

FAIR BALANCE TUITION

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. Going forward, 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.

The tuition model is used by many Christian schools as well as private secular schools. Fair Balance Tuition is also called indexed tuition, variable tuition, or sliding scale tuition.

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 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.

For the coming year, Central's finance committee was able to further customize FACTS to better fit our community. 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 opportunity to explain additional family variables that may have changed- including loss of job or additional dependents.

Beginning on February 1, families will submit their confidential, third party FACTS application along with enrollment. 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 receives only 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 fee for their students in that academic year.

Q: What is the tuition at Central?

A: Central offers a range of tuition fees for Kindergarten to Grade 12. Maximum fees are set annually by the Board of Trustees and are graduated by school level. For 2019-2020, families will have a tuition payment per student from between \$160 to \$720 per month over 12 months. The Board of Trustees has decided no family will have an increase in their tuition payment of more than 5% for each level- ES, MS, HS over the current year.

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

A: Current families may complete the Fair Balance Tuition assessment after February 1 and must be submitted no later than March 1. If we do not receive a FACTS assessment from you by March 1, you 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.

Please turn over for more FAQ's →

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CENTRAL
CHRISTIAN SCHOOLS



Growing leaders. Building the church.

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 (This was formerly known as "Student Aid" or "Tuition Assistance" or "Financial Assistance"). Central has a caring, strong and supportive community. Many volunteers, donors, and buyers make our annual Auction phenomenally successful and this helps to fund Fair Balance Tuition. This year, 100% of our students participated in Community Service Day 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.

As Paul says in 2 Corinthians 6:13-14 *"I do not mean that there should be relief for others and pressure on you, but it is a question of a fair balance between your present abundance and their need, so that their abundance may be for your need, in order that there may be a fair balance."* I always remember what I heard from someone who graduated from Central in the 1960s. Back then, her family could not afford the full cost of tuition and others helped to share the burden because they knew that Central was worth the investment. Now, many years later when her financial situation has changed, she continues to give to the Fair Balance fund to make sure other families can experience what she experienced. Fair Balance Tuition works because people give generously and pay it forward. We trust that Central families and alumni will continue to give of their abundance.

Q: My child will be in preschool. Should I use the FACTS assessment?

A: Fair Balance Tuition applies only to students in kindergarten through 12th grade. Preschool fees are a standard rate as follows:

Five full days:	\$508/month for 12 months
Three full days:	\$330/month for 12 months
Two full days:	\$245/month for 12 months
Two half days:	\$158/month for 12 months

If you are enrolling a preschool student in addition to older students in K-12, you should complete the FACTS assessment. Your preschooler's tuition will be included as part of your family's financial profile when your Fair Balance Tuition rate is set.

Q: How do I complete the FACTS assessment?

A: All assessments must be submitted online to FACTS. There is a \$35 fee to apply each year.

Q: How will Fair Balance Tuition affect Partnership Plan Churches?

A: Each family from the congregation will complete the FACTS assessment. The congregation will provide CCS with a list of students attending CCS and CCS will provide the congregation with a total tuition fee for that congregation. This will ensure confidentiality for individual families. The congregation will pay for their group of students in 12 monthly payments, which will improve CCS' cash flow over the 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 Variable Tuition 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 Christina Lowe 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 mid May.

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 2019-2020 applications, this includes your 2017 tax returns. Families will receive their monthly Fair Balance tuition amount by mid May.

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. If possible, we ask that churches and employers consider supporting the maximum tuition amounts.

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

A: Yes. A new application must be submitted every year. However, you will no longer need to do the re-enrollment process every year.

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. You will realize these benefits by the online tuition payment plan:

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: After much research and investigation, we have partnered with FACTS Management Company to help us manage 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. Central also has previous experience in working with FACTS Student Information System (FACTS SIS), which was formerly called RenWeb. We are excited to be working with them and are confident this program will offer greater convenience to families with increasing efficiency and financial stability for the school.

Q: How with an online payment system improve the financial situation Central?

A: FACTS Management Company will assist with invoicing and allow the school to set up a consistent twelve-month cash flow for the school. Families will be able to keep track of their payments and FACTS will send payment reminders by text or email. Online payments also simplifies Central's bookkeeping.

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, transportation, 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: We have listened to parent feedback and understand that an annual re-enrollment process in February and March coincides with an already busy time of year. 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.

Q: What happens to the re-enrollment fee?

A: There is no re-enrollment fee. 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.

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.