

# John Curtis Christian School

## Financial Policies, Terms, and Conditions of Enrollment

### GENERAL POLICIES

The Board of Directors sets application/re-enrollment, tuition, and other school fees on a yearly basis. Students presently enrolled, re-enroll for the coming school year beginning in February. Tuition is paid according to one of the schedules listed on the *Payment Selection Form*. Questions concerning tuition and fees are directed to the JCCS Business Office. JCCS and Smart Tuition sends invoices via email for tuition, transportation and aftercare fees to the parent as determined by the payment plan selected.

Tuition is the main source of revenue for the school. Therefore, the timely payment of tuition is critical to the school's cash flow. JCCS reserves the right to suspend students from school for nonpayment of tuition or transportation fees to JCCS or to Smart Tuition. Failure to make payments on their respective due dates to JCCS or to Smart Tuition will result in appropriate action on the School's part. Actions shall include the removal of the student from class without any prior written or oral communication to the parent/guardian. We do not wish to embarrass or hurt the child due to actions of the parent/guardian, however this is a course of action that we intend to take to protect the interests of all students and ensure the financial stability of the school. **Therefore, it is the parents/guardians responsibility to make all payments to JCCS or to Smart Tuition on their respective due dates thereby preventing the removal of a student from class for financial reasons.**

**Application Fees and Re-Enrollment:** The Application/Re-Enrollment Fee is a fee that reserves a student's place in a given class for the next school year upon acceptance by John Curtis Christian School and provided the student meets academic, disciplinary, and financial requirements established by the School. **Students with a past due tuition or transportation balance to JCCS or to Smart Tuition may not re-enroll for the following school year. If a student has a past due tuition or transportation balance to JCCS or to Smart Tuition, the school will apply any payment received for re-enrollment to the past due balance.**

**Transaction/Convenience Fees:** Smart Tuition and Administrator's Plus Payment Plans charge parents a transaction/convenience fee of 2.85% when paying by credit card. **To avoid this fee** you may use the EFT/Check option for these companies by providing them with your account and routing number for the bank with which you wish to take the funds out of to pay on your account.

JCCS does not accept post-dated checks. Checks returned for any reason to JCCS or to Smart Tuition by a parents or guardians bank incur a \$40 fee. After a second check has been returned, all future payments must be made by cash, money order, or cashier's check.

All financial arrangements with JCCS are administered, authorized, and processed by the Business Office. A student may be prevented from taking tests, exams, or attending class if financial obligations are past due.

**Refunds:** The obligation to pay Tuition and fees to JCCS or to Smart Tuition for the full academic year is unconditional and no portion of such payment plan amounts, tuition or fees paid will be refunded or cancelled despite the subsequent absence, withdrawal or dismissal from JCCS. The Application/Re-Enrollment Fee, the Activity Fee, the tuition and the transportation fees paid to JCCS or to Smart Tuition are non-refundable. All students who withdraw are subject to a \$200 Early Withdrawal fee.

John Curtis Christian School also has the right to withhold a student's academic record for failure to pay any portion of the tuition and fees in accordance with these policies. A custodial parent or guardian has the right to reject this provision by withdrawing their student. Should enrollment be withdrawn prior to May 15, 2019, the Application/Re-Enrollment Fee will be retained by the school, but there is no obligation to pay other sums for the 2019-2020 school year.

The tuition and fees for the current academic year are listed on the *Expense Sheet*. Tuition Payment Parameters are as follows:

- All parents pay an Application/Re-Enrollment Fee of \$350 and \$100 Activity Fee for each student. If you apply or re-enroll after April 1, 2019, a late fee of \$150 must be paid.
- No student will receive a class schedule or will be allowed to attend class if their account is past due.
- Parents are put into one of 3 payment plans. The payment plans consist of a "one payment plan" with all fees due on May 15<sup>th</sup>, a "two payment plan" where a parent pays approximately one half of all amounts due on May 15<sup>th</sup> with the remainder paid on December 15<sup>th</sup>. Parents seeking to make payments monthly are set up with an account at Smart Tuition and they make 11 monthly payments with the first payment due on May 15<sup>th</sup> to Smart Tuition.
- The monthly payment plan via Smart Tuition is determined by the Business Office and includes the school's processing fee.
- For those students in the Smart Tuition program, since you desire to pay for your child's educational expenses on a monthly basis, you agree and understand the following:

The counselors will begin preparing class schedules for the 2019-20 school session during the months of April and May. **Students must be re-enrolled or admitted via a new student application through the Business Office in order to be included in the class scheduling process. No exceptions will be made. A counselor will not see those students who have not re-enrolled and completed their financial arrangements. No student's class schedule will be mailed if the student's financial account is past due.**

Payment on a student's financial account at JCCS or Smart Tuition effectively acknowledges and agrees to the above policies, as well as the terms and conditions agreed to in the student's original *Application for Admission* at John Curtis Christian School.

## ***Smart Tuition General Information***

YOU AGREE TO THE FOLLOWING:

### **NO GUARANTEE OF ACCEPTANCE**

Please be advised that the opening of a Smart Tuition Account in your name does not guarantee acceptance into John Curtis Christians School. The school reserves the right to approve or deny any applicants or re-enrollments.

### **AUTO-DEBIT TERMS (Applies to auto-debit enrollees only)**

If your auto-debit due date falls on a weekend or holiday, your account will be debited on the following business day. You agree that if any such debit is dishonored, for any reason, Smart Tuition shall have no liability for any fees charged to you by your financial institution. Smart Tuition will automatically reattempt any failed debits approximately 10 days after the original payment date. This authority will remain in effect until Smart Tuition receives your written instruction to cancel auto-debit service. To cancel or stop a scheduled auto-debit payment, or re-attempt, you must contact Smart Tuition no later than 3 business days prior to the scheduled payment at **(888) 868-8828**.

### **FEES**

Smart Tuition's terms and conditions state that if a payment is posted past the due date, your account will be assessed a late charge. If a check or money order fails to clear, Smart Tuition charges a fee of \$40.00. If an electronic check fails to clear, Smart Tuition charges a fee of \$40.00.

### **TERMS AND CONDITIONS**

I have read and agree to the terms and conditions listed above. I agree that John Curtis Christians School may automatically re-enroll me in the Smart tuition Payment Program for each subsequent school year that my children attend this school. I agree to pay the amount established by my school for the students listed on my application/re-enrollment forms and/or online re-enrollment process and realize that if any payments fail to be posted by the specified due date such inaction will result in a late fee established by the school. I understand that Smart Tuition may contact me via Email and telephone when payments are late and charge a follow-up fee to my account.

### **Whom should I contact if I have questions regarding my bill?**

You can call The Smart Tuition Parent Call Center at (888) 868-8828 and a Smart Tuition Representative will be happy to assist in answering your questions. ***They are available 24 hours a day, 7 days a week, 365 days a year!***

Smart Tuition specialists are able to:

- Provide you with balance & account information
- Take a payment
- Review your payment history
- Update your payment information

- Update your personal & contact information with your Smart account. You should also notify the school business office directly as well on any change in personal or contact information
- Provide or change your online username and password
- Address concerns regarding your account

### **Smart Tuition accepts credit cards.**

Smart tuition accepts *Visa, MasterCard, American Express* and *Discover* credit and debit cards. Please note that you will pay a 2.85% convenience fee when using the above cards with Smart Tuition. For no charge, you may make payments on your Smart Tuition account by using an ACH draft to your personal checking or savings account. If you would like to use your checking account to pay, you can do this by mailing a check, making a one-time payment online, over the phone or by setting up automatic monthly payments directly from your checking or savings account.

### **Why is my monthly amount payment different?**

Your total amount due each month may change due to fees, discounts, past due fees and adjustments that have been made by your school.

### **What if I think an amount on my bill is incorrect?**

If you disagree with any of the amounts on your bill, you can contact our Parent Help Center. Smart Tuition will contact the school on your behalf to clarify the amount due. Smart Tuition is not authorized to modify the amount of tuition due or to arrange for alternative payment plans without your school's approval.

### **I just realized my Smart Tuition Account is due in less than two days. What is the quickest way to make a payment?**

Smart tuition offers two immediate payment options including:

Pay online at [www.parent.smarttuition.com](http://www.parent.smarttuition.com)

Pay over the phone 24/7, 365 days a week, by calling (888) 868-8828

Note: Payments made by phone and web are posted the same day they are received.

### **Can I pay using my bank's online bill pay service?**

Yes, you can utilize your bank's online bill pay service to send payments to Smart Tuition. However, there are a few things to note regarding online bill pay. In most cases, the Online bill function at your bank will not electronically transfer funds to your account at Smart Tuition. Your bank may mail a paper check to Smart Tuition. If you intend to use your online bill pay function at your bank, we advise you to set up your online bill pay to occur at least 7 days prior to your due date to ensure the check is received and processed by your scheduled due date. If the payment is received after the scheduled due date, your account will be charged a late fee.

### **What is my school's late payment policy?**

Payments are due on or before your due date. There is no grace period. If your payment is not made by your due date, or you are carrying an outstanding balance, a \$40 Follow Up/late Fee will apply. Smart Tuition will remind you of your upcoming payment to help you pay on time. We will also advise you when you have missed a payment to help you avoid any future fees.