



## Canyon Creek Christian Academy TUITION REFUND PLAN

### **Purpose:**

Canyon Creek Christian Academy offers to its families the opportunity to participate in a Tuition Refund Plan on an annual basis. This plan is offered to protect against an unforeseen financial loss for a family. As a family, you entered into a contractual obligation with Canyon Creek Christian Academy for the annual tuition and appropriate fees. From time to time, a family may have to withdraw the student due to unavoidable or personal reasons, such as:

- illness or injury
- death of a family member
- scholastic difficulties
- financial problems
- disciplinary difficulties
- transfer of family from the area

### **Participation:**

**Participation in this plan is required for all families who choose to pay tuition on the 10-pay plan.** Participation is available to families who choose to pay tuition on a semi-annual and annual basis as well.

### **Obligation:**

Your financial obligation to the Academy is for the *full tuition amount* along with any other applicable fees as stated in the Enrollment Contract. The Academy's expenses are incurred on an annual basis; and, therefore, the Academy cannot financially refund the tuition or cancel unpaid obligations if your child is forced to withdraw from enrollment during the upcoming academic year. The Academy is still obligated to pay teachers based on the parents' commitment to pay tuition.

### **Benefit:**

If your child withdraws because of one of the reasons listed above, the Tuition Refund Plan will pay the Academy, providing substantial assistance in meeting your financial obligation. *Remaining benefits not required to meet your financial obligation to the Academy are refunded to you.*

### **Cost:**

The cost of the Tuition Refund Plan is \$250 per student. Enrollment in the Plan is contingent upon full payment of the premium on or before August 1 prior to the ensuing academic year. Students who commence class after opening day may participate provided the premium is paid within 10 days after starting classes.

### **Claim:**

The family must make an official written request to the Academy when the need arises. This claim for the Tuition Refund Plan benefit should be directed to the Business Office and state the reason for the child's withdrawal. Claims must be reported within 30 days from the date of withdrawal of the student from the school.

**Benefit Payment:**

The claim is processed and the benefit payment is credited to your child’s tuition account. Benefits not required to settle your account with the Academy, if any, are refunded to you.

**Definitions:**

1. The “academic year” (referred to as “period of coverage”) upon which benefits are based consists of the actual calendar days in the school year commencing with the first day of formal academic instruction and ending with the last day of formal academic instruction, including examinations.
2. “Separation” included medical absence/withdrawal, non-medical withdrawal or dismissal.
3. “Medical absence or medical withdrawal” means complete, involuntary severance from classes as certified to and regularly treated by a legally qualified medical practitioner.
4. “Non-medical withdrawal” means complete, voluntary severance from classes for the balance of the academic year. “Dismissal” means complete, involuntary severance from classes by the school authorities for scholastic or disciplinary reasons for the balance of the academic year.

**Benefit Formulae:**

**To arrive at the amount of benefit payment, take:**

<p>A. MEDICAL ABSENCE or MEDICAL WITHDRAWAL 100% of the unused yearly insured fees provided physical disability extends for thirty-one or more consecutive calendar days. Benefits are then paid retroactive to the first day of disability. This is for any physical disability certified to and treated by a legally qualified medical practitioner.</p>	<p>☛ <u>100% of (days absent* x Yearly Insured Fees)</u> Actual Calendar Days in the School Year *Must be 31 or more consecutive calendar days. Maximum payment period is equal to actual calendar days in the school year.</p>
<p>2. 60% of the unused yearly insured fees if disability is a mental or nervous disorder and extends for thirty-one or more consecutive calendar days. Benefits are then paid retroactive to the first day of disability. This disability must be certified to and treated by a legally qualified medical practitioner.</p>	<p>☛ <u>60% of (Days absent* x Yearly Insured Fees)</u> Actual Calendar Days in the School Year *Must be 31 or more consecutive calendar days. Maximum payment period is equal to actual calendar days in the school year.</p>
<p>3. 100% of the yearly insured fees (prorated for every school day lost) when epidemic closure is ordered by the local Public Health Authority.</p>	<p>☛ <u>100% of (Days closed* x Yearly Insured Fees)</u> Actual Calendar Days in the School Year *Maximum payment period is equal to actual calendar days in the school year.</p>
<p>B. NON-MEDICAL WITHDRAWAL 60% of the unused yearly insured fees provided the student has attended more than fourteen consecutive calendar days commencing with the student’s first class day of attendance in the academic year.</p>	<p>☛ <u>60% of (Days withdrawn* x Yearly Insured Fees)</u> Actual Calendar Days in the School Year *Maximum payment period is equal to actual calendar days in the school year minus 14.</p>
<p>C. DISMISSAL 75% of the unused yearly insured fees provided the student has attended more than fourteen consecutive calendar days commencing with the student’s first class day of attendance in the academic year.</p>	<p>☛ <u>75% of (Days withdrawn* x Yearly Insured Fees)</u> Actual Calendar Days in the School Year *Maximum payment period is equal to actual calendar days in the school year minus 14.</p>