

Financial Information for Enrollment

Financial arrangements for tuition must be made with the school office. Our school is once again participating in the SMART Tuition Management Program for the upcoming school year. Parents will have a choice of payment methods. One will be to pay CCS directly the full tuition before August 1, 2010. For those choosing to utilize the SMART payment program, there will be a \$43 administration fee. Monthly installments can be made to SMART, from June through April. Parents will have the option of making payments on the 10th or 20th of each month. Payment method may include check, money order, online (a monthly statement will be issued), and automatic deduction. A late fee of \$40 will be added when a full payment is ten days late. **Enrollment forms for the SMART Tuition Management Program should be completed and returned to the school office by April 30, 2010.**

Tuition and Fees for 2010-2011 School Year Per Child

- Half-day kindergarten - \$2800 per year
- K4 through sixth grade - \$3450 per year
- After school child care - \$70 per month (K4-6th grade)
- Before school child care - \$30 per month (K4-6th grade)
- Book usage/general supply fees (K4 – 6th grade) - \$200 per year – due by June 30th
- Non-refundable application fee-\$100 per child–due at the time of enrollment (**First time**)
- Non-refundable application fee - \$75 per child – due at the time of **re-enrollment**

Financial Aid (need-based)

Concord Christian School Board is offering a program that may assist parents with their child's tuition cost. The program consists of **financial aid that is need-based**. With goals of excellence and affordability in mind, the CCS Board has agreed to utilize the services of Family Financial Needs Assessment (FFNA) to **confidentially** evaluate the financial status of a family that may need help in paying tuition.

FFNA has found that a family's income is the best indicator of need. Therefore, the general rule of thumb for those who should apply for aid is as follows:

Income under \$42,000 – If your family's adjusted gross income is under \$42,000, you will probably qualify for aid. There are some exceptions. Families that own businesses with losses that cause their AGI to fall below \$42,000 may be an exception, but you should submit an application to see if you qualify. Families that have assets, such as rental property or a farm, may also be an exception.

If your income is over \$42,000 – If your adjusted gross income is over \$42,000, then your tuition must be at least 10% of your income before you would qualify for aid (i.e. an income of \$66,000 would require a total family tuition of \$6,600 or more to qualify for aid). Aid could start at \$300 or go up to 40%, depending upon FFNA's assessment of need.

Please note that the adjusted gross income minus contributions that can be verified give FFNA the effective income. Information on contributions can be verified through tax returns as well as church giving records if they are enclosed with your application to FFNA.

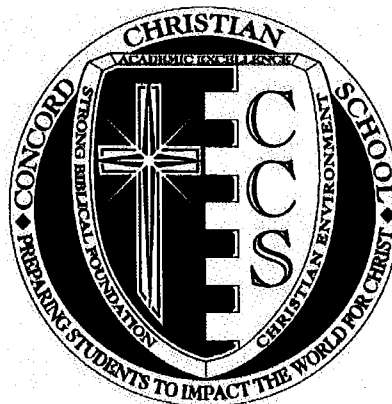
If a family qualifies for financial aid the minimum assistance will be \$300 and the maximum will be 40% off of the tuition. When a family qualifies, the percentage off will be for each child.

To use FFNA there is a fee which the parent will pay directly to that company. The cost to utilize FFNA ranges from \$20 to \$40. The cost difference is based upon the length of time requested to have the evaluation completed and the results returned to CCS.

Concord Christian School requests that parents who are interested in applying for financial aid **contact the school office by April 1, 2010**. Applications and more detailed information are available upon the parent contacting the office. Students enrolling later than April 1, 2010 need to make request for financial aid applications at the time of enrollment.

Referral Program

Another plan being implemented by the CCS Board to assist parents with tuition cost is a **referral program**. For each child (this does not include siblings) you refer to CCS that officially enrolls and attends CCS this fall, you will be given a \$200 discount toward your child's tuition. You must complete a referral card or make sure that when a family you have referred to CCS enrolls, that they share your name at the time of enrolling their child. The \$200 for each officially enrolled and attending child referred will be subtracted from one or more of your monthly tuition payments in the fall.



"We exist to provide a strong Biblical foundation and academic excellence within a Christian environment that will prepare students to impact the world for Christ."