

# NORTHSIDE CHRISTIAN ACADEMY

2010-11

## FINANCIAL POLICY

### 2010-11 TUITION & RESOURCE FEES

Grade	Annual Tuition	Annual Resource Fee	10 Mo. Drafts (July-April)
Grades K5 – 5	\$5460	\$300	\$576
Grades 6 - 8	\$6070	\$350	\$642
Grades 9 - 12	\$6755	\$375	\$713

**\*10 Mo. Draft Estimates Above: Tuition/Resource Fee Only-No Discounts**

**Tuition Information:** Cancellation of contracts for tuition and fees must be submitted in writing by May 31, 2010. After May 31, 2010, the Tuition Refund Protection Plan is invoked, since tuition/fee contracts are for the full academic school year. Two payment options are offered, yearly with a tuition discount for eligible early payment, and monthly automatic drafts over ten months (July 2010-April 2011) through FACTS Management. See Payment Options on page two.

**Registration Fees - New & Returning:**.....\$300  
**Early Registration Fee - Returning Students:** 1/19/10-2/26/10 Only.....\$150  
 Per student registration fee is due and payable to begin enrollment process for new students, and at re-enrollment for returning students. Fee is **non-refundable**, except for non-acceptance by the Academy, wherein \$100 is withheld and remainder refunded.

**Testing Fee - New Students:**.....\$100  
 Testing fee is non-refundable and is due with application, registration fee, and Tuition Contract to begin enrollment process for new students.

**Resource Fee:** Non-refundable fee includes, but is not limited to, use of textbooks, a copy of the school yearbook, a pass for admission to all home, non-tournament athletic games, the school play assembly, access to RenWeb, use of the school library, computers, and annual fall retreat to Camp Windy Gap for high school students. **Yearly payers pay fee by June 15<sup>th</sup> with school tuition. Monthly payers' fee is included in monthly draft.**

**Tuition Refund Protection:** Tuition Refund Protection for student withdrawals is mandatory for monthly payers; opt-out is available only for yearly payers, and is due **April 15, 2010 for returning students** or at acceptance for new students. TRP fees are non-refundable.

Grade	Yearly Cost	Payment Required
K5-5	\$85	April 15, 2010 re-enrollees, new at acceptance
6-8	\$95	April 15, 2010 re-enrollees, new at acceptance
9-12	\$105	April 15, 2010 re-enrollees, new at acceptance

NCA hires teachers and budgets for school related services based on projected enrollment, and space is reserved for a student when the application process is completed.

Tuition Refund Protection protects the school from financial hardship due to unexpected withdrawals whether prior to the start of school or during the school year. TRP also offers some financial relief for families who must withdraw a student prior to or during the school year.

Tuition Refund Protection is required for each student in the family. Annual payers may opt-out of the plan with the understanding that no refunds will be made should a student withdraw for any reason.

Parents are legally obligated to pay NCA for the full year's tuition and fees should a student withdraw after May 31, 2010, limited only by the Tuition Refund Plan's parameters. **Tuition Refund Protection Limits follow:**

**After May 31, 2010, Tuition Responsibility 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 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  
for student expulsions**

### Financial Information 2010-11

**Class Fees** (Enrollment in the following classes incurs an additional fee not included in tuition or resource fee.)

- **Science Lab Fee** (Grades 9-12).....\$40  
(Honors Physics, Biology, Honors Biology, AP Biology, Chemistry, Human Anatomy, Environmental Science)
- **Senior High Band** (Formal Attire Rental Fee) .....\$30
- **Senior High Choir/Ensemble** (Formal Attire Rental Fee) .....\$30

**Class Trips:**

- **Sophomore Trip-Christian College Tour** .....TBA  
(Payment dates to be announced.)
- **Junior Trip to Washington, D.C.** .....TBA  
(Required academic trip: four installments, Sept-Dec)
- **Senior Trip (optional)** .....TBA  
(Five installments Sept-Jan)

**Sports Fees:** Payment required prior to sport participation

- Football Fee** (all participants).....\$100
- All Middle School & Junior Varsity Sports** (except football).....\$50
- All Varsity Sports** (except football) .....\$75

Students not re-enrolled for the next school year may not participate in spring football or cheerleading tryouts, or summer athletic programs. Proof of health insurance is required.

**Private Music Lessons:** Please contact the Fine Arts Director for information and rates.

**Private Tutoring Fee:** Please contact school offices for list of approved and available tutors and their fees.

**Kidzone - Before and After-School Care K5-5<sup>th</sup>:**

- Before School** (6:30 a.m. – 7:45 a.m.) – Weekly.....\$25
- After-School** (2:50 p.m. – 6:00 p.m.) – Weekly.....\$50
- Early Dismissal** (11:45 p.m. – 6:00 p.m.) – Daily.....\$20
- Holiday Care** (6:30 a.m. – 6:00 p.m.) – Daily .....\$30

**After-School Study Hall** (Grades 6-12) – Daily .....\$10

**Late Pick-Up Charge:** \$15 per 15 minute increments after 6:00 p.m. (Kidzone, After School Study Hall)

**Late Payment Fees:** \$10 per student per month (Kidzone, After School Study Hall, Lab Fees, Trip Fees, etc.)

**Returned Check Fee**.....\$29

**DISCOUNTS:**

**Yearly Full Payment Discount:** There is a 1% discount on tuition (not fees) for a single payment to NCA for family's entire year's tuition and resource fees by June 15, 2010. See Annual Plan information.

- Sibling Discount** – 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)

**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.

**Children's Scholarship Fund:** CSF is a private organization offering limited need-based scholarships. A CSF award recipient must meet NCA's enrollment requirements. CSF parents must choose one of NCA's two payment methods. CSF aid adjustments are made to accounts after NCA receives CSF's award verification letter, usually in June. Parents must contact Children's Scholarship directly to apply or reapply each year at 704-973-4534, or by email at [www.csfcharlotte.org](http://www.csfcharlotte.org).

## 2010-11 Tuition, Fees & Financial Policy (Page Two)

### DISCOUNTS CONTINUED:

**Financial Assistance:** A limited amount of need-based financial assistance is available to families of rising 1<sup>st</sup> – 12<sup>th</sup> grade students, who have been enrolled in NCA a minimum of one year. FACTS Management Co., in Lincoln, Nebraska, assists NCA in administering our financial assistance program. The application process requires detailed financial information, and copies of your 2008 federal tax return and 2009 W-2 forms. NCA returning students must pay registration fee and complete the re-enrollment process for 2010-11 before applying for financial assistance. Financial assistance applications must be completed between January 19, 2010 and March 1, 2010. Awards are made by April 30, 2010. Families desiring to apply should contact the NCA Admissions Office (704-599-9015). Parents of returning students must reapply for financial assistance each year after re-enrollment.

**WITHDRAWAL INFORMATION:** Cancellation of contracts for tuition and fees must be submitted in writing by May 31, 2010. After May 31, 2010, the Tuition Refund Protection Plan is invoked, since tuition/fee contracts 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. Resource fees are paid according to the payment plan chosen and are not refundable. Testing Fees for new students are non-refundable. Tuition Refund Protection is non-refundable.

Parents are legally obligated to pay NCA for the full year's tuition and fees should a student withdraw, limited only by the Tuition Refund Plan's parameters.

Student withdrawals, before or after May 31, 2010, whether prior to the first day of school or during the school year, for new or returning students, must be submitted in writing to NCA's 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 students 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. Supporting documentation for student withdrawals requesting tuition adjustments covered under the Tuition Refund Plan is required. Tuition adjustments will not be made for withdrawals for yearly payers who opt out of the Tuition Refund Plan.

No refund or tuition adjustment will be made for withdrawals between June 1, 2010 and the first day of school without documentation of withdrawal eligibility covered by the Tuition Refund Plan.

**Additionally, there are no refunds in the case of student expulsion.**

Refunds and adjustments will be made in accordance with Tuition Refund Plan, if applicable, but school records and report cards will not be released until all school financial obligations are met.

**PAYMENT OPTIONS:** Students may not attend NCA until a payment plan is implemented, either annual or monthly through automated bank drafts. Transfer students enrolling after February 1<sup>st</sup> must pay for the remainder of the year in one payment. Annual and monthly plans will be made available for the next school year. Changes to your initial pay plan choice incur a \$25 fee.

**Annual Plan:** 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 1% 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 an option, 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.

### PAYMENT OPTIONS (Continued):

**Monthly Plan:** NCA utilizes FACTS Management Co. for its Monthly Payment Plan for a minimal cost to parents of \$41 per year. Families authorize automatic drafts of tuition and resource fees from a checking or savings account to FACTS Management on a designated day each month, beginning July 2010 and ending April 2011. NCA or FACTS have no knowledge of bank account balances at any time.

First-time families using FACTS are given instructions for completing an Automatic Tuition Agreement through E-Cashier, FACTS secure website. New students' drafts are to be set up immediately upon completing the enrollment process. FACTS \$41 yearly administration fee is drafted from your bank account. Two payments are required prior to the start of school.

For consecutive years using FACTS, NCA's Business Office electronically re-enrolls parents 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 \$41 yearly 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.

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.

**FACTS PEACE OF MIND TUITION PROTECTION PROGRAM:** This voluntary plan is available through FACTS Management to monthly plan 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. If you would like further information, please contact FACTS Management Co. at 800-624-7092, regarding the program, or for age and pre-existing medical condition limitations.

### Other Information:

- Admission charged for post season (state playoff) athletic events
- Late charge 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
- Senior, Junior, Sophomore trips – dates and costs to be announced
- Private music lessons are available – contact Fine Arts Department Director
- Costs of lunches are not included in tuition costs
- Costs of before and after school care are not included in tuition costs
- Costs of school uniforms 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 health insurance is required
- Students not re-enrolled for the next year may not participate in spring football or 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, if there are unpaid library fees, lost books, damage fees, or lunch fees outstanding. This policy is set forth in the Parent-Student Handbook.