

Tuition and Fees 2010-2011

Pre-kindergarten: 4 and 5-year-olds

Option A: M, W, F 8:30 a.m. – 11:45 a.m. \$5,291

Option B: M, W, F 8:30 a.m. – 3:15 p.m. \$6,632

Pre-kindergarten: 4 and 5-year-olds

Option C: M – F 8:30 a.m. – 11:45 a.m. \$5,775

Option D: M – F 8:30 a.m. – 3:15 p.m. \$7,166

Pre-kindergarten: 3-year-olds (must turn 3 by September 1)

Option E: T, Th 8:30 a.m. – 11:45 a.m. \$4,037

Option F: T, Th 8:30 a.m. – 3:15 p.m. \$4,931

Grades K – 6 8:00 a.m. – 2:45 p.m. \$7,402

Grades 7 – 12 7:45 a.m. – 2:30 p.m. \$8,048

Tuition Discounts

Members of Living Word Christian Center (per child)* \$400

Families enrolling more than one child at MCA (for each additional child) \$200

Pre-pay full tuition balance by June 1, 2010 3%

Member Discount Notification

*You must notify the school if you become a member of Living Word Christian Center after registration in order to receive the member discount. Living Word Christian Center does not notify the school. This discount is not retroactive for lack of notification.

Enrollment

A non-refundable registration fee is due with the application or re-enrollment agreement as follows:

(The application/enrollment process is not considered complete without the required fee.)

- New enrollment \$100
- Re-enrollment \$75
- Re-enrollment \$50 for attendees of the “Maranatha Celebrating Accomplishments & Vision 2010” meeting

Payment Options

Tuition payments processed through SMART TUITION allows families access to their account information 24/7. All MCA families will be enrolled in SMART TUITION; a fee of \$43/family will be due with the first tuition payment.

Pre-pay full tuition by June 1, 2010

- Receive a 3 percent discount (applied after other applicable discounts: LWCC membership and/or multiple siblings)
- SMART TUITION fee waived
- An invoice will be mailed and payment will be made directly to SMART TUITION
- Discount will be reversed in the event of early withdrawal

Semester payments on June 1 and November 1, 2010

- One-half of annual tuition paid on each date
- An invoice will be mailed and payment will be made directly to SMART TUITION

Automatic monthly payments, June 2010—May 2011

- Payments will be automatically debited from a checking or savings account OR charged to a credit card (a 2.5% convenience fee applies to credit card payments; VISA not accepted)
- Payment dates are the 5th or 20th of each month
- Reminder e-mail will be sent to responsible party prior to each payment date

Late Fees and Insufficient Funds

Late fees: Any payment that is not received by SMART TUITION by the due date is considered late and may receive a late fee. In the event that your account becomes delinquent, SMART TUITION will provide a follow-up service which will contact you via mail, telephone, or e-mail. Your account may be charged \$30 as a result of this service.

Failed Auto-Debit/NSF fees: Payments denied due to insufficient funds will be charged an NSF fee of \$25. Your bank may impose additional fees.

Withdrawal Penalties/Tuition Refunds

Withdrawal penalties and tuition refunds will be applied according to the following schedule:

Student withdraws between June 1 and June 30, 2010	\$250
Student withdraws between July 1 and July 31, 2010	\$500
Student withdraws between August 1 and August 31, 2010	\$750
Student withdraws between September 1 and September 30, 2010	\$750 plus prorated tuition *
Student withdraws between October 1 and October 31, 2010	\$500 plus prorated tuition *
Student withdraws between November 1 and November 30, 2010	\$250 plus prorated tuition *
December and forward	No penalty. Prorated tuition only *

* Tuition is prorated to the last day of the month of withdrawal.

Tuition refunds will be allowed only when the school is given a 30-day written notice of withdrawal; no refund will be allowed when notice of withdrawal is given less than 30 days prior to the date of withdrawal.

Miscellaneous Fees

Miscellaneous fees may be incurred throughout the school year, depending upon the student's involvement in individual classes and/or activities. These fees will be paid through SMART TUITION or directly to MCA, as listed below.

Fees to be paid through SMART TUITION

- CARE Club (registered, regular attendees)
- CARE Club late pick-up and occasional use fees
- Late pick-up fees (Grades Pre-k – 6, after regular dismissal)
- SMART TUITION enrollment fee:
 - Re-enrolling families
 - New enrolling families (enrolling after June 1st)

Month the fee will be charged or billed

- monthly, October - May
- month following dates of service
- month following dates of service
- June
- with first tuition payment

Fees will be added to monthly automatic tuition withdrawal, as applicable. Families on pre-pay or semester pay plans will be billed through SMART TUITION by the 5th of each month; payment will be due on the 20th of each month. Any payment that is not received by SMART TUITION by the due date is considered late, see the late fee policy on the front of this page. The student may not be allowed to attend class or participate in the activity, as applicable.

Fees to be paid directly to MCA

- Participation fees for athletics
- Activity fees for specific classes (e.g. art, competitive acting, etc.)
- Replacement fees for report cards and/or student planners, damaged library and/or textbooks
- Uniforms for physical education

When payment is required

- at the time of registration
- at the beginning of each semester
- at the time of replacement
- at the time of purchase

Fees paid directly to MCA may be paid by cash, check, or money order. Checks returned for insufficient funds will incur a \$10 processing fee. In the event a check is rejected twice for insufficient funds, MCA will no longer accept payment in the form of a check; payment by cash or money order will be required. For a complete listing of fees, please refer to the Miscellaneous Fee Schedule in the Parent and Student Manual.

Financial Assistance

Financial aid grants are awarded to reduce tuition and are based upon financial need. Applications should be completed online; forms are also available at the Student Services offices. Applications are due March 15, 2010 and are accepted only for students who have applied and are progressing through the enrollment process at MCA. Please refer to the Financial Aid Policy included in the enrollment packet for more information.

Annual Giving and Other Financial Support

As in most private schools, the tuition charged is significantly less than the actual per student cost incurred by the school. MCA can operate on this basis only because of income from voluntary tax-deductible contributions solicited through the school's Annual Fund program. Intimately aware of MCA's unique advantages, the administration strongly urges all members of the school community—parents, grandparents, staff, alumni, and friends—to join with the administration in an effort to ensure the school's continued position of leadership through annual asset (e.g. cash, stocks, real estate) and planned gifts that reflect individual interest and ability.

State and Federal Subsidy Programs

- The cost of textbooks, health services, and secondary guidance services is partially offset by the State Non-public Aid bill.
- Under current legislation, parents may claim a credit and/or deduction on their Minnesota State Income Tax return for some K-12 education expenses. The amount of the credit/deduction depends upon family income.
- The MCA Pre-kindergarten program is a Minnesota licensed daycare provider. Tuition paid for Pre-kindergarten may qualify as a deduction on your federal and/or state tax return. Please contact a tax professional for further information.