

FINANCIAL INFORMATION FOR 2010-2011

CONTACT INFORMATION

The financial secretary in the school office will handle all account inquiries. Any questions regarding a charge on your account should be directed to the financial secretary during regular office hours. A message may be left on voice mail extension #22 when the financial secretary is not available.

HOW LATE PAYMENTS MAY EFFECT YOUR STUDENT

If any payments owed to the school (*of any kind*) are not up-to-date by the end of each semester, grade reports will not be issued.

TYPE OF PAYMENT

Tuition payments will be handled by FACTS Tuition Management Company. **Monthly** tuition payments will only be accepted with a bank draft. Families paying tuition on a yearly basis will make their payment directly to the school unless the family wishes to use the FACTS invoice option. Families paying tuition on a quarterly basis will receive an invoice from FACTS Tuition Management where they will have the option of paying by check, bank draft, online bill pay, or credit card. A 2.5% convenience fee will apply to credit card payments only, along with a small convenience fee. The fee for enrolling with FACTS Tuition Management is being paid by the school.

LATE PAYMENTS

All tuition payments are considered late when not paid by the due date. This means that a payment due on the 1st will be considered late if received on the 2nd. All late tuition payments must include the \$35 late payment fee. Until a payment is paid in full, it will not be considered **paid** on your account.

NSF CHECKS OR DRAFTS

Any returned payment, whether in the form of a non-sufficient funds check or a bank draft, will be assessed the \$35 fee. Any bank draft that is not honored by the bank will be subject to a \$35 fee and if the bank does not honor the draft a second time, only cash will be accepted for that payment. If the school is unable to collect from the bank or family within seven days, a late fee of \$35 will also be due. This is in addition to the \$35 fee charged for an insufficient funds bank draft. If more than two payments of any kind made to the school are returned for any reason (other than bank error) during the school year, the *remainder* of your payments for the year will be expected to be paid in cash or cashier's check.

DELINQUENT PAYMENTS

If payments are delinquent more than 30 days, a student will be asked to withdraw. A payment paid in full will include any late charges or applicable insufficient fund fees. More than three late payments during the school year may result in the family being asked to withdraw their child from the school. Tuition payments are used to pay teachers and other obligations of the school and are expected to be paid on time.

BEFORE AND AFTER SCHOOL PAYMENTS

Before and after school payments are handled the same as tuition payments except that all before and after school payments will be paid directly to the school. A \$35 fee will be due with the entire monthly payment. Any payment not made by the Friday of the first week of the month will result in your child not being allowed to return to before and after school. No child will be allowed back into before and after school until the account is paid in full including any late fees. Your spot will be saved for an additional week after which the slot will be filled from the existing waiting list, if any. A new registration fee may be required if you have withdrawn from the program during the year for any reason. Before and after school **payments must be set up as direct draft from a checking or savings account or a \$5 fee per child per month will be assessed.** If paying by check, and account is late 2 months in a row, you may be asked to withdraw from the program.

BEFORE AND AFTER SCHOOL PROGRAM FEES FOR AFTER 6:00 PICKUP

Every attempt should be made to pick up your child by the 6:00 p.m. closing of aftercare. Failure to pick up your child by 6:00 p.m. will result in a fee of \$1.00 per minute, per child. Those fees are due when you pick up your child. If you are unable to pay at that time, you may make your payment during the next 24 hours. If you have not paid the fees by the next day at 6:00 p.m., your child will not be allowed to stay in aftercare the following day. They may not return until the fees have been paid in full.

OVERNIGHT FIELD TRIPS

Grades fifth through eighth participate in a mandatory overnight field trip. Reservations are made with all class members in mind. You must receive the principal's permission for your child to not attend a mandatory field trip. If reservations are made for your student or you, the refund will be subject to review based on the tour company's rules minus the down payment. Required down payments are non-refundable regardless of the reason for not wishing to attend.

LUNCH PAYMENTS

School lunches at MCCS may be purchased for your child as the annual lunch plan or as needed with lunch tickets. Lunch will be offered every day that school is in session for an entire day. Fees will be assessed in the *same manner as your tuition plan choice for the annual lunch program.*

You may also choose to pay with a lunch ticket on a daily basis. Lunch tickets are available in groups of 5 tickets for \$25.00 and may be purchased in person through the school office from 8:00 a.m. to 8:30 a.m. Lunch tickets may only be used for regular lunch days of Monday through Friday. Any time a child comes to school without a lunch, one will be provided, and a \$5.00 fee will be assessed to the child's account. The fee is expected to be paid by the next business day.

REFUNDS

MCCS *does not* issue refunds on tuition, before or after school care, lunch payments, field trips or fees of any kind.

WITHDRAWN STUDENTS

No refund of any tuition or fees of any kind will be issued to a student or family if a student withdraws from Mount Carmel Christian School or the before and after school program. This will apply whether the withdrawal is voluntary or involuntary and will apply from the date of registration. An example of voluntary withdrawal would be if the student decided to go to another school. An example of involuntary withdrawal would be if the student was withdrawn for academic or behavioral reasons. When a student enrolls at MCCS a place is reserved for the entire school year. Early withdrawal from the day of registration until the 1st day of school will result in a \$1000.00 early withdrawal fee per student. Early withdrawal *after* the first day of school will result in the *entire year of tuition* being due and payable in full. Arrangements should be made with the financial secretary to ensure that your obligation to the school is met in full.

Thank you,
Joanne E. Buckner
Director of Finance

