



# **Financial Policies Handbook**

**2018 - 2019**

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# Our Mission and Purpose

## OUR VISION

Transforming lives for Christ through excellence in education, relationships, and service.

## OUR MISSION

Equipping followers of Christ to transform their world.

We honor God by partnering with parents and churches to provide a well-rounded, excellent education with a biblical worldview. We prepare students for a lifetime of learning, service to their communities, leadership and future success.

## STATEMENT OF FAITH

We, at Milpitas Christian School (MCS), believe we can personally know God through Jesus Christ. We worship one God – Father, Son, and Holy Spirit. We believe God loves us so much that He sent His Son, Jesus Christ, fully God and fully man, to pay for our sins. He makes possible a relationship with Him, and gives us eternal life through His death and resurrection. In order to be united with God we must accept by faith what God has done through Christ.

*We agree that the Bible is God's Word, completely true, providing His direction and authority for our lives. The Bible shows us how to know Jesus Christ and become more like Him and desire to do His will. We learn to rely on Him and grow in our relationship with Him as the Holy Spirit acts in our lives.*

This school is an outgrowth of this personal relationship with Jesus Christ. Our commitment as a school is to share this relationship and our lives with each other, with our students, and with our community, upholding each other in our spiritual growth and everyday struggles. Together we look forward to Christ's return.

1. We believe the Bible to be the inspired, the only infallible, authoritative, inerrant Word of God (2 Timothy 3:16, 2 Peter 1:21).
2. We believe there is one God, eternally existent in three persons—Father, Son, and Holy Spirit (Genesis 1:1, Matthew 28:19, John 10:30).
3. We believe in the deity of Christ (John 10:33), His virgin birth (Isaiah 7:14, Matthew 1:23, Luke 1:35), His sinless life (Hebrews 4: 15, 7:26), His miracles (John 2:11), His vicarious and atoning death (1 Corinthians 15:3, Ephesians 1:7, Hebrews 2:9), His Resurrection (John 11:25, 1 Corinthians 15:4), His Ascension to the right hand of God (Mark 16:19), His personal return in power and glory (Acts 1:11, Revelation 19:11).
4. We believe in the absolute necessity of regeneration by the Holy Spirit for salvation because of the exceeding sinfulness of human nature, and that men are justified on the single ground of faith in the shed blood of Christ, and that only by God's grace and through faith alone are we saved (John 3:16–19, 5:24; Romans 3:23, 5:8–9; Ephesians 2:8–10; Titus 3:5).
5. We believe in the resurrection of both the saved and the lost; that they are saved unto the resurrection of life, and that they are lost unto the resurrection of condemnation (John 5:28–29).
6. We believe in the spiritual unity of believers in our Lord Jesus Christ (Romans 8:9, 1 Corinthians 2:12–13, Galatians 3:26–28).
7. We believe in the present ministry of the Holy Spirit by whose indwelling the Christian is enabled to live a godly life (Romans 8:13–14; 1 Corinthians 3:16, 6:19–20; Ephesians 4:30, 5:18).

## **PHILOSOPHY OF CHRISTIAN EDUCATION**

Milpitas Christian School is dedicated to a philosophy of education based upon the word of God. The purpose of the school is to glorify God by partnering with parents to achieve academic excellence, spiritual maturity, and the emotional, physical and social development of children.

Milpitas Christian School is evangelistic in its ministry and seeks both to bring its students to a saving knowledge of Jesus Christ and to disciple them in biblical truth and application of that truth in developing a Christian lifestyle.

The academic program, while stressing basics, must provide a wide range of studies and use both traditional and modern methodology, with materials which are current and academically sound. Along with the acquisition of facts, stress will be placed on development of skill in logical, biblical, and creative thinking and ability to share information with others clearly and concisely in both written and oral form.

We will provide a progressive, future-oriented program, incorporating the most current information about skills and needs of the future with the biblical moral values we have always cherished. We will seek to develop healthy, spiritually dynamic, mentally alert, academically prepared individuals, ready to interact meaningfully with each other, our society and our world. We endeavor to instill a love of learning that will take them far beyond their formal schooling years and into a lifetime of challenges and growth.

We recognize differences in innate ability and expect students to perform at their highest level possible. We will assist parents in getting special services for special needs. If we cannot meet the intellectual, physical or emotional needs of the student, we will assist the parent in an alternative placement rather than jeopardize the child's best educational advantage.

Christian character development is of primary importance at Milpitas Christian School and every effort will be made to assist students to become good citizens. To this end, the discipline plan is developed along biblical guidelines, not to be punitive, but to develop in the student strength of character leading to self-discipline. The goal is that students will be conformed to the image of Jesus Christ, know the truth and the freedom it brings, and do the will of God, which is good and acceptable and perfect.

Milpitas Christian School will offer music, drama, art, and physical skill development for the purpose of helping students appreciate beauty in God's creation, learn to express their creative impulses in pleasing ways, and develop healthy habits and a sense of Christian fellowship and sportsmanship.

Milpitas Christian School accepts children of all races and nationalities and does not discriminate in any of its programs on the basis of gender, race, or national origin.

## **CORE VALUES**

We:

1. Value the Bible as the true Word of God.
2. Pray because our lives depend on it.
3. Model Christian ethics.
4. Respect each person's uniqueness before God.
5. Build relationships with kindness.
6. Are culturally sensitive.
7. Listen intentionally.
8. Communicate respectfully, openly, and effectively.
9. Apply a biblical worldview in all activities.

## **STUDENT LEARNING OUTCOMES**

MCS graduates will be:

1. **Followers of Christ** who
  - a. Model a biblical worldview in daily living that strengthens or results in a personal relationship with Jesus Christ.
  - b. Articulate answers to basic worldview questions
  - c. Effectively communicate and defend the basics of the Christian faith as they apply to real-life situations
  - d. Demonstrate self-discipline and identify Christian character traits in themselves and others
2. **Community Contributors** who
  - a. Demonstrate civic and moral responsibility in engaging our world from a biblical worldview perspective.
  - b. Identify and celebrate the God-given talents and abilities of themselves and others
  - c. Utilize their talents and abilities to benefit the school, home, church and the communities in which they live
  - d. Participate in service opportunities as caretakers of God's creation
3. **Creative and Complex Thinkers** who
  - a. Work independently and collaboratively to build on the ideas and reasoning of others
  - b. Analyze and evaluate information to solve problems
  - c. Create and apply innovative solutions to real life situations
4. **Effective Communicators** who
  - a. Gather and interpret information from a variety of sources
  - b. Organize, synthesize and evaluate relevant information
  - c. Articulate concepts, ideas and opinions in a variety of forms (oral, written, non-verbal, artistic, technology)

Milpitas Christian School, Inc. is a nonprofit 501(c)(3) religious corporation. We are dedicated to work within a balanced budget. Our primary source of income is our tuition and fees, which covers our programs, salaries and operating expenses for the year.

*"...moreover, it is required of stewards  
that one be found trustworthy."  
1 Corinthians 4:2*

## Welcome

Dear Parents:

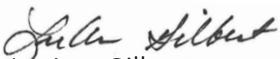
Welcome to the 2018/2019 school year. We are honored that you have entrusted us with the education, care and nurturing of your child(ren) for this school year.

This handbook outlines the financial responsibilities we share as parents and as school administrators. The Business Office staff is pleased to provide monthly billing statements through which you will be able to make one monthly payment covering tuition and other school expenses.

The commitment for the financial services MCS provides to your family is between parents and the staff in the Business Office. In doing so, we enable the school office staff and teachers to care for and educate your child(ren). We do not send any financial information through the classrooms, and we ask the same of you. Please do not burden your child(ren) with the responsibility of financial issues.

The Business Office hours are normally 8:00 AM - 4:30 PM. However, if you need to speak with us we will gladly make arrangements to meet with you before or after hours, as your schedule allows. Should you have any questions, please feel free to call (408) 945-6530.

Sincerely,

  
Lu Ann Gilbert  
CFO

## Tuition

**Preschool.** Preschool tuition is billed monthly. When the preschool will be closed for a week, the tuition will be prorated. Should a student begin or leave the preschool after the first of the month, the tuition will be prorated in quarter-month increments.

**TK-8.** For grades TK-8, the tuition is an annual amount. It is not prorated for holidays or school breaks.

## Payment Plans

Parents have the option to select various payment plans which complete payment of the entire annual tuition amount by the May due date for grades Kindergarten through 8<sup>th</sup> grade. Payment plan options are:

- 11 months July to May
- 10 months August to May
- 9 months September to May
- Annual Please refer to “Prepayment Discount” for details.

## Methods of Payment

1. Electronic Fund Transfer (EFT) – This mode of payment can be used for any of the payment plans above (monthly or annual). A new EFT form must be signed every school year and every summer program. Indicate on the EFT form when you want payments debited from your account: 10<sup>th</sup>, 15<sup>th</sup>, or 20<sup>th</sup> of the month. If the date you have chosen for the EFT happens on a weekend or holiday, we will always request the transfer on the business day following the date you selected.

An EFT payment that comes back *Non-Sufficient-Funds (NSF)* may be presented for payment a second time, five to ten days later, and a \$25.00 service fee will apply. (For example: if a payment is presented for \$500.00 on the 10<sup>th</sup> and is NSF, it may be presented again on the 20<sup>th</sup> of the same month, and a \$25.00 NSF service fee will be charged to your statement.)

2. Credit Card – This mode of payment can only be used for annual tuition. Use your Visa, MasterCard or Discover to pay annual tuition in full **July 1<sup>st</sup> – July 15<sup>th</sup>** of each academic year.

If needed, exceptions to these two payment options will be made on an individual basis. Please come to the Business Office to make this request. A \$50 fee for using an alternative payment method will apply.

## Prepayment Discount

A 2% prepayment discount will apply if:

1. A returning student is enrolled and paid the full annual tuition by July 15 of the academic year being enrolled.

2. A new student is enrolled and paid the full annual tuition by December 1<sup>st</sup> of the academic year being enrolled or within 30 days of initial enrollment;

### **Late Payments/Insufficient Funds/Returned Check**

Tuition payments are subject to a \$25.00 late fee if not paid by the selected monthly date/insufficient funds/returned check. An additional fee of \$25.00 will be applied each month that tuition remains unpaid.

### **Security of Information**

The security of the information you provide to us is a critical issue to MCS. We use an industry standard secure avenue to transmit the EFT information to our bank. There is a built-in procedural oversight to prevent unauthorized withdrawals from your bank or credit union. Please be assured that at no time does any person at MCS have the ability to see or access any portion of your banking balance information.

## Tuition & Fees 2018-2019

<b>TUITION AND FEES (ELEMENTARY AND MIDDLE SCHOOL)</b>	
<b>Annual Tuition</b>	
Transitional Kindergarten Full day class	\$12,885
Kindergarten	\$13,925
Grades 1-3	\$13,630
Grades 4-5 Includes Outdoor Education	\$14,370
Grades 6-8 Includes Outdoor Education	\$15,730
International Students: Please refer to the International Student Tuition Brochure.	
<b>Application Fee</b>	\$200
All new students (non-refundable)	
<b>Enrollment Fee</b>	\$450
All new and returning students (non-refundable)	
<b>Middle School Book Deposit</b>	\$100
All 6-8 grade students will receive a set of hardback textbooks to keep at home. Once the books are returned, the deposit will be credited to the account. Deductions will be made for loss or damage.	
<b>Graduation Fee - 8th Grade</b>	\$75
One-time fee	
<b>Special Service Fees</b>	
<u>Tutoring</u>	by contract
<u>Lunches</u>	
Ordered and paid directly online to the vendor @ <a href="http://www.tastenutrition.com">http://www.tastenutrition.com</a> . Prices vary from \$4.75 to \$7.00 per meal.	
<b>Extended Care Fees</b> ( <i>Extended Care Hours 7:00 a.m. - 6:30 p.m.</i> )	
<b>Monthly Contracts:</b>	
TK-8 Before and after school	\$350
TK-8 After school only	\$300
<b>Hourly Contract:</b>	
Monthly fee (includes 5 hours of care)	\$40.00
Per hour charge (after first 5 hours)	\$8.00
<b>Emergency Drop-In Contract:</b>	
Flat Fee, per use (1-3 uses per month)	\$20.00
Flat Fee, per use (4+ uses per month)	\$50.00

<b>TUITION AND FEES (PRESCHOOL)</b> Effective August 21, 2018	
<b>Enrollment Fee</b>	\$150
All new students, non-refundable	
<b>Re-Enrollment Fee</b>	\$125
All returning students, non-refundable	
<b><u>TWO-YEAR-OLD PROGRAM</u></b> (Minimum enrollment age: 2 years)	
<b><u>Part-time Program Monthly Tuition*</u></b>	
T/Th 9:00 a.m. – 12:00 p.m.	\$535
MWF 9:00 a.m. – 12:00 p.m.	\$670
M-F 9:00 a.m. – 12:00 p.m.	\$985
Extended Care	\$8.00/hour
* When a two-year-old child is potty-trained, tuition rates will decrease to the 3- and 4-year-old rates.	
<b><u>Full-time Program Monthly Tuition, Year-Round</u></b>	
T/Th 7:30 a.m. - 6:00 p.m.	\$650 **
MWF 7:30 a.m. - 6:00 p.m.	\$998 **
M-F 7:30 a.m. - 6:00 p.m.	\$1565 **
** Includes Lunch and a Snack!	
<b><u>THREE AND FOUR-YEAR-OLD PROGRAMS</u></b>	
3-Year-Old Program: Minimum enrollment age 2 years 9 months by Sept. 1 <sup>st</sup>	
4-Year-Old Program: Minimum enrollment age 3 years 9 months by Sept. 1 <sup>st</sup>	
<b><u>Part-time Program Monthly Tuition</u></b>	
T/Th 9:00 a.m. – 12:00 p.m.	\$520
MWF 9:00 a.m. – 12:00 p.m.	\$630
M-F 9:00 a.m. – 12:00 p.m.	\$900
Extended Care	\$8.00/hour
<b><u>Full-time Program Monthly Tuition, Year-Round</u></b>	
T/Th 7:30 a.m. - 6:00 p.m.	\$620 *
MWF 7:30 a.m. - 6:00 p.m.	\$920 *
M-F 7:30 a.m. - 6:00 p.m.	\$1465 *
* Includes Lunch and a Snack!	
<b><u>Lunch</u></b>	
Lunch is included for full-time students. Part-time students may receive lunch if ordered through the Preschool Secretary.	

## I-20 International Students (6<sup>th</sup> – 8<sup>th</sup> Grade)

Annual Tuition:	\$18,200.00
Application Fee	\$ 400.00
<i>* All new students, non-refundable</i>	
Enrollment Fee	\$ 600.00
<i>* All new and returning students, non-refundable</i>	
8 <sup>th</sup> Grade Graduation Fee	\$ 75.00
Middle School Book Deposit	\$ 100.00
<i>*Included in the tuition</i>	

## Statements

Each family will receive a monthly statement via mail or e-mail, as requested.

### Mail

Statements will be mailed by the 6<sup>th</sup> of each month from the Business Office. Please keep your address current with the Business Office to ensure timely delivery.

### E-Mail

Statements will be e-mailed from the Business Office by the 6<sup>th</sup> of each month. We have the capability to send an e-mail to two addresses. The statement is sent as a PDF file and can be viewed by using *Adobe Acrobat Reader*. Should you or the place that receives your email have a filter program, please make sure to designate [tuition@milpitaschristian.org](mailto:tuition@milpitaschristian.org) as a viable recipient. Please keep your e-mail addresses current with the Business Office and let us know if you are experiencing any problems.

Please put your family's account number on any correspondence with the Business Office. This number can be found at the top right of your monthly statement.

## Family Discounts

Family discounts apply to tuition only and will be automatically deducted from the tuition amount due. Families with children in the elementary/middle school and preschool will receive the family discount rate on the elementary or middle school tuition, regardless of the preschool start date.

2018/2019 discount rates are as follows:

- 2 children: 4% per family, per year
- 3 children: 10% per family, per year
- 4 children: 22% per family, per year

Please Note: Family discounts are offered only to bona fide siblings living with the financially responsible parent or guardian. Any fraudulent use of MCS discount policies may result in a family's termination of your school relationship.

## Christian Service/Pastoral Discount

Milpitas Christian School offers a discount to families whose parents serve as full-time paid employees of a church or Christian service organization. To receive this discount, written verification is required, full-time status must be maintained, and your account must remain current.

## TK-8 Extended Care

TK-8 extended care is available from 7:00 AM to 6:30 PM and is based on a monthly contract signed at the beginning of each school year. Extended care charges for the elementary and middle school will appear on your monthly statement in one of three ways:

1. Morning and afternoon extended care contracts will be billed with the current month's tuition.
2. Hourly extended care contracts will be billed at the end of each month and are due with the next month's tuition.
3. Emergency drop-in extended care used within a month will be billed at the end of that month, and will be due with the next month's tuition.

Extended Care contracts are maintained in the Business Office, which gives our Extended Care staff more time to be with the children. Contract changes must be submitted to the Business Office on or before the 1st of the month in which the change is to take effect. (For example, if you want a contract change to begin in February, a contract change must be submitted on or before February 1<sup>st</sup>.) Contract changes submitted after the 1<sup>st</sup> of the month will be in effect the next month. One extended care contract change per year is free. Each subsequent change will incur a \$25.00 fee.

### Monthly Contract

Grades TK-8	before and after school	\$350.00
Grades TK-8	after school only	\$300.00

### Hourly Contract

Monthly Fee	(includes 5 hours of care)	\$40.00
Per hour charge	(after the first 5 hours of care each month)	\$8.00

### Emergency Drop-In

Flat fee, per use	(1-3 uses per month)	\$20.00
Flat fee, per use	(4+ uses per month)	\$50.00

## **Lunch**

Lunch service is available at Milpitas Christian School. For students TK-8<sup>th</sup> grade you will be able to log in to our providing company and select from their menu any lunch for you child. There are vegetarian options and you can order just a drink from this menu. Extra entrees are available to all students where we only had this option for middle school in the past. You will be required to pay for what you have ordered by credit card. This will require 2 day advance planning on the part of families.

Lunch is included in the tuition for full-time preschool students. Part-time preschool students staying through lunchtime will be provided with a meal and the family's account will be billed at the preschool lunch rate.

## **Band and Instrumental Music**

Band and instrumental music lessons are contracted on a monthly basis and provided by MCS music staff. The band registration fee, required of all participants, will be charged to your MCS statement. Fees for music lessons will be charged to your monthly statement and are due with that statement.

Additional expenses may be added, for items such as music books, instruments, parts and repairs, t-shirts, etc. The music staff will notify you when these expenses may occur. Should you rent an instrument from the school, there will also be a fee.

## **Vocal Music**

The Honor Choir is a select group of students who perform on behalf of the school and participate in musical festivals and/or competitions. Honor Choir is a class in the middle school schedule. No additional charges occur unless otherwise communicated by the choir director.

## **Sports**

MCS encourages all students at the middle school level to participate in the sports programs. A fee of \$75.00 will be charged for each sport in which a student participates.

## **Learning Lab**

Milpitas Christian School offers onsite student evaluations. We offer tutoring and assistance to help students be successful in their academic endeavors. Monthly tutoring contracts or per-session rates are decided at the time the need is assessed. They will be charged to the MCS account and will be included on monthly statements.

## Miscellaneous Charges

VIOLATION	FINE	BILLED ON
Uniform violation		
3 <sup>rd</sup> violation	\$5.00	
4 <sup>th</sup> violation thereafter	\$10.00	
Tardy		
4 <sup>th</sup> tardy violation per trimester	\$5.00	End of trimester
5 <sup>th</sup> tardy violation per trimester	\$10.00	End of trimester
6 <sup>th</sup> tardy violation per trimester	\$15.00	End of trimester
7 <sup>th</sup> tardy violation per trimester	\$20.00	End of trimester
Work-off hours not performed	\$40.00/hour	End of the School Year
Returned Check Fee	\$25.00	Monthly Statement
Insufficient Fund Fee	\$25.00	Monthly Statement
Lost Library Books	\$15.00 paperback	End of the School Year
* 50% refund if lost book is returned.	\$20.00 hardcover	

## Financial Aid/Assistance

Milpitas Christian School sets aside funds to offer financial aid to those that are in need. Applications are accepted February through June for the upcoming school year. MCS uses an outside agency to assess a family's level of need. Families receiving financial aid must keep their account current in order to maintain the financial aid. Some of our families qualify for assistance in paying for preschool and extended care expenses through county and other outside agencies such as *PACE*, *Choices for Children* and *4C's*. We are happy to work with these organizations; however, it is still the responsibility of the parent(s) to insure that proper and timely payments are made to MCS on their child's behalf. Additional paperwork is required from these agencies. If an MCS family utilizes their services please contact Lisa Lewis to review your responsibilities and the potential for extra fees to be levied if proper procedures are not followed.

## Withdrawal Policy

Families that withdraw a student from school with less than thirty days written notice will be charged \$500 or half of one month's tuition, whichever is less, for each child enrolled. Application and enrollment/re-enrollment fees are non-refundable.

## Delinquent Accounts

Our programs and services outlined above require consistent payments. A \$25.00 fee will be assessed each month a tuition payment is late (e.g., if tuition has not been paid for two consecutive months, the late fees would be a total of \$50.00). A family whose account becomes more than thirty (30) days overdue may be withdrawn from the school until the account is current. The MCS Business Office staff works with families that are enrolled and whose account has become delinquent. Parents who communicate their particular situation may receive some grace. Should a family leave and their account is not paid in full within thirty (30) days, the balance may be turned over to collections and the parent's credit report will be noted.

## Receipts

If your employer provides a pre-tax Section 125 reimbursement plan, we are happy to fill out and sign the appropriate forms for your reimbursement benefits whenever you need them. If you need a receipt for any payment made to MCS, the Business Office is happy to provide one.

## Work-Off Hours

It is the policy of the Birchwood campus, for TK – 8<sup>th</sup> grade families, to require parent/sponsor/guardian participation. Twelve hours are required for one child and four additional hours for each sibling, with a maximum requirement of 20 hours per family per school year. The hours will be compiled with the help of our staff. Incomplete work-off hours are billed at the end of the school year at the rate of \$40.00 per hour of service not performed. The hours will be prorated if a family leaves prior to the end of the school year.

Work-Off Hour Reporting Coupons are available in the School Office and Business Office. Once the coupon is signed by the appropriate staff member, please turn in the white copy to the Business Office or place it in the School Office drop-box. Please retain the yellow copy until you receive your July statement, in case there is a discrepancy. Balance reports will be sent home two or three times a year, usually with your child's report card.

## Fundraising Activities

The Head of School first approves all fundraising activities. We currently have one major fund raising event: RACE for Education. All monies given to this fundraising event are tax deductible.

## Tax-Deductible Donations

MCS will issue a receipt for donation of \$250 or more.

**Cash or Goods** - Any donation of cash or goods to MCS is fully tax-deductible. It is the responsibility of the donor to estimate the value of goods being donated. At a certain level of value, an appraisal is required.

**Services or Labor** - Donations of services or labor are not usually tax-deductible.

**Stock Donations** - Donations of stock are a good way of giving to the school. If you donate stock to MCS, full value of the donation goes to our ministry. In addition, you do not pay the capital gains tax and you receive an income tax deduction for the full market value of the stock.

**Corporate Matching Gifts** – Many local corporations will match their employee's cash donations to the school. In the past, we have received matching gifts from *Adobe*, *Guidant*, *Lam Research* and others. Some companies will make donations for your time spent volunteering at the school. We have received such "volunteer funds" from *Intel*, *PG&E*, and *Lockheed-Martin*. Please consult your employer to take advantage of these opportunities to support Milpitas Christian School.