

John Knox Christian School Brampton

Fee Payments Policy

Note: This policy applies to all fees associated with services being provided by John Knox Christian School

Goals of this policy:

1. All families are up to date with their payments to the school.
2. All families are sufficiently committed to the next school year, with a payment plan in place, before budgets are set and staffing is contracted.
3. There is an accountability structure that ensures any anticipated issues are resolved quickly.
4. The processes are efficient.

Note: the school's year-end is July 31. Ideally, all receivables related to services provided (excluding Before and After School Care - BASC) should have been paid by May 31 in any given year.

Tuition

Enrollment and re-enrollment process:

1. Families commit by February 28th or other date as determined by administration in any given year regarding the next school year, including a signed payment agreement and payments, as per the stated tuition rates. If there is an increase to the tuition rate after the invoice has been accepted and signed, the family would be entitled to a full refund provided no services have been provided. Otherwise, the cost of the services provided are payable as per the refund policy stipulated on the payment agreement. The \$500 enrollment deposit is non-refundable.
2. New families are required to have a non-refundable deposit of \$500 attached to their application. Also, new families are eligible for an "early bird" tuition reduction of \$500 if the signed payment agreement and payments are in place by March 1 or a later date as determined by the administration.
3. A signed payment agreement and payments must be in place for the entire school year before any children are eligible to attend school.
4. Payment is limited to the following:
 - a. 12 equal payments June 1 to May 1. New families enrolling after June 1 are eligible to have their tuition evenly divided over the months remaining in this payment period.
 - b. At the discretion of the Manager of Admissions or Financial Administrator, without the preapproval of the finance committee, the payment plan can be altered, if necessary, to accommodate specific family needs, so long as the following parameters are met:
 - i. A payment of not less than \$500 is made by June 15th.
 - ii. The family is never more than 1 month in arrears based on the payment schedule as stated on the invoice.
 - iii. All payments are made by May 31 of the following year.
 - c. Every other payment plan request must be pre-approved by the finance committee.

Refund Policy for Tuition and Transportation fees: In our efforts to meet our future cost obligations, we can only offer partial refunds as outlined in the grid in Appendix A.

Loyalty Discount: The loyalty discount of \$500 is applied to the tuition paid by a family in year five of full-time enrollment. A \$1,000 loyalty discount is applied to the tuition paid by a family in its 10th year of full-time enrollment. These amounts are deducted from the total invoice due for that respective year.

Part-time years count as half a loyalty year (e.g. JK PT or SK PT).

Application of this discount does not require consecutive years of enrollment.

Affiliated Christian High School Discount: Families that have children enrolled at an affiliated Christian high school are entitled to a discount of 15% for 1 child enrolled at JKCS and 20% if there are 2 or more.

Arrears /Finance Committee Involvement

***Note:** Due to the sensitivity of reasons that may lead to a family being in arrears, it is very important that the privacy of the family be held in high regard. It is therefore important to forewarn them that their matter of concern will need to be brought to the attention of the Finance Committee if not rectified as per established policy.*

No submission of post-dated cheques or bank authorization: An updated list is to be provided to each Finance committee meeting of post-dated cheques/payment authorizations not yet in hand. For those refusing to submit either of these items, any deviation of payment from the Signed Payment Plan requires immediate follow-up. At the 30 day point follow the same procedure as for NSF/Held cheques below.

NSF/Request to Hold cheques: Any situations of this nature that have not been cleared up by the next official Finance Committee meeting are to be brought to the attention of the Finance committee. If no meeting is scheduled within the next 30 days, the committee members should be advised via email at the 30-day point.

Volunteer Commitment: Any family that has not started to work on their hours by January 1st should receive a letter/email from the volunteer coordinator stating that this has been noticed and some confirmation received back as to their intent in this regard. If there is no response or a suitable plan in place they should be informed that the Finance committee will be notified by February 1st.

Additional services: Any additional services not paid within 30 days of the due date will be brought to the attention of the Finance Committee on a no-names basis.

The Finance committee has at its disposal any or all of the following measures as part of its keeping families accountable for payment of services being provided:

- BASC is no longer available
- Busing is no longer available
- The family may be asked to leave the school mid-term if payments are not up-to-date or if a suitable payment plan is not in place.

Accounts Receivable (A/R) Follow Up Process:

1. Email and a phone call from the Financial Administrator
2. Letter from the Finance Committee outlining the consequences of being in arrears
3. Carry out the consequences, children do not return to school.
4. Send final collection letter with a warning of turning over the account to a collection agency or that it will be pursued via small claims court.
5. Send the account to a collection agency or file a claim in small claims court.

Recording Allowance at Year End:

1. All families that have left the school and for which there are no cheques on hand or a clear pattern of payment will be set up in the allowance for doubtful accounts.
2. In addition, where there is a payment plan, any balance that would not be paid at 24 months beyond the year-end would be allowed for.

Transportation

Enrollment and re-enrollment process:

1. Families commit regarding the next school year, including a signed transportation agreement, as per the stated transportation rates. If there is an increase to the transportation rate after the invoice has been accepted and signed, the family would be entitled to a full refund provided no services have been provided. The family can also withdraw their transportation agreement, and receive a full refund if the route planned for September is deemed unacceptable by the family and the school is notified within the time frame provided to the family when it received the anticipated route stops and times (generally late May or early June).
2. New families enrolling during the summer or current families wanting to opt-in after June 15th will be assigned an existing stop on one of the bus routes. Families can opt-in at any time and be assigned to an existing stop, provided there is space on the bus and the fees will be prorated for the remaining months of the school year.
3. A signed transportation agreement and payments must be in place at least half of the school year before any children are eligible to ride the bus.
4. Payment plans for the next school year are limited to:
 - a. Those families that are opting to use Electronic Funds Transfer (EFT) to pay their tuition may add the bussing fee to their monthly EFT payment.
 - b. Those families that are choosing not to use the EFT payment option must submit post-dated cheques for 50% of the bussing fee dated the 1st of July prior to the start of the school year and a post-dated cheque for the balance dated the 1st of November following the start of the school year.

Arrears Process: If at any time the family is not current with its account, transportation services may be suspended until the account is considered current as per the policy noted above.

Before and After School Care (BASC)

Enrollment and re-enrollment process:

1. The Before and After School Care (BASC) application and fee guide is sent out with the parent information package in August prior to the start of school. If space permits parents can join the BASC program at any time in the year provided the application is filled in and returned prior to the start of the service.
2. BASC will be billed out monthly as per the current year fee guide. The fee for BASC is due upon receipt of the invoice.

Arrears Process: If a family is in arrears, they may be denied access to the services until the account has been settled in full.

Resource Support

Special Education Services Included in the Cost of Tuition

Services are rendered only after recommendation and approval of the Special Education Teacher and the Principal, and in collaboration with the classroom teacher and the parents.

***One child in the Program:** Tuition may include a maximum of 5 hours/week/family of which only 2 hours can be designated, if required, as individual, one-to-one support.

***Two or More children in the Program:** Tuition may include a maximum of 8 hours/week/family of which only 2 hours can be designated, if required, as individual, one-to-one support.

* In order to obtain the maximum hourly support, included in tuition, the child must have an official diagnosis and report on file. The costs associated for any professional testing, such as Psycho-educational testing, must be completely borne by the parent and the results shared with the school.

Services rendered beyond the above guidelines need to be paid for by the parent, over and above the cost of tuition. Any financial contributions received from a third party (government programs (LIHN), private contributions, etc.) will offset the additional costs incurred by the parents. Additional costs must be calculated for a full cost recovery (e.g. stat. holidays, vacation pay, snow days, insurance, pension, school portion of government withholdings, as applicable).

An annual written contract between the parent and the school will be completed and signed before services commence. A non-refundable deposit of approximately 1/10 of the anticipated annual fee (net of anticipated government support) is due at the time of signing the contract. The deposit will be subtracted from the last invoice for which the services are to be provided as per the contract (typically June). If the family chooses to withdraw from the program prior to the end of the contract, this deposit will not be used to reduce any invoice for which services have been provided, unless this withdrawal is at the mutual agreement of the school and the family as being in the best interest of the child.

Additional fees will be invoiced, by the Financial Administrator, on a monthly basis and are due upon receipt.

Arrears Process: If a family is in arrears, they may be denied access to the services until the account has been paid.

Special Considerations:

1. If a parent chooses to withdraw from the program or is unable to pay and therefore denied access to the program, it will be the decision of the principal, in collaboration with the Special Education Teacher, if enrollment at JKCS may continue.
2. Families currently receiving more services than the above policy will be brought to the attention of the Finance committee via the principal together with a suggested recommendation with regard to bringing the family into compliance as quickly as possible, with non-compliance completely eliminated prior to the next school year.

Appendix A – Refund Grid for Tuition/Transportation Fees

Notify JKCS by...	Non-Refundable Amount *
May 31	\$0
June 30	\$500
July 31	1/12
August 31	2/12
September 30	4/12
October 31	5/12
November 30	6/12
December 31	7/12
January 31	8/12
February 28/29	9/12
March 31	10/12
April 30	11/12
May 31	12/12

**Refund amount = Amount paid less non-refundable amount*

Example if Tuition was \$12,000 (\$1,000 per month)

Notify JKCS by...	Total Amount Paid	Non-Refundable Amount *	Refund Amount
May 31	\$ -	\$ -	\$ -
June 30	\$ 1,000.00	\$ 500.00	\$ 500.00
July 31	\$ 2,000.00	\$ 1,000.00	\$ 1,000.00
August 31	\$ 3,000.00	\$ 2,000.00	\$ 1,000.00
September 30	\$ 4,000.00	\$ 4,000.00	\$ -
October 31	\$ 5,000.00	\$ 5,000.00	\$ -
November 30	\$ 6,000.00	\$ 6,000.00	\$ -
December 31	\$ 7,000.00	\$ 7,000.00	\$ -
January 31	\$ 8,000.00	\$ 8,000.00	\$ -
February 28/29	\$ 9,000.00	\$ 9,000.00	\$ -
March 31	\$ 10,000.00	\$ 10,000.00	\$ -
April 30	\$ 11,000.00	\$ 11,000.00	\$ -
May 31	\$ 12,000.00	\$ 12,000.00	\$ -