

FAIR BALANCE TUITION 2023-2024

Frequently Asked Questions

Q: What is Fair Balance Tuition?

A: Fair Balance Tuition honors each family's dignity and is based on the principle that a family's financial commitment should be in equitable proportion to its financial resources. Instead of a set tuition scale where "one size fits all", families pay a range of tuition determined by a confidential third party online service. The rate that individual families pay for tuition matches their unique financial situation.

As a Christ-centered school, Central's tuition model reflects the school's values.

- Fairness. We want to be fair to families in the distribution of resources. We want to be fair to employees in their compensation that comes from the resources of the school.
- Diversity. No one wants Central to become an elite or an exclusive school that serves only wealthy families. Community members, donors, board members, Corporation members, and school employees deeply value that a CCS education is accessible for a diverse range of families.
- Dignity. All families are valued and treated with respect.

Q: How is a family's tuition calculated?

A: The same financial information is asked of all parents through a confidential third party online service called FACTS. The FACTS assessment is based on your tax statement and W-2's from the previous year. Many factors are considered when determining the monthly tuition for a family including income, assets, unusual expenses, charitable giving, and the size of the family. FACTS uses regional data from the Bureau of Labor and Statistics.

Families are not expected to go into debt to send their children to Central. Families are not expected to use their retirement accounts to pay for school. Charitable giving is considered a financial obligation rather than as discretionary income. These FACTS factors ensure that all families are considered equitably. Fair Balance monthly tuition fees are based on a family's discretionary income. The assessment also gives opportunity to explain additional family variables that may have changed including loss of job or additional dependents. Beginning on January 2, families will submit their confidential, third party FACTS application. This will happen each year.

Q: What if I do not want to share my financial situation?

A: The FACTS assessment is highly confidential. Central's Finance Director will be the only one to receive a calculation for an individual family's tuition fee and does not receive the family's full financial information.

A family may choose not to submit their financial information by signing a waiver committing to pay the maximum monthly tuition rate for their students in that academic year.

Q: What is the tuition at Central?

A: Central offers a range of tuition rates for Kindergarten to Grade 12. Maximum tuition rates are set annually by the Board of Trustees and are graduated by school level. For 2023-2024 the yearly amount per student are:

Elementary School: \$2500-\$7700 Middle School: \$2500-\$8800 High School: \$2500-\$9900

Tuition is paid over a 12 month period via FACTS billing beginning July 15, 2023

Q: When can I complete my Fair Balance Tuition assessment?

A: Current families may complete the Fair Balance Tuition assessment starting January 2 and must be submitted no later than February 15. ***This deadline does not apply to new families applying for enrollment at CCS.*** If a current family does not complete the assessment by February 15, they are agreeing to pay the maximum monthly rate for tuition. If you plan on enrolling a new student at CCS, please make the proper adjustments on your FACTS assessment to reflect the number of students you will have attending.

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To Know Christ. To Make Him Known.

Q: How can Central afford to have varying rates of tuition?

A: The Fair Balance Tuition model does **not** expect some families to pay more than the cost of their own student's education. No one is subsidizing the education of other students. Instead, this model works because of a Fair Balance Tuition Fund Central has a caring, strong and supportive community. Many volunteers, donors, and buyers make our annual Auction successful and this helps to fund Fair Balance Tuition. Students participate in Community Service Day (CSD) and people share their resources generously towards the fund. Supporting churches and individuals give throughout the year to this fund. We also rent out Central facilities, which generates income. The Fair Balance Tuition Fund provides a way for our broader community to share in the cost of education for CCS students.

Q: How do I complete the FACTS assessment?

A: All assessments must be submitted online to FACTS @ <https://online.factsmgt.com/aid>. There is a \$40 fee to apply each year.

Q: What will my Fair Balance monthly tuition amount be?

A: Because the formula used to calculate Fair Balance tuition considers many factors, it is not possible to estimate the tuition level for which a family qualifies without the completion of the FACTS assessment. Applications are submitted directly to FACTS, a third-party agency. FACTS evaluates the application based on criteria set by the school and makes a recommendation to the school's financial team. Families are notified of the tuition level for which they qualify by the school's finance office.

Q: Do I need to apply to Central before I can apply for Fair Balance Tuition?

A: No. You may apply for Fair Balance Tuition before you apply for admission. However, we do ask that you alert the Enrollment Director to your interest in Central Christian School so that we can be watching for your assessment to come to us from FACTS. You will receive your tuition rate in 7-10 business days once your assessment is complete.

Q: Upon completion of my FACTS Assessment, when will I receive confirmation of my Fair Balance Tuition?

A: Please note that applications must be **fully completed**, and all required paperwork must be submitted to FACTS in order for the calculations to be released to Central for review. For 2023-2024 applications, this includes your 2021 tax returns and your 2022 W-2 forms. Families will receive their monthly Fair Balance tuition amount in 7-10 business days.

Q: If I receive tuition support from my church or my employer, how does that work with Fair Balance Tuition?

A: Central Christian School is blessed to partner with many area churches and some employers who provide significant tuition support to their families. We will adjust your Fair Balance tuition amount accordingly.

Q: Do I need to submit a FACTS assessment every year?

A: Yes. A new FACTS Financial application must be submitted every year. However, you will no longer need to complete the enrollment process to CCS every year, just sign our yearly covenant agreements.

Q: What are the benefits of an online payment system to CCS families?

A: We are always seeking ways to make improvements to benefit CCS' families and staff. The benefits of the online tuition payment plan include:

1. **Convenience:** Automatic payments can be made from a checking or savings account or from a variety of credit cards, if applicable.
2. **Security:** Your payments are processed securely through a bank to bank transaction.
3. **Access to information:** You may check your personal account or make payments online from the convenience of your home, office, or mobile device anytime.

Q: Is the online payment system trustworthy?

A: We have partnered with FACTS Management Company to assist in managing our tuition payment program and financial aid assessment. FACTS is used by many schools locally and over 7,000 schools nationally. Our school already has experience in working with the FACTS assessment in setting tuition for families.

Q: What can I pay for using the online payment system?

A: Families will be able to make tuition payments, student activity fee payments, lunches, and any other incidental fees through the online system

Q: How does it work if grandparents or others help us with our payments at Central?

A: A parent is always the owner of the account. However, more than one person can have FACTS accounts to pay on student tuition or incidental charges either through an ACH electronic transfer of funds or with a credit card.

Q: What happens if I can't make a payment on the required date?

A: Families may inform FACTS to make an occasional adjustment in payment date. As always, Central will continue to work with families should special circumstances or situations of adversity arise during the school year.

CONTINUOUS ENROLLMENT

What is Continuous Enrollment?

At Central Christian School, we recognize the value in a sustained, long-term partnership with families as they invest in the education and faith formation of their children. A seamless transition from elementary through high school provides a consistent, thorough progression through academic coursework. Because of this philosophy, CCS is pleased to offer a concept in enrollment management called Continuous Enrollment. From the time of admission, your child will be considered enrolled at CCS through their high school graduation unless otherwise notified by the parent.

Q: Why Continuous Enrollment?

A: Our goal is to simplify the process for families with the understanding that their child will be automatically re-enrolled at CCS until graduation unless otherwise notified by the parents. Parents are responsible for updating emergency medical information, medical changes, custody changes and contact information in FACTS SIS.

Q: What is the student activity fee?

A: Families are charged a student activity fee that covers field trips, athletic participation, yearbook and admission to athletic events as a spectator. The student activity fee will be added to the monthly tuition fee and payments will be made during the school year. The student activity fee for 2023-2024 is \$200 per student.

Q: How do we indicate how we would like to pay for our tuition?

A: With Fair Balance Tuition, every family is asked to fill out a confidential, third-party FACTS assessment so each family can pay a tuition amount that is fair and equitable to their unique situation. Tuition can be paid in full, or over a 12 month payment period through FACTS online payment system. You may indicate your preferred schedule and payment method by logging into your FACTS account through your secure Family Portal.