



CORNERSTONE CHRISTIAN ACADEMY

CCA FINANCIAL POLICIES - 2024-2025

It is important that the CCA (Cornerstone Christian Academy) Financial Policies be read and understood by every parent or guardian, in connection with the rights and responsibilities contained in the Contract of Continuous Enrollment.

Enrollment and Tuition/Fees

1. Tuition and fees for full-time enrollment for the 2024-25 school year are as follows:

**NEW FAMILY FACILITY FEE: \$500.00 PER FAMILY
(Applies only to NEW families for the 24-25 school year)**

FULL-TIME ENROLLMENT	Tuition	Registration Fee	Academic Supply Fee	Immersion Learning Fee	Graduation Fee (Seniors only)	ANNUAL COST PER STUDENT
Kinder – 3rd Grade	\$5990	\$400	\$230	\$60	--	\$6680
4th - 5th Grade	\$6720	\$400	\$230	\$200	--	\$7550
6th – 8th Grade	\$7000	\$400	\$240	\$350	--	\$7990
9th – 11th Grade	\$8010	\$400	\$260	\$350	--	\$9020
12th Grade	\$8010	\$400	\$260	\$350	\$200	\$9220

2. All families must enroll with FACTS Management Company for tuition and fee payments and incidental charges.
3. A Contract for Continuous Enrollment is required for every student attending CCA, and all family account charges for the full school year are due and payable once the contract is entered into by electronic signature of a parent or guardian. Unless paid in full, monthly installments for all family account charges will be arranged through an automatic payment plan with FACTS Management Company. There are no interest charges for monthly payments and no discounts for paying in full.
4. The enrollment period for current families begins January 5 and ends on January 19. At that time, a new payment plan for the following school year will be set up in FACTS for returning CCA families and a \$100

deposit (per student) will be charged to secure each student’s spot on the registration roster for the next school year. The balance of the registration fee and other tuition/fees charges for the upcoming year will be added to the family FACTS account. Payments under the new plan will begin the month after the last payment under the current year payment plan.

5. Enrollment opens to the community on January 22. A FACTS payment plan for the following school year will be set up for all families during enrollment. In addition to the tuition and fees, a \$500.00 New Family Facility Fee will be added to each family FACTS agreement. Payments under the new plan will begin approximately one month after enrollment. New student enrollment will be considered on a first-come-first- served basis.
6. The deadline for enrollment applications for the 2024-2025 school year is July 29, 2024.
7. The registration fee covers registration and enrollment processing, technology fees, UMSI fees, and administrative costs.
8. The academic supply fee covers costs associated with online service charges, standardized testing fees, and curriculum support materials. Immersion learning fees cover both on- and off-campus experiences in which students can engage in authentic and hands-on learning. The academic supply fee does not include any curriculum costs (see curriculum and books supply costs section).
9. Other fees may be applied to the family FACTS account, including but not limited to, athletics, cheer, courses outside regular school day, dual credit courses, learning lab, dyslexia therapy, private music lessons, curriculum for grades K-8, curriculum for 9th -12th, transcripts, etc.
10. **All fees are non-refundable, without exception.**

Part-time Enrollment

1. Part-time enrollment may also be available. Part-time enrollment is open only during July 2024, depending on space and availability. The tuition for part-time enrollment in grades 4-12 is charged on a per class basis.

PART-TIME ENROLLMENT	4th-5th Grade	6th-8th Grade	9th-12th Grade
Part-time Enrollment Tuition	\$1500 per class	\$1600 per class	\$1800 per class
Individual Study/Courses for Full Time High School Students	N/A	N/A	\$800.00 per class

2. The part-time support program is available to any family interested in enrolling a student in individual courses at CCA. Students may enroll in up to four classes per year. Students must complete the admissions process to enroll in classes on a part-time basis. Upon acceptance, the academic supply fee will be prorated at a per course rate, but the full immersion learning fee must be paid for students eligible to participate. A part-time student who later wishes to enroll in CCA’s full-time program will be required to pay a transfer credit fee for high school credits earned outside CCA, subject to approval by the principal.
3. Part-time students will not be eligible for graduation from CCA. An exception to this policy is for high school seniors who do not require a full-time schedule to graduate. A current senior may request part-time enrollment, subject to approval by the principal. Please see the Parent/Student Handbook for further details. High School

students taking less than four classes are not eligible for the CCA Athletic Program.

- The registration fee for part-time enrollment or registration by semester is as follows:

Part-time Registration Fee:	\$100 per class
Semester Registration Fee:	\$300 per semester

- High school students registered full-time may be eligible for enrollment in independent study or other supplemental courses at a per course rate. Enrollment in the additional class is subject to approval by the principal.
- During the Monday/Wednesday/Friday school day, high school students in 9th-11th grade with an open class period will be assigned to a study hall monitored by a teacher. There will be a per semester charge for the study hall period if the student already has six classes in their weekly class schedule. Under exceptional circumstances, students in lower grade levels who require study hall on MWF will be assessed the same per semester rate.
- CCA offers courses that meet outside school hours. Tuition or other charges for these courses will vary by course.

New Student Admissions

- There is a one-time Application Fee of **\$100 per student** that is paid with the online application submission.
- All new applicants will be administered an academic evaluation during the admissions process. The evaluation fee is paid directly to CCA prior to or at testing time. Prospective students may be administered the Level One test, however, to assure that an applicant is a good fit for CCA’s programs, a student may be required to undergo the more extensive Level Two or Level Three evaluation. Students who have been homeschooled for more than one year or who have not been enrolled in an accredited school prior to CCA will be required to undergo the more extensive Level Two or Level Three evaluation. Level Three testing is recommended if it is suspected that a student may have a learning difference or when parents are curious as to specific areas of giftedness as well as areas for improvement. The Dyslexia battery is a specific set of tests used only to diagnose dyslexia. In the event of a dyslexia diagnosis, the school may require the student to enroll in dyslexia therapy, if he/she is to be accepted.

Educational Testing Fees

Level One	\$200.00 per student
Level Two	\$525.00 per student
Level Three	\$1050.00 per student/Full Individual Evaluation (FIE)
Other	\$500 per student/Dyslexia testing (included with any level of testing for 3 rd – 12 th grades.
Other	\$150 per student/Dyslexia testing (may be included with any level of testing for Kinder – 2 nd grades.

All fees associated with the admissions process are non-refundable.

Athletics Program

Students in grades 7-12 may participate in CCA’s athletics program. Sports will be designated as either Individual or Team sports for billing purposes, and athletic fees will be determined according to these designations.

Junior High (7th-8th):

Junior High Individual Sport	\$350 per sport	Archery, Cross Country, Golf, Track & Field
Junior High Team Sport	\$450 per sport	6-man Football, Volleyball, Boys' and Girls' Basketball, Boys' and Girls' Soccer, Softball, Baseball

High School (9th-12th):

High School Individual Sport	\$450 per sport	Archery, Cross Country, Fencing, Golf, Tennis, Track & Field, Swimming
High School Team Sport	\$550 per sport	6-man Football, Volleyball, Boys' and Girls' Basketball, Boys' and Girls' Soccer, Softball, Baseball

1. Participation is allowed in one sport per season (fall, winter, spring), and any exceptions require the approval of the Athletic Director. When a student is approved to participate in more than one sport during the same season, **the athletic fee for the second sport will be one-half the cost of the higher priced sport in that season.**
2. **Athletic fees are non-refundable unless the athlete officially drops the sport by July 1st for Fall and September 1st for Winter/Spring. Sports fees will be billed to the family FACTS as follows:**

Fall Sports – August

Winter and Spring Sports – November

Sports availability depends on student participation. Sports fees will not be billed if there are not enough athletes enrolled in any sport or the athlete did not make a team. Students can request to be enrolled in an alternative for the season.

Learning Lab Program

The CCA Learning Lab program is for students beginning in 5th grade who may have documented learning differences or are recommended by CCA staff and require accommodation for their academic program. Enrollment in the Learning Lab program requires prior approval from CCA's Principal and/or Special Programs Coordinator. Most students in Learning Lab will be enrolled for both Math and English classes. There is a non-refundable Learning Lab fee of \$900 **per subject area**. Learning Lab enrollment is reassessed each school year, and the fee is non-refundable.

Dyslexia Therapy Program

The CCA Dyslexia Therapy program is for students in grades 1-12 who have a diagnosis of dyslexia or other specified reading disorders. The Principal and Special Programs Coordinator will review each applicant's case to determine the appropriate level of intervention required. The non-refundable fees for this program are follows:

Dyslexia Therapy fees: **\$4,150 per student for Level 1 (3 days/week)**

Private Music Lessons

Private music lessons are offered before, during and after the school day at an additional cost. Private lessons in piano, acoustic/electric/bass guitar, drums, ukulele, and voice is available on a limited basis. Students

enrolled in the program will receive twenty-five half-hour lessons during the school year. The cost for **private music lessons is \$700 per year**. Enrollment in the program is a year-long commitment. See program details for more information.

Cheer

High school Cheer is an activity for current students billed separately after evaluations occur in the spring and the squad is selected. See program details for more information.

Curriculum/Books & School Supply Costs

Students' grades 9th – 12th is required to purchase the needed curriculum and supplies for their student for each course by the first day of classes. CCA will provide families with curriculum lists necessary for each grade via email, through CCA's online communication system and the school website on the Resources page. CCA's vendor for textbooks and adjunct materials is primarily Barnes & Noble College (<https://bnck-12.com/cornerstone>). A link to their website can also be accessed on the Warrior One Stop of CCA's website, at www.ccawarriors.org. Teachers/Coaches may periodically require additional supplies for special projects, assignments, uniforms, etc. In such cases, parents/guardians will be notified, and the fees may be added directly to the family's Facts account. Students' grades K-8th curriculum will be purchased by the CCA and made available on the first day of classes. Charges for this curriculum will be billed to the families FACTS account on or before September 30 of each year. The total amount will be added to the family's monthly payment plan.

Uniform Costs

All students must wear uniforms detailed in the student dress code in the CCA Parent/Student Handbook. CCA families must purchase uniform items for their students from the school's chosen vendor, as detailed in the dress code policy. Each family must purchase uniforms to meet their individual needs. Compliance with the student dress code is required by all students, including part-time students enrolled in individual classes. Some athletic uniforms and equipment items are purchased and are retained by the family beyond the school year. Athletic uniforms and equipment provided by CCA remain the property of CCA and must be turned in at the conclusion of each season.

Adding/Dropping Courses

A **\$25 fee** will be assessed for each course added or dropped beyond the cut-off date. See Parent/Student Handbook for details.

Transfer Credits

A **\$50 fee** will be assessed for accepting a student's transfer credits. This fee is waived in the initial transfer of credits for new students when the credits are from an accredited source. See Parent/Student Handbook for details.

Financial Aid/Tuition Discounts

CCA does not currently provide scholarships or financial aid except the following:

Discount amounts are offered and approved annually by the CCA Board and Administration. Discounts apply only to tuition costs. Discounts will not apply to athletic fees, registration fees, or any other charge or fees. Only one discount may be applied at a time per family. All discounts are subject to the federal tax guidelines and allowances. All discounts are surrendered in the event of breach of contract.

Discounts are available to families under the following circumstances:

- Multi-student tuition discounts:
 - 3rd student - 5% discount.
 - 4th student - 7.5% discount
 - 5th student – 10% discount
- Ministry tuition discount: for families where the head of household is employed in full-time ministry, which includes the following full-time positions: pastor, youth minister, music director or missionary. Proof of ministry is required in the form of a letter on church letterhead, signed by the chair the Board of Directors, deacon or other elder body of the church verifying current full-time employment in ministry. At the time of enrollment, all families are required to submit a FACTS Grant & Aid application to be considered for this discount. The information provided to FACTS will be used to process the application. FACTS will then provide CCA with a determination of need which will be used to establish the family's tuition discount and enable CCA to better access the financial needs of its ministerial families. This process must be completed every school year the ministry discount is requested.
- Employee tuition discount: for CCA employees pursuant to their annual employment contract.

Tuition and Fees Payment

A family account balance is typically divided into equal monthly payments based on the number of months remaining between the day of registration and the end of CCA's billing year which is the last day of February. Annual FACTS account management fees are paid by CCA. Delinquent payments are governed by the terms of the CCA Contract of Continuous Enrollment.

Financial Responsibility

All tuition and fees assessed by CCA are a financial obligation that must be paid to the school according to the established due dates. Student records, including report cards, transcripts and standardized test scores will be withheld until all amounts due have been paid in full. If there is an overdue balance, students are not permitted to re-enroll, transfer records, or graduate from CCA until their account has been paid. All family financial accounts must be clear at the end of each school year. If an outstanding balance remains as of June 1, a student's enrollment/registration may be placed on Hold and their name will be removed from the registration roster until the amounts due have been paid. Please refer to the Contract of Continuous Enrollment for a detailing of the financial obligations and conditions regarding tuition and fees.

New Family Referrals

Any current, registered CCA family whose referral results in the annual enrollment of a full-time student of a

new family **will receive a credit of \$200.00** on their FACTS account for the referral, upon approval by CCA. The referral must be noted in the new family's application, and a New Family Referral Tuition Credit Form will be completed for such referral. A maximum of three referral credits may be given to a referring family per school year. Referral credits are evaluated and, if approved, will be applied in December of each year. Only one credit will be issued per family referred. If more than one family is listed on the new family's application, the tuition credit will be divided evenly among the referring families.