

**Northside Christian Academy
333 Jeremiah Boulevard
Charlotte, NC 28262
Financial Office: 704-598-9667**

2010-11 TUITION FINANCIAL POLICY & CONTRACT

Financially Responsible Parent/Guardian Names (please print):

Parent/Guardian 1: _____

(Title) (First) (M.I.) (Last)

Email: _____ Phone: (_____) _____

Address: _____

(St. Address or P.O. Box) (City) (State) (Zip Code)

Parent/Guardian 2: _____

(Title) (First) (M.I.) (Last)

Email: _____ Phone: (_____) _____

Address: _____

(St. Address or P.O. Box) (City) (State) (Zip Code)

Northside Baptist Church Member Discount: Northside Christian Academy is a ministry of Northside Baptist Church. The facilities we share are provided by the tithes and offerings of past and present church members. Therefore, a 20% discount (tuition only, no fees) is available to NCA parents/legal guardians, who are active members of Northside Baptist Church, attend on a regular basis, are involved in ministry, and support the church with Biblical tithes and offerings. New member prospects must complete the Northside 101 class by **April 1, 2010** for first semester and **August 1, 2010** for second semester. Families joining Northside Baptist church after **August 1, 2010** are eligible for the member rate the next school year, if discount requirements are met.

I/we are active members of Northside Baptist Church, attend on a regular basis, are involved in ministry, and support the church with Biblical tithes and offerings. Yes ___ No ___ (If left unchecked we assume family is ineligible for discount)

List Names and Grades of K5-12 Student Names & Grades Enrolling for 2010-11:

Child 1: Name & Grade	Child 2: Name & Grade	Child 3: Name & Grade
Child 4: Name & Grade	Child 5: Name & Grade	Child 6: Name & Grade

IMPORTANT INFORMATION: Cancellation of this contract for tuition and fees must be submitted in writing by **May 31, 2010**. After May 31, 2010, parents are legally obligated to pay NCA for the full year's tuition and fees should a student withdraw. The financial obligation is limited only by the Tuition Refund Protection Plan's parameters (see below).

Financial responsibility is one of the key factors in maintaining a quality Christian school for NCA families. Your cooperation will enable NCA to maintain a positive Christian testimony by having necessary funds to meet our financial obligations in a timely manner. NCA hires teachers and budgets for school related services based on projected enrollment. Space is reserved for a student when the application process is completed. Contracts for tuition and fees are for the full academic school year.

School registration fees are non-refundable except for non-acceptance by the Academy, wherein \$100 is withheld and the remainder refunded. Testing Fees for new students are non-refundable. Resource fees are paid according to the payment plan chosen and are not refundable. Tuition Refund Protection is non-refundable. **Parents may withdraw students (see information regarding withdrawals) on or before May 31, 2010 and cancel their tuition commitment for 2010-11 (registration, Tuition Refund Protection and testing fees are not refunded).**

Tuition Refund Protection is required for each student in the family to protect the school from financial hardship due to unexpected withdrawals prior to the start of school or during the school year, but still offer some financial relief for families who withdraw a student whether prior to or during the school year. After May 31, 2010, parents who withdraw a student are still legally obligated to pay NCA for yearly tuition and fees in accordance with the Tuition Refund Plan. Annual payers may opt-out of the Tuition Refund Protection Plan; however, this is not recommended since we will make no refunds or adjustments to yearly tuition/fees for student withdrawals after May 31, 2010.

Tuition Refund Protection Plan

<u>Grade</u>	<u>Yearly Cost</u>	<u>Payment Required</u>
K5-5	\$85	April 15, 2010, for re-enrolled students or upon acceptance for new students
6-8	\$95	April 15, 2010, for re-enrolled students or upon acceptance for new students
9-12	\$105	April 15, 2010, for re-enrolled students or upon acceptance for new students

**NORTHSIDE CHRISTIAN ACADEMY
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Tuition Refund Protection Limits

After May 31, 2010, Tuition Responsibility Is Waived for 100% of Days Remaining In School Year at Withdrawal Due to the Following Reasons:

- Medical- as determined by medical authority for parent or student
- Involuntary employment transfers more than 50 miles from NCA
- Loss of Employment by a Financially Responsible Tuition Contract Signer
- Documentation Required for All of the Above

After May 31, 2010, Tuition Responsibility Is Waived for 50% of Days Remaining In School Year at Withdrawal Due to the Following Reasons:

- Student is asked to leave by the administration but was not expelled
- Voluntary withdrawals regardless of days remaining

There are no refunds or tuition adjustments in the case of student expulsion

Student Withdrawals: After enrollment or re-enrollment, all withdrawals from school for new or returning students whether prior to the start of school or during the school year must be submitted in writing to the NCA Business Office, 333 Jeremiah Boulevard, Charlotte, NC 28262 and a copy provided to the grade level principal's office. Withdrawal letters should provide the withdrawing student or students' names, grade, last day attending NCA if during the school year, reason for withdrawal, and signed by one or both parents/legal guardians who signed the Tuition Financial Policy & Contract. **Parents may withdraw students on or before May 31, 2010 and cancel their tuition commitment for 2010-11, but registration, Tuition Refund Protection, and testing fees will not be refunded.** After May 31, 2010, all requests for tuition adjustment covered by the Tuition Refund Protection Limits (see above) must be submitted with documentation (i.e., proof of medical withdrawal for parent or student, involuntary loss of employment, etc.). There are no tuition refunds or adjustments for withdrawals by yearly payers who opt out of the Tuition Refund Plan. **Additionally, there are no tuition or fee refunds or adjustments for student expulsion.** Refunds and adjustments are made in accordance with the Tuition Refund Plan, if applicable, but school records and report cards are not released until all school financial obligations are met.

Sibling Discount (families with 2 or more students in K5-12th): – First child (oldest) – no tuition discount; Second Child - 3% tuition discount (not fees); Third Child – 5% tuition discount (not fees); Fourth Child – 10% tuition discount (not fees)

Financial Assistance: NCA has a limited amount of need-based financial assistance available to families of 1st – 12th grade students who have been enrolled in NCA a minimum of one year. FACTS Management Co., located in Lincoln, Nebraska, assists NCA in assessing financial need and administering our financial assistance program. The financial assistance process requires detailed financial information, including a copy of your 2008 federal tax return and 2009 W-2 forms. To apply for financial assistance, NCA returning students must be current on all tuition and fee accounts with NCA and have completed the re-enrollment process for 2010-11. Applications for financial assistance must be completed between January 19, 2010 and March 1, 2010. Awards are made by March 19, 2010. Families desiring to apply should contact the NCA Admissions Office (704-599-9015). Application for financial assistance is required yearly.

Children's Scholarship Fund: CSF is a private organization offering limited scholarships based on financial need. NCA accepts CSF awards if the recipient meets the Academy's enrollment eligibility requirements. CSF parents must choose one of NCA's two payment options. Monthly draft contract adjustments are made when CSF provides NCA with award verification, usually in June. It is the parent's responsibility to contact CSF directly to apply or reapply each year. CSF may be reached by at 704-973-4534, 704-973-4934, or by email at www.csfcharlotte.org.

Other Information:

- Admission is charged for post season (state playoff) athletic events.
- Late charges will be assessed against all past due accounts.
- Withdrawal policy will be followed as stated in the Tuition Financial Policy & Contract and Parent-Student Handbook. (No contract cancellations accepted after May 31, 2010.)
- Annual payments must be made by cash, check, or debit card (Business Office only). Credit card payments at the Business Office forfeit the 1% discount. (NCA pays credit card merchants over 2% on credit card payments.)
- Cost of field trips and out-of-town trips are not included in tuition costs or fees.
- Senior, Junior, and Sophomore trip dates and costs to be announced at a later date.
- Private music lessons are available. Please contact the Fine Arts Department Director for information.
- Lunch costs are not included in tuition costs.
- Cost of before and after school care is not included in tuition costs.
- School uniform costs are not covered in the tuition costs
- Some high school courses require an additional class or lab fee.
- Athletic participation fees are required for middle school, junior varsity, and varsity sports participants. Proof of insurance required.
- Students not re-enrolled for the next school year may not participate in spring football, cheerleading tryouts, or summer athletic programs.

Account Status: As part of Northside Christian Academy's continual efforts to teach our students responsibility and good stewardship, students may not re-enroll, nor will report cards and transcripts be released if a student's account is in arrears, or if there are unpaid library fees, lost books, damage fees, or lunch fees. This policy is set forth in the Parent-Student Handbook.

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PAYMENT METHODS (one choice per family, not per student)

PAYMENT OPTIONS: Students may not attend NCA until either annual payment is made, or monthly draft set-up completed and any required up-front money is paid. Prior to first day of school in August, two monthly payments are made: July/August drafts or payments to the office for late enrollees missing FACTS draft set-up dates. School tuition (not fees) will be pro-rated for students who begin after September 1, 2010.

Transfer students enrolling after February 1st must make full payment for the remaining year's tuition/fees since two payments are required prior to first day and monthly drafts end in April. Both the annual and monthly payment option will be available for the next school year.

Payment options, either yearly or monthly, are one choice per family, not per student.

NCA reserves the right to terminate, amend, or not renew a student's enrollment contract if the school concludes that the actions of a student, parent, or guardian interferes with the school's accomplishment of its spiritual, educational, or financial responsibilities.

PAYMENT CHANGE FEES: Each change to your initial pay plan choice will incur a \$25 fee.

K5 through 12th grade tuition and fees for 2010-11 will be paid by the option checked below:

___ **Annual** Single payment to the Academy for family's entire year's tuition and resource fees is due by **June 15, 2010** with a **1%** tuition discount. Annual Plan families paying after June 15, 2010 or by MasterCard, VISA, or Discover credit card payments forfeit the 2% yearly tuition discount. Discount does not apply to registration or fees. Annual payers, whose tuition/fees are not paid by June 30, 2010 must pay a \$25 Pay Plan Change Fee and set up monthly drafts through FACTS Management. Checks may either be dropped off or mailed to the NCA Business Office, located in the Academy for Early Learning Building. Although not qualifying for the 1% discount, Visa or MasterCard payments may be made at the Academy for Early Learning reception desk. Although on-line payments are not currently available, parent accounting statements may be accessed at any time from your computer using your RenWeb parent log-in. Returned payments incur a \$29 NSF fee.

___ **Annual** **I decline Tuition Refund Protection. I understand choosing not to pay for TRP (Tuition Refund Protection) is available only to annual payers. I understand if I opt out of Tuition Refund Protection (TRP) and my student or students withdraw after May 31, 2010, no refunds or adjustments for tuition and fees for the year will be made, regardless of the reason for withdrawal.**

___ **Monthly** The FACTS Monthly Plan allows budgeting of family's tuition and resource fees over ten months beginning July 2010 and ending April 2011. Families authorize their bank to allow automatic withdrawals from a checking or savings account to FACTS on a designated day each month. NCA or FACTS have no knowledge of bank account balances at any time. FACTS charges a minimal \$41 yearly administration fee.

First-time families using FACTS are given instructions for completing an Automatic Tuition Agreement on-line through E-Cashier, FACTS secure website. For new students, drafts must be set up immediately after the enrollment process is complete. FACTS yearly administration fees are drafted from your bank account.

For consecutive years using FACTS, NCA's Business Office electronically re-enrolls parents with FACTS at the new tuition rates. If banking information changes, please provide NCA's Business Office with a voided check from the new account. You will receive confirmation of your re-enrollment in FACTS by mail. The FACTS administration fee will be drafted from your bank account.

Monthly Plan families whose tuition payment (or reattempt of a missed tuition payment) is returned unpaid will be assessed a \$25 NSF fee by FACTS for each occurrence. FACTS will reattempt collection for missed payments and NSF fees on the next available payment date. If two payments to FACTS are missed or delayed, remaining year's tuition and fees are required within ten days or the student will be asked to withdraw from NCA.

PEACE OF MIND TUITION PROTECTION PROGRAM: This voluntary plan is available to FACTS families for a minimal, non-refundable annual fee per agreement. The Peace of Mind program is designed to assist families should the person paying tuition, or that person's spouse, die during the school year. For further information, please contact FACTS Management Co. at 800-624-7092. There are age and pre-existing medical condition limitations.

I have read and understand the Tuition Financial Policy & Contract and the Northside Christian Academy 2010-11 Financial Policy and agree to make payments for 2010-11 in accordance with the option chosen above. I will comply with discount eligibility requirements, penalties for delinquent tuition, and withdrawing a student. I understand that cancellation of this contract must be submitted in writing by May 31, 2010. I understand that after May 31, 2010, the Tuition Refund Protection Plan is invoked for any student withdrawals, since tuition/fee contracts are for the full academic school year. I realize that school records and report cards will not be released until all school financial obligations are met.

_____ Parent or Guardian 1

_____ Date

_____ Parent or Guardian 2

_____ Date

- Completed and signed Family Covenant, Tuition Financial Policy & Contract and registration fee is required for returning students
- Contact the NCA Admissions Office at (704) 599-9015 for requirements to begin enrollment process for new students