Section 3 — Tuition and Financial Policies

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Student Eligibility Enforcement

If an account is overdue, all payments deposited from parents will first be applied to tuition and fees on account, to reduce the overdue balance. Students may be placed on records hold and enrollment hold for incomplete registration if

• an overdue balance exists on the tuition and fees account; or

• the student has not successfully completed registration at MPCS; or

• the student is missing an item from their application that prohibits them from being accepted or registered.

Students may also be placed on a records hold and finals held for overdue balance on account. These holds are imposed at the sole discretion of MPCS.

• Enrollment Hold - The affected student(s) will not be permitted to attend MPCS, receive a schedule, or be placed on a roster for the period in which the hold is in effect, and the student(s) may be required to withdraw from MPCS and be subject to withdrawal policies and fees.

• Ineligible to Enroll Hold – This indicates a student has a balance on the previous year’s account at the beginning of the school year, or the student is on probation and must satisfy requirements in order to become eligible for enrollment. These holds can prevent a student from registering and/or from being placed on a class roster.

• Admission Hold – A student is missing an item to complete registration or view schedules will be placed on an Admission Hold and will be prevented from being placed on class rosters and/or receive class schedules.

• Records Hold - Grade reports, FACTS Portal grades view, and final transcripts of the affected student(s) will be held by the business office for the period in which the hold is in effect.

• Finals Hold - The affected student(s) will not be permitted to take final exams and will therefore not be complete for the academic year in which the finals hold takes place.

If a student account is on hold for business office or admission office purposes (and the FACTS Portal or Canvas view is locked), then a student will be unable to obtain the necessary schedule to purchase books until the hold is released.

In the event records are held for one of the above reasons, applicable report cards and transcripts holds will be kept in the business office after notification has been sent to the parents. Any inquiries to this regard should be referred to the student accounts office to keep teachers, coaches, and administrators from being put in the middle of any inquiry, dispute, or escalation in this regard.

The only exceptions to this policy are those approved by the chief financial officer. Any student payments deposited with the business office that must be re-directed toward an overdue tuition balance will be flagged to the appropriate administrator and payer.

Payment Plans

• One-pay plan – due in full by June 1

• Three-pay plan (additional fee) – payment 1: due by June 1, payment 2: due by October 1, payment 3: due by February 1

• Ten-pay plan (additional fee) – due the first of each month, June through April; there is no payment

Families will create and access a personal account through FACTS Portal, an online tuition management site, to set up tuition payments and review statements.

If an account is overdue, all payments deposited from parents will first be applied to tuition and fees on account, to reduce the overdue balance:

• If an overdue balance exists on the tuition and fees account; or

• If the student has not successfully completed registration at MPCS; or

• If the student is missing an item from their application which prohibits them from being accepted or registered.

Preschool and lower school students may be placed on records hold and attendance hold.

Middle school and high school students may be placed on enrollment hold for incomplete registration.

Middle school and high school students may also be placed on records hold and finals hold for overdue balance on account. These holds are imposed at the sole discretion of MPCS.

Students participating in athletics will pay an athletic fee once per school year in order to participate. All students participating in the arts of any form will pay an annual participation fee once per school year in order to participate. Player packs will also be charged according to the team sport or arts activity.

All checks should be made payable to MPCS and should be either mailed or delivered in time to arrive on or before the first of the month. All checks returned for non-sufficient funds will be assessed a $30.00 returned check fee and reprocessed a second time. If a check is returned twice or if at least one prior check has been returned in this school year for non-sufficient funds, an additional returned check fee of $30.00 must be paid by cash, certified check, or money order. If a family has non-sufficient funds twice during an academic year, any and all fees must be paid in cash or credit card for the remainder of that academic year. The right to pay by check is forfeited.

Schedules for middle and high school students will not be released for the upcoming school year until the June and July payments are received. Students not returning connected learning devices and/or accessories at the end of each year will be placed on hold until the items are returned or the cost for lost or non-returned items is paid.

Late Enrollment

Students entering school after September 1 will pay the $75.00 application fee, all related registration fees, and prorated tuition for all days to be enrolled.

If for some reason a payment cannot be made, it is necessary to notify the business office, as penalties accrue as specified below.

Penalties

Failure to make the first tuition payment on time will result in a $100.00 late fee and the student losing a guaranteed place in class, thus moving that student to the end of the waiting list.

A $50.00 late charge per student will be assessed if payment is not received by the due date. If an account falls past due thirty (30) days, the parents will be contacted, and the student will not be allowed to attend classes until the tuition is brought up-to-date. The account will be subject to appropriate penalties including all late fees. Once a three (3) pay or one (1) pay account falls thirty (30) days past due, the account will automatically revert to the ten-pay plan for the entire yearly amount.

MPCS must rely on tuition income to meet its operating expenses. Since salary obligations are contractual in nature and are based on income projected by enrollment contracts, it is essential that the income from tuition be assured. For this reason, the school follows the withdrawal policies in the student handbook when dealing with situations in which students withdraw from school before the end of the school year or when students enroll after the school year has already begun.

Withdrawal Policies

When a student requests to withdraw from the school, a completed withdrawal form must be submitted to the admission office. The school will then initiate the withdrawal process. All fees, fines, library materials, etc. must be cleared in order to complete the process of withdrawal. No MPCS student is entitled to receive grade reports or transcripts until all fines, fees, library materials, etc. are cleared. The Student Withdrawal Request Form must received by the Director of Admission on or before the Termination Date.

• If the Student Withdrawal Request Form is received prior to April 1, the parent will be relieved of all tuition paid and other payments and fees that would have come due after the termination date, less the non-refundable, non-transferable application fee and tuition deposit.

• If the Student Withdrawal Request Form is received on or after April 1, the parent is responsible for the applicable portion of the full tuition based on the 10-payment plan. (refer to your tuition contract for specific details on these amounts.)

The only exception to the policy above is if the family experiences a change in circumstances that meet the criteria below:

• the physical relocation of the family as required by one of the parent's/guardian's employers or other family emergency outside of a sixty (60) mile radius of the school

• a heretofore unforeseen medical condition that necessitates withdrawal

• the death of a student or parent

• a circumstance which – at the school's sole discretion - meets the standard for a change in circumstance

The full details on the MPCS withdrawal policy regarding tuition may be found on your tuition contract.

Financial Aid Program

Mount Paran Christian School is committed to providing a Christ-centered education for families who seek such an environment. It is also our belief the educational experience is enhanced through a diverse representation of students. Therefore, MPCS allocates institutional funds and donor contributions toward a designated fund to offer financial aid assistance for students in need. MPCS also works with the Georgia GOAL Student Scholarship organization to provide an opportunity for students who are transferring from a Georgia public school to attend MPCS who otherwise may not be able to attend.

Criteria for Financial Aid:

The following criteria must be met to be considered for financial assistance:

• Financial aid is based on need.

• The financial aid committee will determine the eligibility of need and the amount of the award based on the amount of available funds, the number of applicants requesting assistance, and the need demonstrated by the applicant’s family. MPCS will determine whether assistance awards will come from general financial aid funds or Georgia GOAL funds.

• The financial aid committee convenes regularly to review the requests and determine if a financial assistance award will be granted and what amount the award may be.

• Financial obligations to MPCS must be up-to-date for the current academic year for current students, and/or registration requirements must be fulfilled for new students prior to consideration of a request for financial assistance.

• Financial aid applicants must be in good standing academically and behaviorally.

• In order for an aid application to be reviewed for consideration, the account must be up-to-date, the re-enrollment notification of acceptance received, and all financial aid application obligations met before a request for assistance will be considered.

• For families who have an unexpected need arise mid-year, a special request can be made to convene the committee. If all criteria are met, and funds are still available, the request will be considered.

• Financial aid recipients must re-apply and meet all assistance eligibility requirements for financial assistance each year.

• The completion of the financial aid application is not a binding agreement that assistance is available or will be granted.

• All financial aid applicants must complete a FACTS, third-party, financial assistance assessment application and provide tax records to verify eligibility.

• Financial aid recipients are not guaranteed admission to MPCS each year.

• The student accounts office will distribute, process, and maintain the records for all financial assistance materials.

• Communication between the applicant’s family and other MPCS staff regarding financial aid awards is prohibited.

• Letters of notification with financial assistance award information will be emailed to applicant families upon decision of the award.

• In addition to the FACTS application, applicants may also provide supplemental documentation to clearly demonstrate the need for aid.

• In case of two house-hold families, both custodial parents must supply FACTS information and supporting documentation. Applications for financial aid must include the MPCS Financial Aid application, as well as the completed eligibility verification through the FACTS third-party organization.

Financial Aid Application Procedures

The following procedures should be followed to apply for aid for the academic year it will be awarded. (For aid during the current school year, please call the student accounts office to determine if any funds are still available. All financial aid policies will apply.)

• A completed MPCS FACTS Financial Aid Request must be completed and returned to the admission office. These are located at www.mtparanschool.com in the admission section.

• The FACTS online application must be completed via the FACTS website: www.FACTStuitionaid.com.

• If aid is not awarded and the student is unable to attend due to financial difficulties, the $750 deposit will be refunded upon receipt of a written withdrawal received by the admission office within ten days of the assistance notification. In this case, the deposit will only be refunded if the financial aid application process was completed through FACTS and the MPCS application form and a notification letter regarding the amount of financial aid was distributed to the applicant.

To complete the FACTS Grant and Aid Assessment, apply online at www.FACTStuitionaid.com. The following information is required for FACTS to process the application:

• Most recent copy of tax return, including all schedules to FACTS;

• Most recent copy of W-2s for both primary parent and spouse to FACTS;

• Copies of supporting documentation for social security income, welfare, child support, food stamps, Workers' Compensation, and TANF to FACTS;

• Both parents must provide financial documentation.

MPCS bases these policies on the NAIS Financial Aid Administration Principles of Good Practice.

Mount Paran Christian School does not discriminate on the basis of race, color, birth gender, protected disability, national or ethnic origin, genetic disease or disorder, or protected age in the administration of its admission, academic, athletic, financial aid, and employment policies.

GOAL Student Scholarship Procedures

In 2008, House Bill 1133 was passed into law, allowing Georgia taxpayers to redirect a portion of their Georgia State income tax liability to provide scholarship assistance to eligible MPCS students coming from public school or homeschool. Contributions may not be designated for particular students. MPCS works with the Georgia GOAL Scholarship Program, a state-approved student scholarship organization, to enable supporters to take advantage of this tax credit. Participants receive a tax credit against their Georgia income tax liability for the amount contributed to Georgia GOAL. Georgia GOAL contributions do not count towards Annual Fund giving but do provide a beneficial state credit for the participant.

In addition to the school's general financial assistance policies, the following criteria must be met in order to be considered for GOAL financial assistance: students entering grades 3-12 must have attended a Georgia public school immediately prior to MPCS or have been enrolled in an official home study program for at least one year immediately prior to receiving a scholarship or tuition grant under this law.

• All eligible GOAL applicants must provide a current academic year report card to MPCS.

• Kindergarten and first grade applicants must provide a birth certificate to MPCS verify age eligibility.

• GOAL financial assistance awards range from $1 to a maximum amount allowable by GOAL in any given year, as determined by GOAL. Any award amount will be applied to the tuition for the academic year it is awarded and remaining tuition due will be divided into ten monthly payments.

• Students receiving GOAL financial assistance awards are eligible to qualify for continued multi-year GOAL assistance awards once a student is at MPCS.

• GOAL recipients must reapply each year and prove eligibility to receive financial assistance each year through FACTS and tax record evaluations. GOAL assistance awards are not guaranteed to be given each year, nor are the amounts guaranteed to be given.

• If a GOAL assistance recipient withdraws, the Georgia GOAL funds are reallocated to the GOAL fund to be distributed at the discretion of the Financial Assistance Committee to another qualified applicant. Funds are not transferable to another family member. If a withdrawal is submitted after the school year begins, the funds returned to GOAL are prorated, and the account balance is based on the prorated GOAL award applied to the account balance.