



# Tuition and Fees

2024-25

## Continuous Enrollment

Nanaimo Christian School practices a Continuous Enrollment process to streamline the annual re-enrollment process, reduce paperwork, and make it more efficient and convenient for our loyal NCS families.

Previously the re-enrollment process had been an "Opt-IN" program. Annually we asked every family, "Are you coming back?" Since the large majority (on average over 94%) of NCS families return year after year, Continuous Enrollment flips it to an "Opt-OUT" process.

As long as you have signed a Continuous Enrollment Contract with Nanaimo Christian School, you will never have to worry about re-enrolling again. Our re-enrollment approach is "once enrolled, always enrolled".

## How do you need to respond for the 2024-25 school year?

In order for Continuous Enrollment to start at NCS, you will need to complete the attached Continuous Enrollment contract. That's it! We will not need to contact you in September for tuition arrangements, or remind you to re-register next January. A re-enrollment fee of \$100 will be charged each year in February. If you still have questions about your enrollment, please contact Dawna Ferris, Admissions Director.

## Parent Participation Fee

Parent participation is vital to the effective running of our school and all of its activities. This fee program is asking families to volunteer 20 hours or pay \$250.00 each year. The requirement is the same regardless of the number of children you have enrolled in the school. Volunteer hours can be completed by any adult family member who is willing to adhere to Nanaimo Christian Schools policies and complete a Criminal Record check. Understandably, some families may not be able to volunteer so we do provide an alternative option to donate to the Parent Participation Fund instead. If either option creates a hardship, please speak to the School's Administration.

A post dated cheque can be provided to the business office or the parent participation fee will be processed along with the final tuition payment for families who were not able to fulfill their 20 hours.

## New Family Capital Improvement Fee

This is a one time fee due upon enrollment, per new family, of \$1000. The purpose of this fee is to help maintain and improve the school campus. This fee also acknowledges that current and past school families have contributed and laid the foundation but that ongoing support from new families is still essential. Families who can not make this contribution will need to meet with the Accounting Office.

## Tuition for 2024-25

As a level 1 funded school in the Province of BC, Nanaimo Christian School receives 50% of the student grant given to the local public schools. As an example, if a School District 68 student receives \$8000, NCS would receive \$4000 for that student. The rest of the funding is made up through tuition. NCS has made a deliberate attempt to make Christian education affordable for families and offers a graduated tuition rate. As a level 1 school, our costs can not exceed the cost per student in our local school district which means we need to make sure that the combination of tuition and government grants are not higher than the amount the school district receives.

The per pupil group 1 independent government funding is based on a percentage of the per pupil government funding of education in School District #68. In order to qualify for government funding, a student must be in attendance at the school for 600 hours before May 15th of that school year. Days missed due to illness or parent-excused absences are included in the 600 hours, but must be verified by means of written notes, emails, or telephone calls from a parent or guardian. Students who were present less than 600 hours will have their total attendance pro-rated; therefore, the school will receive less funding for these students. Should government funding to the school be lost due to the unnecessary absence of a student, any financial shortage is to be borne by the parents of the student/students involved.

Nanaimo Christian School receives a portion of its operating budget from the Ministry of Education of BC. The remainder of our operating budget comes through tuition, fundraising and donations. Please see the current Tuition Agreement for the amount that would be applicable for your family and for payment options. We strive to include as many of our educational costs as possible in our tuition, but there may be additional costs for particular courses, athletics, fine arts, trips, technology devices, etc. These fees are not eligible for tax receipting. There is a \$100/family (non-refundable) application fee due at the time of application.

If your situation finds tuition to be a barrier to your family attending Nanaimo Christian School please contact Admissions for information about our Tuition Assistance program.

Each year, the Finance Committee and Board review the tuition to ensure that the school can function and operate successfully. This includes ensuring staff are compensated fairly, that students have access to programs and resources and that facilities are maintained and safe.

As such, our tuition rates for 2024-25, show an increase of 4.5% and are as follows:

<b>TUITION FOR 2024-25</b>					
	<b>1st child (oldest)</b>	<b>2nd child</b>	<b>3rd child</b>	<b>4th child</b>	<b>5th child</b>
<b>K-8</b>	\$7,850	\$2,430	\$1,170	\$240	\$0
<b>High School</b>	\$8,250	\$2,780	\$1,210	\$250	\$0
<b>*Grade 12 students must pay an additional \$375 in grad fees that will be added to tuition total</b>					

## After Tax Cost

Every year, parents may receive two tax receipts from Nanaimo Christian School, both of which are used on their tax return to reduce the taxes payable to the government. One receipt incorporates any donations made over and above tuition payments, including those made to the annual fundraising campaign. The second receipt consists of the portion of the family's tuition relating to "religious" education after deducting the portion allocated to so-called "secular" education. This calculation is made in accordance with the Canada Revenue Agency's guidelines and can vary from year to year depending on a number of factors. As an illustration, if a family with two children at NCS paid tuition of \$7500, and the "secular" cost of education was calculated to be \$500 per student, the family would receive a tuition donation receipt of \$6500 (\$7500 tuition minus \$500 per child). For BC residents, all donations in excess of \$200 attract a tax savings of 43.7%, so for a 2 kid family tuition payment of \$7500, the tax savings would be about \$2840, resulting in a net tuition cost to that family of \$4660. And here is a good idea, at least we think so. Would you consider donating a portion of your tax savings or refund? This would greatly help NCS in providing great education and facilities and as an extra bonus, you would generate a further refund the following spring. It's a cycle that keeps growing and growing.

Please note that tax receipts will be issued in the name of the person who paid. For additional information or questions or special arrangements, please contact the accounting office.

## Guidelines

### **We Plan for Families to be With Nanaimo Christian School for the Entire School Year**

Due to the nature of education, much of the planning required to run an effective school must be done on an annual basis. Significant financial commitments are made annually: teachers are hired, curriculum and capital assets are purchased, programs are developed and a host of other plans are created to function for the entire year. As such, by enrolling your child(ren) at Nanaimo Christian School you are committing to partner with the school for the entire year. For families entering the school mid-year, you are committing to partner with Nanaimo Christian School for the remainder of the school year.

#### KEY FINANCIAL GUIDELINES:

- A. Upon admittance to Nanaimo Christian School, students in good standing are continually enrolled, from year to year, until they graduate or leave the school. Continuous enrollment requires families to maintain up-to-date personal information with the school to ensure effective communication. The school will publish the upcoming school year's enrollment fee and tuition rates no later than March each year.
- B. When a student or family voluntarily withdraws mid-term within the current school year, for any reason, at least one full calendar month's written notice must be given to the school. Tuition for the entire current month, plus the next month will be charged to the family's account. For example: if a family withdraws on March 7th, tuition for both the months of March and April remains due to the school. A student or family who elects to dis-enroll for a subsequent school year must provide written notice of withdrawal prior to **June 1st** to avoid collection of subsequent tuition fees.
- C. While students are continuously enrolled at Nanaimo Christian School, their placement status is not guaranteed until all financial obligations from the previous year are fulfilled. Families with an outstanding tuition account as of July 15th will cause their students' names to be placed into classroom waiting pools for the following year.
- D. Ongoing failure to maintain a current tuition account and the ability to meet the financial obligations of the chosen payment plan may result in the release of the student.

- E. When a student is suspended, expelled, or asked to withdraw for disciplinary reasons, all tuition and fees paid to Nanaimo Christian School are non-refundable.
- F. When a student leaves Nanaimo Christian School for any reason, all unpaid accounts remain due to the school, even after graduation.
- G. For families choosing to make a single Annual payment, either by cheque or credit card, the due date is September 1st. For families choosing the 12-month Pre-Authorized Payment method, 1/12th of the tuition and annual fees is due on the 20th day of each month (August through July). For families choosing the 10-month Pre-Authorized Payment method, 1/10th of the tuition and annual fees is due on the 20th day of each month (September through June).
- H. Accounts will be charged a Returned Item Fee of \$30.00 should any payment made by credit card, cheque and/or Pre-Authorized Payment be rejected by the family's financial institution for any reason (for example Non-Sufficient Funds, Account Closed, etc.).
- I. Inability to comply with any of the above Key Financial Guidelines must be communicated in advance to the school Business Office.

## Tuition Obligations

If parents have prepaid tuition fees in full at the beginning of the school year and the student has withdrawn prior to December 15, refunds may be issued in accordance with the "Exceptions" and "Calculation of Partial Refund" below.

If parents pay tuition through monthly installments and the student is withdrawn at any time of the school year, the monthly installments remain due and payable unless a cancellation of the payments is merited as outlined in the "Exceptions" and "Calculation of Partial Refund" below.

## Exceptions

Exceptions to the above tuition obligation policy may be made in the following circumstances:

1. **Family move:** If the parents of a student enrolled in NCS move to a location greater than a 40 km radius from NCS and also enroll the student in another Christian school closer to their new location, the school may grant a partial refund of tuition.
2. **Withdrawal for medical reasons or death:** In the event of the death of a student or a medical disability of a student lasting more than 60 days, a partial refund of tuition may be granted. A medical disability must be certified by a legally qualified physician or surgeon.
3. **Financial difficulties:** If the parents must withdraw a student due to financial difficulties, they must demonstrate their inability to pay tuition in a meeting with the principal and/or business office to determine whether a partial refund of tuition is appropriate.
4. **Other circumstances:** If the parents must withdraw a student due to other extenuating circumstances, they must provide a written letter to the school explaining the reasons for withdrawal. The principal and business office may then agree to provide a partial refund if appropriate.

## Calculation of the Partial Refund

The following stipulations apply in calculating the partial refund:

1. A request for refund must be made to the school office in writing.
2. A request for a refund must be made one full "school-year" month in advance. For example, if a request is made at any time in February, the month of March is the full school-year month and the

refund would be calculated as of April 1 to the end of the school year. No refunds will be made if notice is given on or after April 1.

3. If notice of withdrawal from a family with continuous enrollment is received after June 1, families will be responsible for paying September tuition fees.
4. An administration fee of \$150 will be deducted from the refundable amount.
5. If parents have prepaid tuition fees, the school will issue a cheque to the parents for the refundable amount, less the \$150 administration fee.
6. If the parents pay tuition through monthly installments, the \$150 administration fee is charged to their bank account along with any outstanding monthly tuition payments still due as per this policy.
7. Application fees, new family capital improvement fees, parent participation fees and tuition deposits for new families are non-refundable.
8. Tuition refunds cannot be granted once a CRA donation receipt has been issued.