366-5657, ext. 6202.

As a member of the North Carolina Independent Schools Athletic Association (NCISAA), Charlotte Christian adheres to NCISAA policies and procedures regarding financial aid. The NCISAA operates under the premise that student-athletes do not receive preferential treatment in the awarding of financial aid from member schools. No player may receive any form of financial aid for athletic participation and this is not a consideration in the financial aid assessment.

Charlotte Christian School does not discriminate on the basis of race, color, national and ethnic origin in administration of its educational policies, admissions policies, tuition assistance program, athletic or other school-administered programs.

## **INTERNATIONAL STUDENTS**

Charlotte Christian seeks to diversify its student body by enrolling international students from all over the world. Not only does this enhance the global perspective that is becoming increasingly important in our society, but it also directly mirrors the ethnically and culturally diverse world that our Heavenly Father has created. We are pleased to accept qualified international students in grades 9 - 12 who desire a Christ-centered education in the United States.

### **Program Specifics**

International students are defined as students who do not have permanent residence in the United States. The Charlotte Christian School admissions office will oversee the application process, which includes the following:

- All components of the admissions process listed for middle or upper school on the Admissions Checklist
- TOEFL testing or TOEFL, Jr.
- Interview via Skype or telephone
- Contact information for housing and host family information
- In addition to tuition costs, there is an annual fee of \$2,000 for international students enrolling for the 2019-20 school year. International students enrolled prior the 2019-20 school year will continue to pay a \$500 annual fee through graduation. (International students pay this fee instead of the new family fee.)
- International applicants must submit a copy of their birth certificate, passport, and visa with their signed enrollment agreement.

Once an international student has been accepted and has submitted a signed contract agreement along with the indicated enrollment

fees and the items listed above, Charlotte Christian School will complete and issue an I-20. Requests for forms and questions concerning international student enrollment should be directed to Mrs. Margaret Jackson in the admissions office at [margaret.jackson@charchrist.com](mailto:margaret.jackson@charchrist.com) or (704) 366-5657, ext. 6502.

### **MINISTRY FELLOWSHIP PROGRAM**

In an effort to reach out to other ministries in the community, Charlotte Christian offers a Ministry Fellowship Program. Participants must provide proof of employment as a full time minister in an area church in order to qualify for this fellowship. The fellowship program provides a grant of \$1,500 for the 2019-20 school year for any qualifying full time student in grades JK-12. The Ministry Fellowship Program is available to all qualifying families whether they apply for tuition assistance or not. The combination of Ministry Fellowship and tuition assistance will not exceed the 50 percent tuition assistance maximum. Application forms may be requested from Mrs. Kimberly Davenport in the business office at [kimberly.davenport@charchrist.com](mailto:kimberly.davenport@charchrist.com) or (704) 366-5657, ext. 6202.

### **OTHER FEES**

#### **ENROLLMENT FEE/TUITION DEPOSIT (non-refundable)**

This **non-refundable fee** is due upon enrollment and reserves a student's place in a grade. The enrollment fee is applied against the annual tuition for each enrolled student.

\$1,000 first child \$500 each additional child

#### **NEW FAMILY FEE**

Each new family enrolling at Charlotte Christian School pays a \$1,000 new family fee for the 2019-20 school year. This fee is non-refundable and is paid at the same time as the enrollment deposit. A family who leaves Charlotte Christian School and returns after missing only one school year will not be charged a new family fee upon re-enrollment. If a family has graduated a student from Charlotte Christian School and subsequently enrolls an additional student, they will not be charged a new family fee.

#### **INSTALLMENT PLAN FEE**

A fee of \$250 per student is charged to all families selecting the Monthly Payment Plan option. This fee includes the Tuition Protection Program coverage and is billed over the monthly payment plan.

#### **TUITION PROTECTION PROGRAM FEE**

This is an optional fee for parents who do not select the monthly payment plan. It is \$200 per student and is recommended for families who pay tuition in full. For families who select the monthly payment plan, the coverage is included in the processing fee of \$250 per student. (Additional information on the Tuition Protection Program may be found within the enrollment agreement package or by contacting the business office).

#### **Payment in Full Plan – Early payment discount**

Payment in full must be made by March 29, 2019 for junior kindergarten through grade 12 students to receive a \$300 per student discount for early payment. New families or students enrolled after March 29, 2019 will receive a \$200 per student discount for payment in full if it is received within two weeks of acceptance.

1. Enrollment Fee/Tuition Deposit and new family fee (if applicable) are due at time of enrollment/re-enrollment.
2. Tuition balance is due on March 29, 2019 to receive the early payment discount of \$300.
3. Optional Tuition Protection Program Premium of \$200 is due when tuition is paid.

#### **Payment in Full Plan – no discount**

Payment in full is due by June 1, 2019 for junior kindergarten through grade 12. No discount on tuition paid in full is provided after

March 29, 2019.

1. Enrollment Fee/Tuition Deposit and new family fee (if applicable) are due at time of enrollment/re-enrollment
2. Tuition balance is due on June 1.
3. Optional Tuition Protection Program Premium of \$200 is due when tuition is paid.

#### **Monthly Payment Plan**

1. Enrollment Fee and new family fee (if applicable) is due with Enrollment Agreement.
2. Installment fee of \$250 per student will be spread over the 10 monthly payments.
3. First payment is due by July 25 and for nine consecutive months thereafter for all grades.

**Credit cards are not accepted by the business office for payment of student tuition or fees.**  
**Credit cards are accepted through the Smart Tuition portal, but incur an additional service charge.**

#### **SMART TUITION**

Payment processing for tuition deposits, fees and installment payers runs through SMART TUITION, one of the leading tuition processors in the country. Instructions on accessing and making payments through SMART TUITION will be provided when re-enrollment or enrollment contracts are distributed.

If you are a new family or returning family who selects the monthly payment plan option for the first time, the business office will contact you with instructions on how to set up your monthly payment plan through SMART TUITION.

Any questions concerning the options available for payment of school costs should be directed to Mrs. Kimberly Davenport in the business office at [kimberly.davenport@charchrist.com](mailto:kimberly.davenport@charchrist.com) or (704) 366-5657, ext. 6202.

#### **PARENT PARTNERSHIP FUND**

The Parent Partnership Fund has been established to allow Charlotte Christian families to make designated tax deductible contributions to help other Charlotte Christian School families experiencing temporary difficulty with their tuition payments. Available funding for this program varies based on contributions received and is limited to one monthly tuition payment per student per school year. The goal of the program is to assist families in continuing their enrollment at Charlotte Christian School. Any family who would like to be considered for the Parent Partnership assistance program should contact Mr. Terry Efird (ext. 6200) in the business office.

Parents who would like to designate a gift to the Parent Partnership Fund should contact Ms. Sara Blakeney in the development office at (704) 366-5657, ext. 6400 or [sara.blakeney@charchrist.com](mailto:sara.blakeney@charchrist.com). Donations to the Parent Partnership Fund are designated for tuition assistance purposes as described above, but may not be designated to specific families or students.

#### **RETURNED CHECKS**

If your bank account has insufficient funds to cover a draft or check written to Charlotte Christian School, your account will be charged \$35 to cover the cost of the return item processing. If the school experiences multiple returned checks for payments on your account (more than three return items in any school year), the school may require all future payments to be made with official checks, certified checks or money orders.

#### **SPECIAL FEES**

There may be additional optional fees applicable throughout the school year for trips, after school clubs, athletic, fine arts or other co-curricular activities. Information on these fees should be obtained from each school division, athletics or fine arts area.

**ALL FEES ARE NON-REFUNDABLE AND MUST BE PAID TO THE BUSINESS OFFICE THROUGH THE SMART TUITION PAYMENT SYSTEM OR BY CASH, CHECK, BANK DRAFT OR MONEY ORDER AS DIRECTED BY THE BUSINESS OFFICE.**

**STUDENT ACCIDENT INSURANCE**

Student Accident Insurance is provided by the school for all students. This coverage is for covered injuries which occur while an enrolled student is:

- Participating in activities sponsored and supervised by Charlotte Christian School in the United States.
- Traveling during such activities as a member of a group in transportation furnished or arranged by Charlotte Christian School in the United States.
- Traveling directly to or from the student's home and the site of such activities.

**This coverage takes effect after the student's family health insurance has been utilized.** Any claims under this coverage must be filed within 90 days of the accident. If you need to utilize this insurance program due to a student accident, please contact Mrs. Mary Ferreira in the business office at (704) 366-5657, ext. 6201 or at [mary.ferreira@charchrist.com](mailto:mary.ferreira@charchrist.com) to receive the necessary forms. Any questions concerning the student accident insurance coverage should be directed to Mrs. Ferreira.

Revised as of 7/2/19