

TUITION AND FEE SCHEDULE

Immanuel Christian School
2011 - 2012

This schedule contains a summary of tuition and fees for the 2011-12 school year. It provides information concerning school costs, payment plans, and financial policies. Please contact the Business Manager if you have any questions.

PARTNERSHIP FUND

The cost of educating our students is not covered by tuition alone. We trust God every year to provide for this ministry through gifts. The annual Partnership Fund is designed to communicate our fundraising needs to parents and friends in order to support the school financially. These gifts are tax deductible, and are often matched by employers and corporations through matching gift programs. Immanuel Bible Church also significantly underwrites the school ministry through the yearly provision of free classroom and office space, free utilities, and free custodial support. Without this help and the gifts from parents and friends, tuition rates would be much higher. Donations may be made online at www.icsva.org by clicking on the "Support Us" tab.

FEES AND EXPLANATIONS

Application Fee (For new applicants only)..... \$125.00

The **non-refundable** application fee is paid at the time of application. Additional concurrent applications for siblings from the same family are \$75.00 up to a total of \$225.00 per family.

Application Renewal Fee (For renewal of applications and returning students)..... \$50.00

Assessment Fee (One-time fee for new students only) \$50.00

The assessment fee is only due when ICS conducts an assessment and must be paid before assessments are conducted. Some students may not require an assessment based on records provided. Some applicants may require more in-depth review procedures requiring an additional assessment fee of \$50.

Re-enrollment Fee (Per student).....\$100.00

This fee will be waived for re-enrollments received prior to April 15, 2011.

Tuition

Kindergarten (Morning).....	\$4,825.00
Kindergarten (Full day).....	\$8,035.00
Grades 1-5	\$8,035.00
Grades 6-8	\$8,410.00

Activity Fee

An Activity Fee is an annual charge for required field trips and common activities.

Kindergarten.....	\$45.00
Grades 1 & 2	\$45.00
Grades 3 – 5	\$45.00
Grades 6 – 8	\$130.00
8th Grade Wilderness Retreat.....	\$200.00

Technology Fee

This is an annual charge to fund the ICS Technology Program.

Kindergarten.....	\$100.00
Grades 1 - 8	\$125.00

Sports Fee

This is a fee charged for participation in our extra-curricular sports program.

Soccer	\$65.00
Basketball.....	\$85.00
Lacrosse	\$55.00
Softball (girls only).....	\$55.00

Private Music Lessons – Optional (per 30 minute lesson)\$20.00

Orchestra Classes - Optional

Concert Orchestra – 2 days per week (annual fee).....\$200.00
Symphonic Orchestra – 3 days per week (annual fee)\$300.00

Discovery Center Fees – As needed

Educational Therapy (per 80 minute session)\$65.00
Search and Teach or Barton Therapy (per 30 minute session)\$20.00
Tutoring Service - Optional (per 30 minute session).....\$20.00
Discovery Assessment\$50.00
Supplies – New Students (Annual Fee for Discovery students)\$70.00
Supplies – Returning Students (Annual Fee for Discovery students).....\$50.00
Supplies – Returning Students (Annual Fee for Barton’s students).....\$50.00

Special Activity Fees, Special Testing Fees, and Health Screenings

Fees may be charged for specific costs incurred in special activities (like middle school electives) not included under the regular schedule of student activities and field trips. Occasionally we give individual tests or evaluations; these will be charged on the basis of materials used and professional time. Preliminary screenings (or documentation of outside screening results) for hearing, vision, fine and gross motor skills and language will be required in certain grades. Speech screenings may be required if recommended. Screening services will be made available and may require an additional nominal charge depending on the provider. See Parent Student Handbook for details.

Note: Fees for private music lessons, orchestra, tutoring and Search and Teach or special fees mentioned above will not be added to the monthly installment payments collected by FACTS.

Extended Care Fees

Annual Contracts

AM Only 7:00 to 8:00 a.m.....\$650.00
PM Care - Full Week.....\$1,700.00

PM Care - Specific Days

Mondays Only 1:45 - 6:00 p.m.\$680.00
Tuesdays Only 3:30 - 6:00 p.m.\$475.00
Wednesdays Only 3:30 - 6:00 p.m.\$475.00
Thursdays Only..... 3:30 - 6:00 p.m.\$475.00
Fridays Only 3:30 - 6:00 p.m.\$425.00

Partial Contracts Pre-arranged on a Space Available Basis

AM - Monthly.....\$150.00
AM - Weekly\$75.00
PM – Monthly.....\$300.00
PM – Weekly\$150.00

Teacher Work Days and some Holidays (8:00a.m. - 4:00p.m).\$425.00
See Extended Care Registration Form for exact dates and details. (Approx. 10 days)

DEPOSIT (Non-refundable): 20% of total fees reserves a space for each student. Deposit is due in March or upon enrollment, as long as space is available.

Priorities:

- 1) Annual contracts for full week
- 2) Annual contracts for specific days
- 3) Monthly contracts: Fees must be paid 1 week in advance through FACTS and based on space availability.
- 4) Weekly contracts: Fees must be paid 1 week in advance through FACTS and based on space availability.

PAYMENT PLANS

All payments will be paid through the tuition payment service, FACTS Tuition Management Service (Fast Action Cash Transfer System). FACTS processes payments for tuition (monthly payments on either the 5th or 20th of each month) through automatic electronic debits or credit cards and automatically transfers these payments to the school's financial institution. It is safe and confidential. There is an annual FACTS fee of \$38 for monthly payment plans. Families do not pay a FACTS fee for the one and two-payment plans. One-time payments for other school-related programs such as sports fees, orchestra, extended care, etc. may be made through FACTS after an account is established. Five (5) business days notice is needed for the Business Manager to make adjustments to FACTS transfers. Responsible parties are encouraged to manage their FACTS accounts online.

One (1+1) Payment Plan The first 1/10th of the full tuition is paid immediately through FACTS upon initial enrollment or re-enrollment (in March) and the remainder paid before May 15th also through FACTS. E-mail reminders can be set up at the time of your FACTS registration. Payment is due immediately if enrolling after May 15th.

Two (1+2) Payment Plan The first 1/10th of the full tuition is paid through FACTS upon initial enrollment or re-enrollment (in March) and the remainder paid before May 15th and January 15th through FACTS. E-mail reminders can be set up at the time of your FACTS registration. The first payment is due immediately if enrolling after May 15th.

10 (1+9) Payment Plan The first 1/10th of the full tuition is paid through FACTS upon initial enrollment or re-enrollment (in March). The balance of tuition and fees will be divided into nine monthly installments paid by direct debit through FACTS from June through February.

12 (1+11) Payment Plan The first 1/10th of the full tuition is paid through FACTS upon initial enrollment or re-enrollment (in March). The 12-payment plan is identical to the 10-payment plan, except the remaining balance is spread over eleven months instead of nine. The 11th and 12th payments are collected in April and May. No payments are collected in March for the current school year, but re-enrollment fees are due each March.

Credit Card Option - As an alternative to direct debit, you may authorize FACTS to charge any of the above payment plans to your American Express, Discover or MasterCard. A convenience fee of approximately 2.5% applies.

FACTS Contact Information – Use the FACTS PAYMENTS link from the ICS website (upper right corner) to access your account. You may also call 800-863-2287 to speak with a FACTS account manager (Mon-Thurs: 8:30a.m.-8:00 p.m., Fri.: 8:30a.m.-6:00p.m.). Additional information is available at www.factstuition.com.

DISCOUNTS (Discounts may be applied only to tuition and not to various fees.)

Multiple-Child Discounts

Tuition discounts are provided for families with more than one child attending Immanuel Christian School. See calculation examples on the next page. Discounts apply only to tuition.

1 child	Pay the stated tuition rate.
2 children	Add up the full tuition at stated rates and deduct 5% from the total.
3 children	Add up the full tuition at stated rates and deduct 40% 12%* from the total.
4 or more	Add up the full tuition at stated rates and deduct 45% 17%* from the total.

***This is a temporary adjustment to the 2011-12 multiple-child discount rates.**

Other Discounts

Other discounts are available to the faculty and staff of Immanuel Christian School, who receive a tuition discount as an employment benefit. Full-time employees receive a 50% discount and part-time employees receive a pro-rated discount. A 20% discount is available to pastors and individuals employed full-time in Christian ministry. Only one discount (the largest applicable) may be claimed. Contact the Business Manager for details.

New Family Referral Credit – When an enrolled family refers a new family to ICS, they may receive an \$800 tuition credit per family referred. This will be credited to tuition in two parts: \$400 in September and \$400 in February.

Tuition Calculation Example

2 students 5.0%	3 students 12.0%	4 students 17.0%
		\$ 8,410.00 Grade 6-8
	\$ 8,410.00 Grade 6-8	\$ 8,040.00 Grade 1-5
\$ 8,410.00 Grade 6-8	\$ 8,040.00 Grade 1-5	\$ 8,040.00 Grade 1-5
\$ 8,040.00 Grade 1-5	\$ 4,825.00 K-AM	\$ 8,040.00 K-Full Day
<u>\$ 16,450.00</u>	<u>\$ 21,275.00</u>	<u>\$ 32,530.00</u>
(822.50) Discount	(2,553.00) Discount	(5,530.10) Discount
<u>\$ 15,627.50</u> Net Tuition	<u>\$ 18,722.00</u> Net Tuition	<u>\$ 26,999.90</u> Net Tuition

FINANCIAL POLICIES

Payment Policy

For all returning students the first tuition payment is to be paid in March. This payment holds a place for a returning student. The second monthly tuition payment, collected by FACTS, is due in June. (See other payment plans on Page 3.) These are non-refundable payments and only apply to the upcoming year's tuition. Withdrawal of a student from school does carry a financial penalty. See section on refund policy.

For all new students, the first tuition payment is required upon acceptance to reserve a place. This is paid through FACTS. Prior to June 1, 1/10th of the tuition is a deposit. For new students accepted after June 1, at least 20% of the tuition must be paid before a student begins class. The first payment may be larger than 1/10 depending on the date of initial enrollment. Remaining tuition and fees can be spread over the remaining months through May.

FACTS registration is mandatory for all families. FACTS charges a \$38 annual fee for monthly payment plans. This will be confirmed by FACTS prior to the collection. Other arrangements require the approval of the Business Manager.

Refund Policy

The Application Fee, Re-enrollment Fee and the first two tuition payments (2/10 of annual tuition amount) are non-refundable unless it can be demonstrated that a late job transfer has forced a family to move out of the area. Late decisions to move to another neighborhood within the metropolitan area, to home-school, or to attend another school are examples of situations that the School Board has determined are not acceptable for granting refunds. When a student is withdrawn during the school year, tuition charges will be computed to the day of withdrawal plus 10 days or 2/10th annual tuition, whichever is more. This is in lieu of holding a parent responsible for a full semester's tuition. Activity Fees will be prorated by semester after school has begun. Student report cards will not be released until all fees, tuition, or fines are paid.

Delinquent Tuition

Late Fee

If FACTS payments are denied (missed) for any reason, including stop-payment orders you initiate through your financial institution, FACTS charges a \$30.00 fee, and usually a fee is charged by your financial institution as well. FACTS will re-attempt payment on the next FACTS withdrawal date, even though it is not your normally scheduled date. For example, if you chose the 5th as your payment date and the withdrawal is denied, you will be charged \$30.00 and FACTS will re-attempt withdrawal on the 20th. You will receive notification by letter for each missed payment. If two monthly payments are missed (i.e. 3 unsuccessful withdrawal attempts) and arrangements have not been made with the Business Manager to settle your account or initiate a revised payment plan, your child will be suspended from school until your account is made current. A late fee of 5% of the total amount overdue may be added to the delinquent account.

Notification

Collection is attempted by FACTS on the 5th or 20th of the month as directed by your FACTS Agreement. If you need to miss a payment due to a personal financial problem, you must contact the ICS Business Manager at least 5 business days prior to the scheduled FACTS automatic withdrawal date and request a payment suspension. You must also agree to a plan to make up the arrearage. Only by this process may the above fees be avoided.

Returned Checks

Checks written to the school which are returned to us because of insufficient funds will necessitate an additional service charge of \$25.00.

PARENT SERVICE HOURS

This is a concept that many Christian schools have used to involve parents more consistently in the life of the school. At the same time it extends tuition dollars by having volunteers perform some tasks that might otherwise have to be paid for through professional services.

The main advantage of such a program is that it encourages all parents to participate in service to the Lord's work at ICS. Parents can help in the classroom with Bible memory work, conferencing with students on writing assignments, grading workbooks, and other tasks that directly support the faculty. Parents can help in the office with mailings, fundraisers, filing, copying, word processing, and a myriad of clerical tasks that greatly extend the effectiveness of the office staff. PTF leaders are immediately empowered with a directory full of school parents who are looking for "service hours" opportunities. Most importantly, it helps every parent to take ownership in the ministry of Immanuel Christian School, to see the school in a practical and personal way, and to stand shoulder-to-shoulder with other parents in service activities.

The plan requires 20 annual service hours per family for grades K to 8. Single-parent families will be required to serve 10 hours. Parents who are unable to serve their hours in full are required to pay at the rate of \$15 per hour for hours not served, which may be collected through FACTS. Parents are given a means to track their own service hours and to report them to the school office once each semester. Project ideas are solicited from the School Board, PTF Committee, administration, faculty and staff in an effort to help parents find ways to meet this requirement.

FINANCIAL AID

Immanuel Christian School does have a financial aid program for families demonstrating genuine financial need. Full disclosure of income, expenses, assets and liabilities is required when aid is requested, including a copy of the current federal tax return with all supporting schedules. Our financial aid is not to be construed as a scholarship program based on academic merit. It is solely based upon demonstrated financial need. Financial aid is limited to a maximum of 50% of the net tuition due after application of any discount. You will also be asked to submit a letter to the School Board to explain your situation. Contact the school office for details.

Financial aid applications will be processed initially by FACTS, our tuition management service through their Grant & Aid Assessment program. This will be a confidential financial analysis. Applications are available from the school office or you may apply directly through the FACTS website. To apply online go to www.factstuitionaid.com. Applications are due to FACTS by April 19th. There is a \$25 processing fee for this service. FACTS will make a recommendation based on parameters provided to them by the ICS School Board. The School Board will make a final determination in May before the second tuition payment is due in June. Financial aid applications submitted and processed after April 19th will be reviewed by the School Board in August. **Until a financial aid application is approved, full monthly tuition is due.** Exceptions may be granted on an individual basis. **Returning families interested in continuing to receive aid must re-apply each year.** Families approved for financial aid will have their June payment adjusted to compensate for the full monthly tuition paid in March. Please understand that there is no guarantee that assistance will be approved or continue at the same level each year.

RACIAL NON-DISCRIMINATION POLICY

Immanuel Christian School does not discriminate on the basis of race, color, national, or ethnic origin in its administration of financial aid, admissions, or school policies.